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

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



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

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



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

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



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

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

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

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In an era where digital data has become the lifeblood of our personal and professional lives, the importance of cybersecurity cannot be overstated.

The year 2023 alone witnessed more than 3,200 data breaches, underscoring a distressing vulnerability even among technology titans such as Microsoft, Sony, Lehigh Valley Health Network, and AT&T. These incidents vividly illustrate that no entity, regardless of its size or the robustness of its IT infrastructure, is impervious to cyber threats. The largest risks in any organization include employee negligence, lack of awareness, and an inability to recognize a threat when it appears. These stand out as critical factors. This highlights a fundamental gap in our defense against cyber adversaries: the human element.

Addressing this gap requires more than just the deployment of sophisticated technology; it necessitates a comprehensive approach that includes proper employee training. Such training programs are essential for bolstering the first line of defense against cyber threats. They equip employees with the knowledge to recognize and avoid potential threats, thereby significantly reducing the risk posed by human error. This is where the expertise of cybersecurity professionals becomes invaluable. These experts not only understand the technical landscape but also know how to tailor training programs to meet the specific needs of an organization, ensuring that all employees are well-prepared to contribute to the company's cybersecurity efforts.

Furthermore, the protection against viruses and malware, coupled with the necessity of regularly updating computers and servers, represents a significant challenge. These tasks, while seemingly straightforward, require a level of vigilance and technical acumen that may be beyond the capacity of an organization's internal IT team. Cybersecurity experts, particularly those from specialized firms like TechSperts at STCNtech, are equipped with the tools and knowledge to manage these risks effectively. By offering services that include secure monitoring, protection, and education, TechSperts

ensures that both data and personnel are safeguarded against a spectrum of cyber threats.

An often-overlooked aspect of cybersecurity is the importance of physical security measures. Comprehensive data security strategies extend beyond the digital realm to include physical safeguards such as card access systems for doors and trackable security cameras. These measures are crucial for preventing unauthorized physical access to sensitive areas and equipment, thus forming a holistic security posture that protects against both digital and physical breaches.

Recognizing the ongoing need for cybersecurity education, TechSperts offers online cybersecurity education cohorts starting on the 15th of each month. These programs are designed to keep pace with the rapidly evolving threat landscape, ensuring that participants receive the most current information and strategies for protecting their data. In an age where cyber threats are increasingly sophisticated and pervasive, the role of cybersecurity experts has never been more critical. Their expertise not only fortifies an organization's digital defenses but also fosters a culture of security awareness that is essential for safeguarding our digital future.

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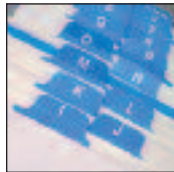




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Cover Story: Workplace Harmony is a HR outsourcing service that helps businesses improve their workplace culture to drive profits, revenue, and increased client satisfaction through more engaged, productive, and happy employees who stay to grow with the company and feel valued in their work for years to come.



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PAED announces new mixed use project on High & Charlotte Street in downtown Pottstown

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Establishing a "Sense of Place"

... AND MORE!

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SoulJoel's

AT SUNNYBROOK

Some may know that life has been brought back to the historic SunnyBrook Ballroom. Joel Richardson of SoulJoel's after opening their original location in Royersford in 2019, took ownership of SunnyBrook in October of 2022. With the help of his brother in Law and executive chef Scott Reddy, the two reopened Gatsby's and continued booking weddings and proms, as SunnyBrook is traditionally known for.



"Once a month, we meet with Amy Daniels, the granddaughter of Ray Hartenstine Sr, who built SunnyBrook," Joel Richardson stated. "Preserving the history is very important to my family and bringing back all of the events! We want to once again make the venue a destination."

Joel's first book titled, "Not Funny," comes out March 12th. The four-year anniversary of SoulJoel's last show before the Covid Shutdown. Purchase the book now for presale a limited edition hardback and it will be personally signed! It can be picked up at SoulJoel's or delivered to your house. Purchase at SoulJoels.com.



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LAUREN WILLIAMS



PHOTOS BY STYLISH IMAGES

Innovative, "Scrappy" HR for the 21st century

By Kathy Hunt

No matter the size or type, at some point, all businesses require the deft skills of a human resources (HR) expert. From defining workplace culture and onboarding new staff to handling compensation packages and labor law compliances, an HR specialist provides knowledgeable, tactful management of innumerable employee-related matters. Noticed a dip in company morale? Wondering how to encourage employee education, growth, and advancement? Unsure how to handle sensitive situations, such as mediating coworker conflict, company downsizing, or terminating a problematic employee? However complicated or fraught a situation may be, an accomplished HR associate knows how to get the results that businesses need.

Unfortunately, not all organizations have the budget or bandwidth for a dedicated HR department. That's where Lauren Williams and her team at Workplace Harmony come to the rescue. To help businesses navigate the diverse and ever-changing landscape of today's workplace in a flexible, fast-paced fashion, in 2019, Lauren Williams launched her HR company Workplace Harmony. After seventeen years in corporate HR, Williams yearned to blow the cobwebs off the old, staid approach to HR and reinvigorate it with authenticity, open communication, empathy, passion, and charisma. She envisioned an outsourcing service that nurtured workplace health, wellness, culture, and engagement. With this in mind, she designed Workplace Harmony to "celebrate, cultivate, and harmonize dynamic workplace cultures for passionate entrepreneurs through open dialogue and creative strategy."



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"We're new-school HR, not 'let's just do your compliance,'" said Williams, who holds a master's degree in Organization Leadership and is the CEO at Workplace Harmony. "We want to make you think about doing things in a new way and help you enhance your company. Let's look at how we all show up better together."

A range of solutions for a range of business needs

Although Workplace Harmony has a physical office at 168 West Ride Pike #208 in Royersford, with clients in Chicago, New York, California, and other locales, its reach is nationwide. It supports Private Equity Companies and their Portfolio groups, and obtains the majority of its clientele through firm referrals and word-of-mouth. Williams' service specializes in entrepreneurship, particularly startups, many of which focus on green energy, e-commerce, sports and social media, or beauty.

"With small businesses, we work on engagement and retention," Williams said.

Because no two businesses possess identical goals or quandaries, Workplace Harmony has developed four HR support service contracts, all of which can be adapted to meet a client's specific needs. Service contracts last for no longer than six months and are tiered to company size and requirements. See the sidebar "Amplify impact with a Workplace Harmony service contract" for details about each.

It makes no difference which service package a client selects — all profit from Workplace Harmony's "boots on the ground" approach. Lead HR Advisor Megan Keough explained the company's interactive methods. "What we mean when we refer to a 'boots on the ground' approach is that we actively engage with clients, have the ability and eagerness to be physically present, and participate directly in the processes relevant to the client's needs," she said, adding, "The benefits of this approach that we've seen — and our clients could attest to — are improved communication, real-time problem solving, and building personal connections with the teams within an organization. It allows us a better understanding of the organization's business and work environment, increases responsiveness, enhances client satisfaction, makes us even more adaptable to change, presents a strategic collection, and much more."

Being part of the team

When Keough and other advisors visit an organization, they look at what's working and what isn't. They sit down with employees and key stakeholders and solicit their feedback. "We meet with the people who are getting the work done and find out what's holding them back," Williams said. "A lot of times, we're automating processes to make things quicker and more efficient. The biggest thing we're doing, though, is opening up communication, explaining a change that's taking place and saying, 'Here's why.' We make people feel supported, cared for, and in the loop."

Workplace Harmony's advisors become the employees' liaison, coaching them through difficult work situations. Often, employees don't realize that Williams and her team are consultants and not part of their company.

"Workplace Harmony isn't just another standard HR firm," Melissa Brenner, a Senior HR Advisor at Workplace Harmony explains. "Yes, we address HR topics and work with clients on HR issues but our services are much broader than HR. **Our goal isn't to make you HR compliant or HR diligent but to bring life to your people and culture and the compliance and diligence is just part of that,"** she said.

All of Workplace Harmony advisors have years, if not decades, of HR experience, giving the company a competitive edge over other, less established HR firms. Williams and her team have been exposed to the complexities and nuances of business, including the dynamics of working with a family business and why you can't just fire the owner's brother or demote a sister, Williams said. Her team of Advisors take time to understand each business and makes recommendations that aren't one-size-fits-all.

Michelle May, who is a Senior Human Resources Advisor at Workplace Harmony, summed up Workplace Harmony's commitment to its customers. "We give the client 200-percent effort, just as if we were their internal HR," she said.

Continued on page 8)



(Continued from page 7)

Infusing office culture diversity, equity, and inclusion

All employees want to feel that they belong, are valued and safe, and can succeed at work. Those who don't have that sense of fidelity and security tend to be less productive and are likely to leave for more supportive and satisfying situations. A 2021 study from Deloitte and the Manufacturing Institute indicated that businesses with open, positive, and diverse atmospheres perform better, are more innovative, and possess a competitive advantage in their fields.

Workplace Harmony values the concepts of diversity, equity, inclusion, and belonging (DEIB) and their impact in the workplace and has several staff members versed in DEIB protocol. Developed in-house, Workplace Harmony's DEIB micro-courses teach business leaders how to foster an inclusive workplace culture. They promote the recruitment of a qualified individuals from an array of different backgrounds. Its trainings aim to ensure that employees are prized by their employers and motivated to contribute fully to the company's mission.

"Many leaders are recognizing that embracing diversity and promoting inclusion isn't just the right thing to do morally, but it also brings tangible benefits to their bottom line. Companies are realizing that diverse teams are more innovative, creative, and better equipped to address the needs of an increasingly diverse customer base," said Domonique Revere, Ph.D. Revere is the Lead DEIB Advisor and a Senior HR Advisor at Workplace Harmony.

Revere added, "Moreover, as societal awareness around DEIB issues continues to grow, businesses are

under increasing pressure to demonstrate their commitment to these principles both internally and externally. Training is just the tip of the iceberg. These sessions need to be supported by policies, procedures, and principles."

Among the micro-courses that Workplace Harmony clients can purchase and use to create their own DEI roadmap are Cultural Competence Training, Conflict Resolution Training, and the ABCs of DEI with Dr. Dom. Workplace Harmony also assists with inclusion resource groups and inclusive leadership development.

Time and again, research shows that companies promoting the principles of DEIB can expect employees to feel emboldened to take creative risks, pursue original ideas, and hone their problem-solving skills. They also become more aware of possible biases and confront them in a faster, equitable manner. Workplace Harmony helps to facilitate these positive changes.

Online, cost-effective Scrappy HR

Tailored to small businesses under 20 employees, Workplace Harmony's Scrappy HR is an online, cost-effective HR solution. It walks people through the lifecycle of an employee, supplying interview questions, hiring tips, a guide on how to assess job candidates, and a 12-week onboarding plan that includes what to send new hires before they start working. It also includes an offer letter that can be downloaded and customized to feature a company's logo and information. After 30 days, Scrappy HR users receive a new-hire check-in so that managers can assess how the new employee is doing and if expectations are being met. Williams developed this proprietary tool in-house; she filmed the videos and the team produced handy worksheets and templates.

True to Workplace Harmony's dedication to DEIB, Scrappy HR delves into how to build an inclusive, thriving culture. "We talk about tips to make your culture really strong, but still make it you," Williams said. "How do we think broader so that everyone feels welcome and feels like they have a stake in the game?"

Scrappy HR also explains how to lead high performing teams. Helpful to anyone who oversees one or more people, it shares hacks, tips, and tricks on how to manage and spark growth, have difficult conversations, and give feedback. Williams noted that Scrappy HR's "Revamping Performance" segment discusses using "workplace love language" to communicate appreciation and produce a positive work environment.

The final module deals with discipline and how to terminate an employee without experiencing any legal backlash. "Our hope is that you never have to use that, but we have had people buy Scrappy HR for the sole purpose of reducing liability when letting someone go," Williams said.

Because Scrappy HR is based on Pennsylvania law, Williams advises out-of-state clients to have their legal departments review the offer letter and any other legally-based policies.

In addition to online resources, Scrappy HR affords customers three hours of monthly consultations with their own "HR Bestie." This is a Workplace Harmony HR Advisor who answers questions and brainstorm solutions to unique situations that may arise in the workplace. Businesses that sign up for the resource likewise have access to its Facebook page where they can pose questions and get answers from peers and fellow Scrappy HR users.

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With Scrappy HR, there is no long-term commitment. Customers pay \$300 per month and can cancel at any time. It's a handy online tool that extends beyond the usual nuts-and-bolts of hiring.

Keeping an eye on business and community welfare

Along with aiding businesses large and small, Williams and her team actively assist a variety of nonprofit community organizations. For the past two years, Williams has served on the Board of Pottstown Beacon of Hope, which provides shelter and support to the unhoused. She sits on the board's HR committee, holds HR workshops for board members, and helps with questions around hiring and challenges. She is also on the board of the Foundation for Pottstown Education, which supports educational and charitable activities that enrich the education of students in the Pottstown School District. "We do a lot of fundraising so that the students in Pottstown have access to resources, the arts, field trips and exposure to things that sometimes they may not have the funds for," Williams said.

Besides Williams' pro bono activities, Workplace Harmony works with animal rescues, church associations, rec centers, and clothing donation organizations, many of which utilize Scrappy HR.

For additional information about Workplace Harmony, consult the company's website at <https://workplaceharmonyhr.com> or email your inquiries to Advisor@WorkplaceHarmonyHR.com.

Amplify impact **with a Workplace Harmony service contract**

To best meet each client's HR needs, Workplace Harmony has created four customizable service contracts. All are scalable and possess no long-term commitments. None include staff recruiting, payroll, or benefits services.

Perfect for companies from two to 100-plus employees, Dynamic Human Operations offers three tiers of HR support. Human Ops Ignited supplies small businesses with a minimum of 10 hours with an HR advisor and admin each month. Starting at \$200 per hour, this category fits best with businesses consisting of 20 employees or less. For entities with 20 to 50 workers, Human Ops Amplified provides retainer access to a senior HR advisor and one admin for a minimum of \$3,500 per month. The third tier, Human Ops Optimized, serves companies with staffs ranging from 50 to over 100 people. Beginning at \$7,500 per month, Human Ops Optimized includes one HR director, one senior advisor, and an admin.

Large companies with a minimum of \$50 million in yearly revenue or over 100 employees profit from either of the Advanced Human Operations contracts. Tailored to private equity-backed firms, Chief Vibes Officer (CVO) gives retainer access to Lauren Williams, who serves as fractional vice-president of HR, and one additional team member. CVO Boosted amps up its services with retainer access to a vice-president, two directors, two senior advisors, and two admins in HR. The cost of these Advanced Human Operations tiers is either \$25,000 or \$60,000 per month.

Sometimes, businesses need a bit of assistance with one-time HR projects. For these scenarios, Workplace Harmony has three types of Organizational Enhancements and Evolution — Innovation Tech Wiz, Cultural Enhancement, and Change Management. As its name indicates, Innovation Tech Wiz aids in implementing innovative technology such as employee data systems and paperless solutions. Cultural Enhancement offers strategies for increasing employee satisfaction and retention, while Change Management eases major changes and transitions at an organization. Each has a one-time cost that starts at \$7,500.

Companies facing mergers and acquisition will appreciate Workplace Harmony's M&A packages. These feature pre- and post-sale services such as risk assessment, employee onboarding, management integration, and overall project management and information gathering. For companies with fewer than 200 employees, Workplace Harmony offers Amplified Acquisitions, which starts at \$25,000. Companies with more than 200 employees have Optimized Acquisitions, which begins at \$50,000. Both tiers incorporate a combined 30 years of experience in mergers and acquisitions as well as the energetic, can-do approach that Workplace Harmony delivers to each client.

SUCCESSFUL WOMEN IN BUSINESS

CELEBRATING WOMEN'S HISTORY MONTH

Customer Service is Still King

By Sarah Coveney, CPA,
Premier Payroll Services

Technology is continuously evolving. In a world where AI and chatbots reign supreme, it is becoming easier to take the personal touch out of the customer service picture. The TRUE value of customer service is not just providing an auto-generated answer — but having your client feel truly supported. Customer service from a real person is invaluable, especially for a small or medium sized business owner.

Coming from the vantagepoint of being a technology service provider, I completely understand the need to evolve and offer the latest technology and security. I am continuously searching for better ways to

serve our clients with new solution offerings, trainings, webinars, and other resources to make sure our clients have what they need and can look to Premier as a resource. But everyone else is doing the same thing.

So, what is the difference? Why would someone come to Premier for payroll & HR? It's simple — and something my parents figured out when they founded the company in 2000. Customer service matters. Premier has a history of reliability, trustworthiness, and excellent service for over 24 years and my goal is to carry on that legacy. Our support team is hands-down the BEST and is the main reason why people are coming to us instead of going to the big box payroll providers.



SARAH COENEY

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We have the latest technology along with everyone else — but we have real people who are answering the phone, real people who are providing answers. We get to know our clients and we are vested in their success. They know our support reps by name, and we provide personal service tailored to their needs.

I will continue looking for ways to become more efficient, more available, more in-tune with the changing needs of small and medium businesses, but it won't come at the expense of sacrificing the personalized customer service that Premier is known for.

About Sarah Coveney, CPA:

Sarah never planned on going into the family business, but she has taken Premier Payroll Services to new heights and wouldn't change a minute. An Accounting graduate of Lehigh University and Captain of the Women's Golf Team, Sarah worked for two years at a large public accounting firm, where she became a CPA, before joining the family business in 2007. Premier Payroll Services was founded in 2000 by Sarah's parents, Bill and Dianne March, who recognized the need for better service and customizable options when it came to payroll & HR for small businesses.

Premier Payroll Services is in the heart of Royersford in the remodeled Royersford National Bank and has grown to serve over 1500 clients.

In her spare time, Sarah enjoys traveling with her family and getting out on the golf course. Sarah and her husband (who is also a CPA) have two children that round out their foursome.

For additional information, please call Premier Payroll Services, Inc. at 610.917.2281 and visit www.premiernow.com.



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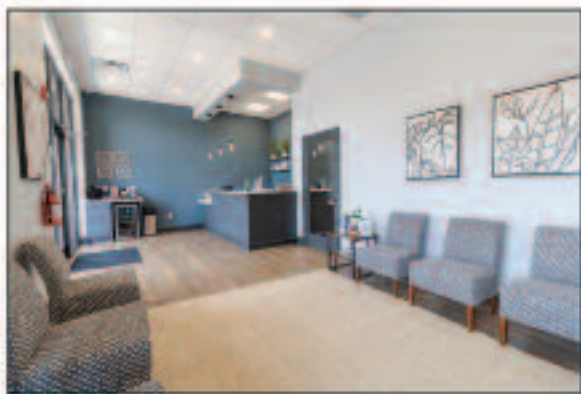
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Lori Colasanti Knows a Thing or Two About the Local Job Market

Over 26 years ago, Lori Colasanti was working for a local non-profit in Conshohocken that specialized in helping local businesses grow and expand. After several years, she had a vision of bringing together employers and job seekers to build the local economy, provide employment opportunities for local residents and to empower women in the workforce. With that in mind, she founded the for-profit entity, The Job Exchange Associates, Inc.

Located in Limerick, and well-suited to small and mid-sized employers in Chester, Delaware and Montgomery Counties, their mission has always been to deliver effective, personalized, and consistent service in helping companies find the talent they need in four core marketplaces: accounting, administrative support, customer support, and human resources. They do this by staying true to the vision in their name. Just as great exchanges have brought people together for centuries to do business, Job Exchange is a trusted, personal, and informed marketplace where employers and job seekers come to do business and succeed.

The staff has more than 40 years of combined experience working with hundreds of hiring managers at more than 500 companies and placing more than 3000 candidates in employment. To help businesses find and hire talent, Lori and her team use a personalized project-managed approach. While each position and industry have unique characteristics, their methods incorporate significant vetting and in-depth of research in many sectors including insurance, consumer products, manufacturing, financial, construction, healthcare, transportation, and banking.

Most recently, there have been a lot of exciting happenings with The Job Exchange. In addition to winning a Philly 100[®] Award in 2023 and a Best of Staffing[®] Award in 2022, Emerson Group of Moorestown, NJ announced its acquisition of, and partnership with, The Job Exchange Associates, Inc. This strategic move signifies a pivotal moment for both companies and underscores their collective commitment to growth within the staffing and recruiting industry. This collaboration promises to elevate the expertise, resources, and service offerings to better meet the evolving needs of both employers and candidates in the greater Philadelphia and southern New Jersey areas. The two seasoned recruiters from The Job Exchange, Renee Stipa and Jami Rossman, are valuable additions to the Emerson Group team. With demonstrated excellence in recruiting and customer service, they have built enduring relationships with clients and top talent alike. After 26 years in the staffing industry, Lori Colasanti, the Founder and President of The Job Exchange, will also remain on as an integral part of sales, operations, and business development.

Going forward, Lori is so pleased with all that has happened with The Job Exchange. She feels she has made an impact on the local community. She reflects on the personal satisfaction of helping local talent find jobs they love. And, she understands the importance of finding a job you love.

For additional information, please call 484.854.0076 and visit www.thejobexchange.com.



LORI COLASANTI

SUCCESSFUL WOMEN IN BUSINESS

CELEBRATING WOMEN'S HISTORY MONTH

Phoenixville Federal Bank & Trust Celebrates Women's History Month

Phoenixville Federal Bank & Trust is a financially strong bank headquartered in Phoenixville, Pennsylvania with branches in Chester and Montgomery Counties. We provide a diverse portfolio of personal and business checking, savings and commercial and residential lending products and services, including wealth management and trust services. We are a mutually-owned community bank committed to improving the quality of life in the communities we have served for more than 100 years.



We would like to show our gratitude to all women in the banking industry, especially our own! Phoenixville Federal's branch locations are led by five women who epitomize what it means to be a leader, day in and day out, and we couldn't be happier to have them leading our branches. Pictured left to right:

Beth Mastrangelo,
Branch Manager, **Phoenixville**,

Marilyn Reich,
Branch Manager, **Kimberton**,

Jane Black,
Branch Manager, **Royersford**,

Kathy Clark,
Branch Manager, **Collegeville**, and

Cathleen Kabacki,
Branch Manager, **Limerick**.



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STATE ENERGY POLICIES EXACERBATING RELIABILITY, BLACKOUT CONCERNS



**By Anthony Hennen,
The Center Square**

Pennsylvania's energy future isn't only a question of renewables versus fossil fuels — it's a question of whether the state can reliably provide enough energy to meet growing demand.

One problem is that power plants retiring is happening quicker than new, cleaner ones get built. The shuttering has been driven by state and federal rules to mitigate pollution, but getting projects

approved and built takes years and years. Meanwhile, the demand for electricity is growing every year.

"We're tinkering with the environment without considering what's going on with the economy," Pennsylvania Sen. Gene Yaw, R-Williamsport, said during a joint Ohio-Pennsylvania committee hearing on February 1. "My bottom line is if you want to have the best environment, you need the most robust economy that you could ever come up with because then people can start thinking about the environment."

Continued on page 14)



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STATE ENERGY POLICIES

(Continued from page 13)

Policy analysts warned that, without continuous energy sources like natural gas and nuclear, a buildout of wind and solar will leave the public suffering.

"Our current energy policy is undermining the reliability of the grid," said Isaac Orr, a policy fellow at the Minnesota-based Center of the American Experiment. "Costs will rise while reliability falters. It's the worst of both worlds."

He counted the experience of MISO, the electric grid that covers Minnesota and much of the mid-continent that runs north to south, arguing that state mandates for more solar and wind has led to power plant closures and heightened the risk of rolling blackouts.

PJM, the electric grid that covers Pennsylvania and Ohio, also supplies power to MISO. "PJM states may be asked to share the blackout burden," Orr said.

Supplying enough energy to avoid those blackouts could become an issue, too. PJM has about 253,000 megawatts of queued capacity to build out in the future, but the majority of it is solar, wind, and storage — natural gas accounts for only 5,500 megawatts.

"MISO is a harbinger for what our future will look like if we don't act," Ohio Rep. Dick Stein, R-Norwalk, said.

The energy policy of one state has others concerned that prices will increase regionally. Maryland, another PJM member, has seen the introduction of a net-zero plan by Gov. Wes Moore to require all electricity in the state to be generated by clean and renewable sources, and Illinois has implemented a policy to close all natural gas plants by 2045.

"State divides and state policy are affecting prices," said Glen Thomas, president of the GT Power Group. As a result, the Federal Energy Regulatory Commission may revise its policies to ensure that higher costs tied to state policy choices are not spread across all states.

An inevitable crisis, however, isn't on the horizon.

"We're turning a corner, folks; we have a lot of work to go, this is a marathon, not a sprint, it's gonna take some time," Thomas said.

He noted that Ohio and Pennsylvania's concerns have been noticed by PJM, which has reformed its permitting process for new energy projects to approve them and get them connected into the grid. But more work is required from FERC to grow capacity.

"The price signals are not correct right now," Thomas said. "If you get the market signals correct, history has proven ... it can be done."

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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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NEW DATA SHOWS FTC RECEIVED 73,759 FRAUD REPORTS FROM PENNSYLVANIA CONSUMERS IN 2023

Pennsylvania consumers reported losing \$224,230,529 to scams last year.

The Federal Trade Commission received 73,759 fraud reports from consumers in Pennsylvania in 2023, according to newly released data. Pennsylvania consumers reported losing a total of \$224,230,529 to fraud, with a median loss of \$440.

The FTC's Consumer Sentinel Network is a database that receives reports directly from consumers, as well as from federal, state, and local law enforcement agencies, the Better Business Bureau, industry members, and non-profit organizations. Reports from around the country about consumer protection issues — including identity theft, fraud, and other categories — are a key resource for FTC investigations that stop illegal activities and, when possible, provide refunds to consumers.

Across all types of reports, the FTC received a total of 189,776 reports from consumers in Pennsylvania in 2023.

The top category of reports received from consumers in Pennsylvania was Identity Theft; followed by Credit Bureaus, Information Furnishers and Report Users; Imposter Scams; Online Shopping and Negative Reviews; and Banks and Lenders.

A full breakdown of reports received in 2023 is now available on the FTC's data analysis site at <https://ftc.gov/exploredata>. The data dashboards there break down the reports across a number of categories, including by state and metropolitan area.

Fraud Losses Up Nationwide

Nationally, consumers reported losing more than \$10 billion to fraud in 2023, up from \$8.8 billion in 2022.

Consumers reported losing more money to investment scams — more than \$4.6 billion — than any other category in 2023. The second highest reported loss amount came from imposter scams, with losses of \$2.7 billion reported.

The FTC received fraud reports from 2.6 million consumers last year, with the most commonly reported being imposter scams, followed by online shopping scams. Prizes, sweepstakes, and lotteries; investment related reports; and business and job opportunities rounded out the top five fraud categories.

Sentinel received 5.4 million reports overall in 2023. Of these, more than one million were identity theft reports received through the FTC's IdentityTheft.gov website.

The FTC uses the reports it receives through Sentinel as the starting point for many of its law enforcement investigations, and the agency also shares these reports with approximately 2,800 federal, state, local, and international law enforcement professionals. While the FTC does not intervene in individual complaints, Sentinel reports are a vital part of the agency's law enforcement mission.

The Federal Trade Commission works to promote competition, stop deceptive and unfair business practices and scams, and educate consumers. Report fraud, scams, or bad business practices at ReportFraud.ftc.gov. Get consumer advice at consumer.ftc.gov. Also, follow the FTC on social media, subscribe to press releases, and read the FTC's blogs.

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GET NOTICED ON GOOGLE SEARCH



SOCIAL MEDIA TIPS

By Theresa Mintzer

Google Business Profile (GBP) is an important part of online marketing. Businesses frequently overlook GBP as an integral part of local SEO success. An optimized GBP makes it easier for customers to find business through search. I had a conversation with a local new business owner looking for help with marketing. They had no GBP. I advised them to do so, and a few weeks later not only was it set up, but they already have three reviews.

Once you set up your GBP, the next step is to optimize your profile. Do you have at least two to three relevant keywords in the description? If you have a business that has seasonal offerings, change up the wording to reflect what you currently have to offer. Make a note to change it as the season changes. Are your hours

correct? Do you have a category listed? Do you have pictures uploaded?

Now that you have reviewed your information, it's time to put together a posting plan. Post to GBP on a regular basis. You can post the same information that you post to social media sites. Remember to post sales and events too. Remember to post new pictures regularly. On the homepage, look for the section that says Get More Reviews. You can copy the

link to share with customers. Invoices and follow up emails are ideal places to include this link. Positive reviews will stand out to potential customers.

Little tweaks can make a big difference over time. They will help your business be discovered. I

offer social media coaching if you need help along the way. See my website to schedule a discovery call.

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







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NEXT PHASE FOR OVER \$5 BILLION IN CHIPS R&D INVESTMENTS, INCLUDING THE NATIONAL SEMICONDUCTOR TECHNOLOGY CENTER (NSTC)

Leaders from the Departments of Commerce, Defense, and Energy; and the National Science Foundation; and the Chief Executive Officer of the National Center for the Advancement of Semiconductor Technology (Natcast) gathered at the White House on February 9 to announce over \$5 billion in expected investment in the CHIPS R&D program, including the National Semiconductor Technology Center (NSTC), and formally establish a public-private consortium for the NSTC. The announcement included hundreds of millions of dollars of expected investment in the semiconductor workforce; along with specific funding announcements in packaging, metrology, and a CHIPS Manufacturing USA Institute.

The NSTC is the centerpiece of CHIPS for America's \$11 billion research and development (R&D) program. A once in-a-generation opportunity, the NSTC will bring together government, industry, labor, customers, suppliers, educational institutions, entrepreneurs, and investors to accelerate the pace of new innovations from idea to marketplace. As a public-private consortium, the NSTC will lower the barriers to participation in semiconductor R&D to create a more vibrant national ecosystem and to directly address fundamental needs for a skilled, diverse semiconductor workforce.

Following the announcements and consortium agreement signing, leaders from across the semiconductor community participated in roundtables led by White House Office of Science and Technology Policy Director Arati Prabhakar, National Science Foundation Director Sethuraman Panchanathan, and Under Secretary of Commerce for Standards and Technology and National Institute of Standards and Technology (NIST) Director Laurie E. Locascio, along with senior government leaders from the White House; Departments of Commerce, Defense, Energy, Labor, Education; and the National Science Foundation. The roundtables centered on the R&D opportunities and need for industry

participation, along with how CHIPS for America will help increase access to talent for employers and access to opportunity for Americans who want to work in the semiconductor industry.



"CHIPS research and development programs are at the core of our greatest innovations and help to find the solutions for the semiconductor industry's most pressing challenges. With strategic investments in R&D complementing targeted industry incentives, CHIPS for America will not only bring semiconductor manufacturing back to the U.S. – it will keep it here for good. As we create opportunities for good-paying jobs, the workforce initiatives, such as the NSTC Workforce Center of Excellence, will help ensure a diverse, skilled, and prepared workforce across the nation," said Secretary of Commerce Gina Raimondo.

The CHIPS and Science Act appropriated \$39 billion to the Department of Commerce in funding to onshore semiconductor manufacturing through an incentives program. The appropriation also included \$11 billion to advance U.S. leadership in semiconductor R&D through four programs: the NSTC, the National Advanced Packaging Manufacturing Program, the CHIPS Metrology Program and the CHIPS Manufacturing USA Institute.

With the official launch of the NSTC consortium, there are opportunities to express interest in joining the NSTC. Further information about this may be found at www.Natcast.org.

The NSTC is one of four CHIPS for America research and development programs. Together, these programs are establishing the innovation ecosystem needed to ensure that American semiconductor fabrication facilities, including those funded by the CHIPS for America Act, produce the world's most sophisticated and advanced technologies. CHIPS for America's Jay Lewis, NSTC Program Director, and Deirdre Hanford, CEO of Natcast, will provide an update on early NSTC activities in March 2024.

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HOW TO RANK HIGHER ON GOOGLE IN 2024



MARKETING TIPS By Michael Ianniello, Communications Coordinator, beMarketing

Achieving a prime spot on Google's first page in 2024 demands more than traditional tactics. Say farewell to outdated practices like black hat strategies and keyword stuffing. The current SEO landscape calls for a strategic approach centered around top-notch content.

1. Content is King: Move beyond short, keyword-stuffed posts. Google now values depth and substance. Quality content is crucial for both audience engagement and Search Engine Results Page (SERPs) success. Solve your audience's problems, entertain, and educate.

2. Keyword Research with Purpose: Keywords remain essential, but mindless stuffing is outdated. Understand search intent—address your customers' questions and problems. Create content that naturally incorporates keywords, providing valuable answers rather than sprinkling them aimlessly.

3. AI as a Tool, Not a Replacement: AI tools offer incredible benefits, such as content optimization suggestions and trend identification. However, they can't replace the nuanced understanding of human communication. While AI enhances productivity and analysis, human input remains irreplaceable in climbing Google's ranks.

4. Optimize for Voice Search: Don't underestimate voice search's impact, as over half of online searches now occur via devices like Alexa and Google Home. Craft content with natural language, directly answering real-life questions to align with this growing trend.

5. High-Quality Content: Effective SEO strategies hinge on exceptional content. Invest in engaging, informative writing that addresses your audience's needs.

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NORTH MONTCO 3RD ANNUAL CAR SHOW!

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Get ready to rev up your engines for an exhilarating event! The North Montco Education Foundation is thrilled to announce the arrival of its 3rd Annual Car Show, set to take place on Saturday, April 13th at the North Montco Technical Career Center campus (with a rain date on April 14th). This isn't just any car show – it's a spectacular showcase where over 100 participants and sponsors can flaunt their finest vehicles, trucks, and demo equipment. The school plans to have six "Best Of" categories including Street Rods, Antique-Classic-Survivor, Muscle Car, Truck, Import, or Student. NMTCC welding, auto body, and machinist students make the trophies, an event highlight.

In the past, the H&K simulator and Allen Myers tractors on display have captivated attendees, creating an immersive experience for car enthusiasts and community alike. Again, we're calling out to sponsors and show car owners to be a part of this automotive extravaganza! Sponsorship opportunities are available at both the silver (\$500.00) and gold

(\$1,000.00) levels. Sponsors can showcase their offerings at the event (if desired), and their logos will be prominently featured on this year's tee shirts, banners, and across our social media platforms. It's a prime opportunity to gain visibility while supporting a fantastic cause.

NMTCC is a technical career center offering 24 programs of study for students in grades 9 through 12 from Methacton, North Penn, Perkiomen Valley, Souderton Area, and Wissahickon School Districts. While still attending their high school, students can enroll in one of various programs, such as Carpentry, Machining, Culinary Arts, Diesel Technology, and many more. These careers are high priority and essential for today's workforce. Over 130 of North Montco students currently participate in a career based work experience or pre-apprenticeship with local industry. Many students stay with these employers after graduation, encouraging a reciprocal relationship for the community and school.

Continued on page 22)

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NORTH MONTCO 3RD ANNUAL CAR SHOW

(Continued from page 21)

North Montco's Educational Foundation will use Car Show proceeds to provide opportunities for students to develop skills related to their career goals. For example, teachers are encouraged to apply for competitive Innovation Grants, made possible by this event, for their classrooms. This year, one approved grant went to the Automotive classes for a project that would enable them to convert a conventional vehicle (1995 Toyota Corolla) into an electric one. The Automotive Technology students will take part in engine removal, electrical wiring, and/or fabrication. The Auto Body/Collision Repair students will cover the bodywork involved.

The Foundation also supports students by paying for industry-recognized certifications & licenses, purchasing hand tools, personal protective equipment and software, and supporting students participating in SkillsUSA or Future Health Professions (HOSA). SkillsUSA and HOSA are national career & technical student organizations that provide opportunities for North Montco students to meet students with similar career goals at other career centers, develop leadership skills, and show off their newly

developed skills at district, state, and national competitions

The car show event runs from 11:00 am to 2:00 pm on Saturday, April 13 (rain date, April 14) and the fee is \$20.00 to register. No registration the day of the event. All vehicles must be registered to be eligible for awards. Check-in is between 9:30 am and 10:30am. To find out more on sponsoring the event, or to register your vehicle, click here or call 215.368.1177 (ext. 303).

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A small testimonial from a current employee . . .

Being a part of this small-town business for the past five years, starting when I was just 17, has been an incredibly enriching journey. Growing alongside the company has allowed me to witness its evolution and become deeply ingrained in the supportive working community. The relationships forged over the years have transformed my colleagues into friends, creating a work environment that truly feels like a second home. It's remarkable to see how my contributions have played a role in the business's success and the positive impact we've collectively made on our tight-knit community.

One of the standout features of our workplace is the flexibility in our schedules. The understanding that life extends beyond the workplace is reflected in the accommodating approach to work hours. This flexibility has been especially crucial for someone like me, who joined the team as a teenager and has navigated various life stages. Whether pursuing higher education, exploring personal interests, or adapting to changing life circumstances, the flexibility in our schedules has allowed me to maintain a healthy work-life balance. This unique aspect of our small-town business fosters employee satisfaction and showcases the thoughtful and

considerate nature of the company's leadership, contributing to the overall positive atmosphere that makes our workplace exceptional.

The close-knit working community at our candy shop is further emphasized during festive seasons. Collaborative efforts to create themed displays, brainstorming new ideas for special occasions, and the shared excitement as customers come in to select treats for various celebrations create a sense of shared joy. The festive environment enhances the unity among colleagues and extends to our customers, making their experience in the shop not just about buying candy but about being a part of the community celebration. – **Sage Jackson**, Reppert's Candy family member

Reppert's Candy is located at 2708 W. Philadelphia Ave., Oley, PA 19547. They would love to have you stop in to check out their new candies and their new look. For additional information, please visit: www.reppertscandy.com.

Other Retailers with Reppert's Candy include: Coventry Parlor at Laurel Locks, Inc.; Pottstown Memorial Medical Center; Professional Pharmacy Pottstown; S. Clyde Weaver; Dutch Valley Food Distributors; and Patsy's Potpourri of Gifts, 30 E. Philadelphia Ave, Boyertown.

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

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

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

Annual Dinner

Wednesday, April 24th | 5 PM – 8:30 PM

RiverCrest Golf Club & Preserve - 100 Golf Club Dr., Phoenixville, PA 19460

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



Keynote Speaker:
Steve McClatchy, NY Times Best-selling Author,
and president of Alleeer Coaching & Training
The Games We Play at Work & In Life

Enjoy the following:

- Cocktail networking reception with hors d'oeuvres
- Awards
- Duel-plated dinner of short rib and parmesan crusted chicken, smashed potatoes, asparagus, rolls & butter
- Dessert reception
- Amazing gift basket raffle
- And more!

RESERVE YOUR SPOT to be in THE ROOM!
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@tricountyareachamber.com.



WELCOME NEW MEMBERS!

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

Adaptive Marketing Strategies
(484) 744-1762

<http://www.adaptivemarketingstrategies.com/>
Advertising Agencies

Dani Bee Funky
(610) 308-7894

<https://www.danibee funky.com/>
Gift / Specialty Shops

Enchanted Elements Apothecary
(484) 300-2734

<https://enchanted-elements-apothecary.square.site/>
Health & Wellness

JB Gigs LLC
(610) 873-2603

<http://www.jbgigs.com/>
Audio Visual Equipment / Production,
Amusement and Entertainment, Caterers /
Banquet Services, Entertainment,
Event Planners

Mr. Sticky's
(610) 550-3680

<https://www.mrstickysbuns.com/>
Coffee Shop, Food Products,
Food Products – Specialty

Pottstown Children's Discovery Center
(267) 337-0179

<http://pottstowndiscoverykids.org/>
Nonprofit Organizations

State of Mind Apparel, LLC.
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Graphic Design, Screen Printing

MEMBER ANNIVERSARIES

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

46+ Years

A. D. Moyer Lumber & Hardware, Inc.

10 Years

Bause Catered Events

Edward Jones - Bonnie Thompson, Financial Advisor

5 Years

Ehst Custom Kitchens, Inc.

Pope John Paul II High School

Primerica Financial Services

Village Architecture & Preservation

REGIONAL CHAMBER ROUNDUP



UPCOMING Events





Friday, 2:00 PM - 9:00 PM
Social Steel Magnolias
 We will go to see the performance of Steel Magnolias at the Steel River Playhouse in Portstown to watch our favorite southern beauty shop belles. Join us for this fun event!

Mar 8 2024



Thursday, 11:30 AM - 1:30 PM
REACH Luncheon
 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.

Mar 21 2024



Last Friday of each month, 8:00 AM - 9:00 AM
Relationships & Coffee
 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 TriCounty Community Network.

Apr 26 2024

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



CELEBRITY BARTENDER NIGHT MIXER!

Appetizers, Cash bar, Networking. Help raise money for local non-profits, PLUS bring a gift basket (value of \$75) for a door prize and you will get 1 minute of time to speak about your business



Come prepared to be a bigger tipper! Come and support our celebrity bartenders competing for tips to donate to the non-profit of their choice!

MEGAN LA ROSA, TOMPKINS
 NON-PROFIT: THE TCACC FOUNDATION, INC.
JOE RUSIEWICZ, FOUNDATION FOR POTTSTOWN EDUCATION
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Support local non-profits!



Scan the QR code to learn more and register! Call 610.325.2000 or email alice@tricountyareachamber.com with any questions!

Tuesday, March 26th
 4:30 PM - 6:30 PM
 Rivet: Canteen & Assembly

\$25 Per Member

Refresh Friday

Montgomery County Community College, South Hall, Room 216
 8:30 AM - 10:00 AM

Employee Wellness Programs - March 15th
 Casey Fenoglio, the Director of Community Engagement at Portersmouth Hospital, will highlight the business benefits to employee wellness programs, explain how to get the most out of employer sponsored health insurance plans, offer ideas and suggestions for FREE or low-cost wellness initiatives, provide recommendations on community partnerships to assist with implementing the program, and highlight strategies that assist in getting employees buy in.

Emotional Professionalism - April 12th
 Emotional professionalism is the ability to manage one's emotions while dealing with challenging situations in the workplace. Jenna Amato, Growth & Success Coach will teach how to read emotions on your clients, team and yourself, learn how to deal with difficult clients, handle a crisis by keeping emotions in check, lead a team who all bring different emotions, explore why emotional professionalism is important, learn key strategies you can leverage to understand, articulate, and manage emotions in the workplace.

Networking with LinkedIn - May 10th
 In this session presented by TCACC and TCN (the TriCounty Community Network), Andrea Hammer, host of Vision Board Media, will help you leverage LinkedIn as a business marketing tool. She will demystify LinkedIn, making it accessible and relevant, especially for those who might regard it as just another business chore.



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

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CREATING CONNECTIONS







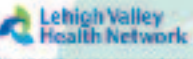






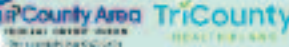

SUPPORTING COMMERCE









REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



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

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

BUILD CONNECTIONS

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



INTERESTED IN MEMBERSHIP? LEARN MORE:



UPCOMING EVENTS



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

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.

PVCC Annual Membership Meeting April 3, 2024 @ 11:30am RiverCrest Golf Club & Preserve

The Annual Meeting is one of the Chamber's largest gatherings of our business and community leaders. Chair **Susan Graham, Phoenixville Hospital**, will share what's ahead in the Chairman's Presentation, including appointment of **Steven Earhart, National Financial Network**, as Chair of Board 2024-2025.

- Participate in the general election of the Board of Directors (3-year terms)
- Recognition of outgoing board directors
- New PVCC Members (2023-2024) recognition
- Keynote Address
- Recognition of 2024 Marvin J Lewis Recipient
- Sponsorship Opportunities

Visit www.PVchamber.net 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!

March 13, 2024 @ 3pm – 6pm – Semi-Annual Cornhole Tournament

Join us for a fun networking event at Copperfield Inn at Lakeside. Register to play, or attend to network and cheer on the players. Pre-Registration required. Sponsorships start at just \$75. Visit PVCC website for details.

March 28, 2024 @ 11:45am – 1pm – Business Roundtable Luncheon

Join us for interactive discussion and sharing of best practices among other business owners and key decision makers. Member-only event.

SAVE THE DATES...

- Saturday, May 4 – Annual Community & Business Shredding Event
- Monday, June 10, 2024 – Annual PV Chamber Golf Outing at Spring Ford Country Club
- July 10, 2024 – Annual Night Out at Reading Phils

FEATURED EVENT – All welcome to attend.

No tickets will be sold at door. Purchase tickets at www.PVchamber.net

Healthy Women's CONFERENCE & EXPO

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

MODERATOR
ALI GORMAN
Former Bobc Health & Medical Reporter

- Vendor Fair
- Swag Bags
- Luncheon
- Networking

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

WELCOME NEW MEMBERS

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Preschool and Child Care Center
Kait Pettinato (610) 489-4523

Mighty Mind Academy
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Renee Vardouniotis (517) 457-9336

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REGIONAL CHAMBER ROUNDUP

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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

LUNCH & LEARN - EMPLOYEE HANDBOOK

Tuesday Mar 5, 2024
12:00 PM - 1:30 PM EST
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$75 / GRCA & NEBerks Chamber member
Member exclusive event
Contact: Katie Johnsen 610-898-7779
kjohnsen@greaterreading.org
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11606>

INTRO TO EXCEL PM SESSION

Four weeks on Tuesdays: Mar. 5, 12, 19 and 26
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/11561>

INTERMEDIATE EXCEL AM SESSION

Four weeks on Thursdays: Mar. 17, 14, 21 and 28
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/11572>

WOMEN2WOMEN -

LET'S UP THE %:

WOMEN ON BOARDS & COMMITTEES

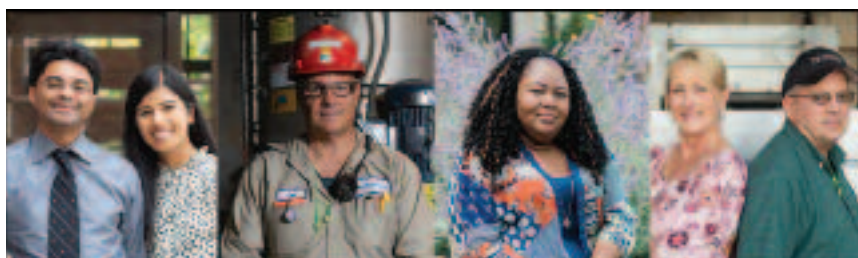
Thursday Mar 7, 2024
8:30 AM - 10:00 AM EST
WCR Center for the Arts
140 N 5th Street, Reading, PA 19601
\$35 / GRCA Member; \$40 / NEBerks Chamber Member; \$45 / Future Member
Contact: Rachael Romig rromig@greaterreading.org
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11577>

INTERMEDIATE EXCEL PM SESSION

Four weeks on Thursdays: Mar. 7, 14, 21 and 28
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/11564>

GRCA NIGHT AT THE ROYALS 2024

Friday Mar 8, 2024
7:00 PM - 9:00 PM EST
Santander Arena, 700 Penn St., Reading
****parking available in the DoubleTree Hotel garage (not included with ticket)**
4 FREE tickets per GRCA member - CLAIM HERE:
<https://fevo-enterprise.com/event/Grca>
Contact: Rachael Romig rromig@greaterreading.org



FROM GREAT TO Greater

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INNOVATION + COMMUNITY

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The seniors behind this story are the ones who built the business we frequent, the hospitals we rely on, and the schools that educated us. Learn how Berks Encore helps preserve the health and happiness of this special population.

Scan code to read the whole story.

FAMILY BUSINESS ALLIANCE - FROM SMALL SEEDS TO BIG SUCCESS: GROWING YOUR BUSINESS WITH EFFECTIVE MARKETING

Wednesday Mar 13, 2024
11:30 AM - 1:00 PM EDT
United Way of Berks County
Conference Room
25 N 2nd St. Suite 101, Reading, PA 19601
\$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/11616>

NON-PROFIT ROUNDTABLE #1: FUNDRAISING BEST PRACTICES

Thursday Mar 14, 2024
9:00 AM - 10:30 AM EDT
Chamber's Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
Free for GRCA Member Nonprofit Organizations
\$25 / Association of Fundraising Professionals Berks County Members (Contact Anna Lisa to register)
\$50 / Future GRCA Member Nonprofit Organizations
Contact: Jackie Stiles jstiles@greaterreading.org
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11648>

DE MUJER A MUJER - CONOCIMIENTOS FINANCIEROS (FINANCIAL LITERACY) -

Thursday Mar 14, 2024
5:30 PM - 7:00 PM EDT
Centro Hispano - Casa de la Amistad Senior Center
201 Penn Street, Reading, PA 19601
****Parking available in IMAX Theatre lot**
\$15 / GRCA & NEBerks Chamber Members
\$20 / Future GRCA Members
Contact: Rachael Romig 610-898-7775
rromig@greaterreading.org
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11581>

MFG INDUSTRY PARTNERSHIP MEETING

Wednesday Mar 27, 2024
9:00 AM - 11:00 AM EDT
Virtual
Contact: Keith Stamm kstamm@greaterreading.org

EMOTIONAL INTELLIGENCE IN THE WORKPLACE - SPRING 2024

4 weeks on Wednesday: March 27, April 3, 10, 17
Time: 9 a.m. - noon
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$695/person for GRCA Members
\$845/person for Future Chamber Members
Training is WEDnet eligible
Contact: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11671>

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 **Small Business
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THE SBRA COMMUNITY

Never Regret Your Mistakes



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

Show me a person that has never made a mistake and you will be showing me a person that has never attempted anything. You cannot walk through life mistake-less. And yet, so many people beat themselves up over and over again for making even the simplest and meaningless mistakes. Why is that?

NOTE - Making a mistake is not the same as “failing.” A failure is the RESULT of a wrong action, whereas a mistake usually is the wrong action. So, when you make a mistake, you can learn from it and fix it, whereas you can only learn from a failure. “A smart man makes a mistake, learns from it, and never makes that mistake again.” Roy H Williams—U.S. Author and marketing expert.

No one is immune to making mistakes—we are human, after all. But if we simply apologize and carry on as before, we are in danger of repeating the same errors. When we don't learn from our mistakes, we inflict unnecessary stress on ourselves and on others, and we risk losing people's confidence and trust in us. In this article we will look at how to ensure that we take those lessons to heart, and then use what we have learned.

Here are some steps to help you learn from your mistakes, and how to put what you have discovered into practice.

Own Your Mistakes. You will never learn anything from your mistakes until you take ownership of your mistakes by admitting that you made it. Be humble and acknowledge to others what you did, apologize, and tell them that you are working on a solution. Saying your sorry takes courage but that is far better than hiding your error or blaming others. In the long run people will remember your courage and integrity long after they've forgotten the original mistake. However, if you don't come clean and admit your mistake and they hear the truth from another source, your reputation will suffer and you may not get another opportunity to learn.

Reframe the Error. How you view your mistakes determines the way that you react to them, and what you do next. Chances are you will never view your error in a purely negative light for as long as any initial shock and discomfort about it persists. But, if you can “reframe your mistake” as an opportunity to learn, you will motivate yourself to become more knowledgeable and resilient. Thomas Edison had a friend who said to him “Thomas, I feel so bad for you because of all the failures and mistakes you have made trying to prove your experiment”. Thomas replied, “I have not failed once, my 300+ mistakes have eliminated all the things that have prevented me from accomplishing my goal.” Shortly after that statement the

first light bulb was lit. His mistakes provided an opportunity to learn and motivated him to continue until he was successful.

Analyze Your Mistake. You must do this honestly and objectively. Ask yourself the following questions. 1. What was I trying to do? 2. What went wrong? 3. When did it go wrong? 4. Why did it go wrong? A powerful tool to help you find the cause is the rule of the ‘5 Whys’. To use it, start with the error and keep asking “WHY” until you get to the root cause. This should help you find what led to the mistake, and highlight what needs to change in order to avoid a repeat.

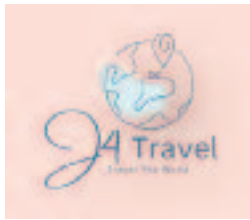
Put Lessons Learned into Practice. Knowledge without application is worthless. In other words, what you learned in step 3 is meaningless unless you put what you learned into action. Many times, acting on what you have learned will require discipline and motivation to change your habits, or to change the way that your team works. Doing this will help you avoid self-sabotage in the future, and allow you to reap the rewards and benefits of implementing better work practices. Here, you will need to identify the skills, knowledge, resources, or tools that will keep you from repeating the same error, over and over, thinking there will be a change. This is called INSANITY.

To err is human, and we don't have to punish ourselves for the mistakes that we make. They can be great opportunities to learn and develop on a personal, as well as, organizational level. We just need to learn from them, and to put that learning into practice.

In summary, I found this saying in a fortune cookie at a local Chinese restaurant “Never regret your mistakes. Admire the courage it took to attempt the unknown BECAUSE, the unknown is where all outcomes are possible, enter it with GRACE.” Never Regret Your Mistakes.



SBRA BUSINESS SPOTLIGHT



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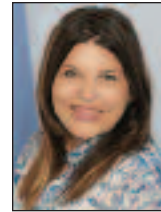
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CHOOSING THE RIGHT SOCIAL MEDIA PLATFORM FOR YOUR BUSINESS



By **Suzy Lysczek,**
Suzy Rae Design

Research by Global Web Index shows that 62.3% of the global population uses social media. It's no longer a question of whether to utilize social media but rather which platforms are best suited for your small business.

While you could be on "all of them," that's unrealistic for a small business. In today's saturated digital market, choosing the right social media platforms requires careful consideration.

With numerous options to connect with potential customers, it's crucial to be strategic and thoughtful about where you allocate your time and resources.

Factors to Consider When Choosing a Platform:

Before delving into the countless social media platforms available, it is beneficial to consider the following factors:

1. Business Goals and Objectives: What are your objectives? Are you aiming to drive sales, boost brand awareness, or provide top-notch customer service?

2. Target Audience Demographics: Who is your target audience? What are their demographics and online behaviors? Understanding these aspects is key to effective communication.

3. Content Type and Format: What type of content does your brand excel in? Identifying your strengths will help you tailor your content to resonate with your audience.

Popular Social Media Platforms

Each social media platform has its own vibe and user base. Let's discuss the key features and distinctive aspects of the current top social media platforms.

Facebook: The granddaddy of social media, Facebook, offers the widest audience

range, making it a versatile advertising and content-sharing platform. It's perfect for businesses looking to generate leads, build a community, and capitalize on detailed targeting options for ads.

Instagram: For businesses with visually appealing products or services, Instagram's photo and video sharing can be a goldmine. The platform thrives on high-quality visuals and user engagement, making it a hotbed for brand storytelling and influencer partnerships.

LinkedIn: Often called 'Facebook for professionals,' LinkedIn is the go-to for B2B marketers. It's all about networking, industry insights, and maintaining a professional presence. If your business is service-oriented or your product is business-related, LinkedIn should be a top choice.

YouTube: The second-largest search engine after Google (owned by the same parent company), YouTube is ideal if your business's strengths lie in video content. How-to guides, product demonstrations, or any visually instructive content thrive here.

TikTok: With its rapidly growing user base, TikTok offers a playful and creative platform that's particularly suited to engaging younger audiences. Short, catchy videos can quickly gain traction, especially with the use of trending hashtags and challenges.

Pinterest: If your strategy is centered around inspiration and discovery, Pinterest is the perfect platform to explore. Recipes, interior design ideas, and DIY projects are among the popular categories that flourish on the platform's visual discovery format.

The impact of social media on your business is significant. As Mark Zuckerberg wisely said, "The biggest risk is not taking any risk."

When choosing a social media platform, don't be afraid to try new things. But do so with a sense of purpose, understanding the people you're trying to reach, and the platforms that best facilitate that connection.

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Tune-Up Tuesday Workshop – Tuesday, March 12th,

9:30-10:30 a.m. "Cybersecurity 101:
Practical Strategies for Every Business"
presented by Morefield Communication

Members Referral Breakfast – Friday, March 15th,

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

Tune-Up Tuesday Workshop – Tuesday, March 26th,

9:30-10:30 a.m.

New Member Orientation – Wednesday, March 27th,

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Joseph Scott McArdle, C.C.I.M.

20TH ANNIVERSARY OF PHOENIXVILLE CAMP OUT

"The Borough of Phoenixville underwent a Renaissance that started with a camp-out of buyers for a new townhome development that took place on March 20, 2004 at French Creek Townhomes, on the North side of the former steel site located in the center of the borough," according to Joseph Scott McArdle, C.C.I.M. Realtor with Keller Williams Realty Collegeville. "People often ask me where did the renaissance of Phoenixville start?," he said. "The quintessential moment in my opinion was a cold and rainy winter night twenty years ago. New shops, bars, and restaurants have opened up since that event, with new residents, supporting local businesses with the influx of their new disposable incomes, and their new attitudes have shaped the renaissance."

McArdle is instrumental in the marketing of the town's real estate and in particular two different developments over the past decades in the borough where buyer's "camped out," as well as numerous commercial and



office transactions on Bridge Street and throughout the greater Phoenixville region. "The Live, Work, Play lifestyle that embodies the new residents are not only hip but cool all in one, fueled the booming center of the downtown," McArdle said, concluding, "For a long time over my forty years in the real estate business, buyers would exclude Phoenixville from their choices of places to live. With the revitalization that has happened over the last two decades, buyers for homes and businesses are actually requesting the Phoenixville area. I think with all else being equal, Phoenixville will prosper and be considered a desirable place to live, work, and play for a long time."



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MIXED USE PROJECT IN DOWNTOWN POTTSTOWN BEGINS ON HIGH STREET

Pottstown Area Economic Development (PAED) recently announced the latest project by Rockwell Development Group in the Borough of Pottstown. Less than one week after zoning approval, rehabilitation construction began at 269 and 305 High Street at the intersection of Charlotte Street last month. Most recently these buildings were home to Lastick Furniture, and now will be reimagined into market rate apartments and commercial space.

This project is led by Greg Lingo, President, Rockwell Development Group, who has completed several other significant multi-million-dollar projects in the Borough. Rockwell's Pottstown portfolio includes the Hanover Square townhouses and commercial space, the fully leased apartments in the former shirt factory at Cherry and Charlotte Streets, and a collection of renovated homes on Laurel Street.

Pottstown's historical buildings are far too complex for novices to attempt and have success. Projects such as these require professional, responsible developers with diverse experience.

"PAED is happy to support Greg Lingo and Rockwell Development Group in this project, and others. This is one more vital piece towards completion of the revitalizing of a once vibrant downtown into a new living experience and destination," shared Peggy Lee-Clark, Executive Director, Pottstown Area Economic Development.

"I have had the absolute pleasure of working with PAED on our commercial and residential investments in the Pottstown Borough," said Greg Lingo, Rockwell Development Group.



"PAED helps to simplify a daunting process. They help us focus our vision to save time and ultimately produce what is best, not only for economic development, but for the Pottstown community as a whole. PAED turns common sense into action."

PAED is a 501(c)(3) non-profit corporation originally formed in 1965 to promote commercial and industrial development in Pottstown, Pennsylvania. PAED provides services to businesses and organizations seeking to invest, expand or relocate including assistance with site selection, commercial and industrial real estate development, access to resources, and workforce development. For more information about Pottstown Economic Development (PAED), please visit ipickpottstown.org

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NEW DATA SHOWS FRANCHISING CONTINUES TO EXCEED GROWTH EXPECTATIONS

Two new IFA reports indicate continued strength and resilience of franchised businesses despite economic uncertainty; policy concerns could slow growth

The International Franchise Association (IFA) recently released its annual Franchising Economic Outlook showing that franchise growth exceeded projections for 2023, even in the face of ongoing economic uncertainty. On top of the 2.2 percent growth experienced in 2023, the report forecasts that franchises will grow an additional 1.9 percent in 2024, adding 15,000 units and 221,000 jobs in the United States. IFA also released the findings from its 2024 Franchisor Survey detailing the challenges posed by the labor market, rising prices, and policy trends.

"More than anything, these reports demonstrate the resilience of the franchise business model," said Matthew Haller, IFA President and CEO. "Even in the face of macroeconomic factors like high inflation, labor availability and the cost of capital, franchised businesses continue to outpace the growth of the broader economy. For those considering a franchise investment or IFA members

growing their brands, franchising continues to be a major driver of economic growth and small business creation."

"The data shows franchising continues exceeding economic expectations," said Darrell Johnson, CEO of FRANData. "Even amid rising interest rates, franchising grew ahead of our projections. With continuing inflation and labor challenges, a U.S. presidential election, geopolitical tensions, and technological advances in artificial intelligence, 2024 should be a transition year for the U.S. economy but franchising continues to stand out."

Key findings from the 2024 Franchising Economic Outlook include:

- The number of franchise establishments will increase by more than 15,000 units, or 1.9 percent, to 821,000 units. Franchising exceeded FRANData's projections for 2023, with establishments estimated to have grown by 2.2 percent compared to the 1.9 percent previously forecasted and an increase compared to the 1.8% growth rate recorded for 2021 to 2022.
- Franchising is expected to add approximately 221,000 jobs in 2024 and bring the total employees to 8.9 million in the United States.
- Total franchise output will increase by 4.1 percent, from \$858.5 billion in 2023 to \$893.9 billion in 2024.

Continued on page 36)

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FRANCHISING ECONOMIC OUTLOOK

(Continued from page 35)

- Personal services and quick service restaurants (QSRs) will experience the strongest growth of any industry.

- Growth in the Southeast and Southwest will outpace the rest of the U.S. franchise market in 2024. The top ten states for franchise growth include: Texas, Florida, Georgia, North Carolina, South Carolina, Tennessee, Maryland, Arizona, Colorado, and Virginia. California and Washington are forecast to be the slowest-growing states for franchising at - 4.2 percent and -2.3 percent, respectively.

Conducted by FRANData, an industry-leading research and analytical firm, the Franchising Economic Outlook is IFA's annual study detailing the franchise sector's performance for the past year and projected economic outlook for the year ahead, as well as an in-depth state outlook for all 50 states and Washington, D.C.

In addition to the Economic Outlook, the 2024 Franchisor Survey highlighted the continued economic challenges facing franchising. Despite these economic headwinds, the forecasted growth reinforces the franchise sector's enduring strength.

The survey revealed:

- 80 percent of respondents reported that their franchises have unfulfilled job vacancies. Inflation, the third leading business challenge, dropped in rank, with only nine percent of respondents citing it as their primary concern,

down from 20% the previous year.

- 34 percent of businesses cite the cost and quality of labor as the number one business challenge, but down from 47percent in 2023.

- Franchisors are highly concerned that the relationship with franchisees will change due to the Biden Administration's new joint employer standard, with 74mpercent citing a high-level of concern.

- 81percent of the respondents increased wages in the past 6 months, and only 61 percent are planning to increase in the next 6 months due to ongoing regulatory uncertainty.

- Rising prices, including higher wages, have led to margin compression. Emerging challenges for the year ahead include the cost of financing and weakening consumer demand.

About the International Franchise Association: Celebrating over 60 years of excellence, education, and advocacy, the International Franchise Association (IFA) is the world's oldest and largest organization representing franchising worldwide. IFA works through its government relations and public policy, media relations, and educational programs to protect, enhance and promote franchising and the approximately 806,270 franchise establishments that support nearly 8.7 million direct jobs, \$858.5 billion of economic output for the U.S. economy, and almost 3 percent of the Gross Domestic Product (GDP). IFA members include franchise companies in over 300 different business format categories, individual franchisees, and companies that support the industry in marketing, law, technology, and business development.

Arcadia at Limerick Pointe

Arcadia at Limerick Pointe offers a comprehensive range of senior living options tailored to meet the diverse needs and wants of its residents. From independent living to specialized memory care, Arcadia provides a continuum of care designed to provide residents and their families peace of mind. At Arcadia at Limerick Pointe, residents & loved ones can expect incredible quality, attention to detail, and the opportunity to live *Life. Your Way.*

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OBTAINING WORKERS' COMPENSATION BENEFITS FOR A SCAR



LEGAL PERSPECTIVES

By Daniel E. McCabe, Esq., Wolf, Baldwin & Associates, P.C.

I've been practicing Worker's Compensation law for around 24 years now. And years ago, a client came in with a fairly minor, if you can call it that, amputation to his thumb. He had cut the tip of his thumb off while at work. He came to me, seeking advice regarding benefits to which he might be entitled. His benefits involved a specific Workers' Comp benefit called specific loss. He would be compensated based upon how much of his finger or thumb he lost. However, during our meeting, I noticed a large scar on his neck and asked him about it. Four months later we negotiated a Workers' Comp settlement based upon a similar benefit, called a disfigurement benefit, for \$47,000. As you can see, disfigurement benefits are a rather important and often unexplained part of the Workers' Compensation Act.

Disfigurement is defined by Section 306(c)(22) of the PA Workers' Compensation Act and includes any scarring or disfigurement about the neck and upper chest, as well as the face and head. Examples might be a scar from surgery to one's neck, or potentially an accident which caused lacerations or burns to the face. The benefits are based upon relatively loose interpretation of the Workers' Compensation act. In other words, the way to value a scar is not necessarily set in any case or in the Act itself.

Generally speaking, injured workers, known as claimants, are entitled to a number of weeks of benefits based upon

the appearance of the scar or disfigurement. However, the length of the scar is not the only thing that's taken into account. The discoloration, width, and placement of the scar are also factors to consider. For a claimant to get paid under the system for a scar, however, usually what is required is an attorney to file a petition to have a judge evaluate the appearance of the scar. This is one benefit which is almost never offered to the claimant voluntarily by an insurance company. In fact, in over 24 years of practice, I have never seen any injured worker paid on a scar without being told about it through counsel that they may have hired.

Once an attorney files a petition to have the scar evaluated by a judge, the attorneys who are involved in the case, one for the claimant, and one for the employer and its insurance carrier, have the ability to come to some type of an agreement on the amount of weeks which shall be paid. If they do, then the claimant's preinjury average weekly wage and corresponding Workers' Compensation rate, i.e. the money they would receive if they were out of work, is multiplied by the amount of weeks agreed-upon. The parties also have the ability to allow the judge to make his or her own determination as to the value of the disfigurement, and the parties can either live with that number or appeal it.

If the parties appeal the judge's decision, then this is the one area of the law in which the Workers' Compensation Appeal Board actually has what is called *de novo* jurisdiction. This means that the Appeal Board has the ability to make its own determination as to what the scar is worth, and essentially overrule the judge entirely.

(Continued on page 40)

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OPPORTUNITIES ABOUND FOR SHARPENING YOUR SMALL BUSINESS SKILLS

Very few people begin the process of building a small business with a full knowledge of all the skills required for success. Even those who extensive experience or education in business management still need to bring themselves up to speed on the added responsibilities of entrepreneurship — tax issues, employee management, business development, accounting, etc.

Fortunately, the range of small business-oriented learning opportunities and training programs has never been broader for veteran and novice entrepreneurs alike. Seeking help is simply smart. No business owner can be adept at every aspect of operating successfully. Plus, conditions change, so keeping yourself informed is vital to long-term success.

The single most popular program in America is probably the SBA Small Business Training Network/E-Business Institute, which registers nearly a million users at its Web site each year. The Small

Business Training Network is a Web-based conglomerate that can link you to online courses, workshops, publications, learning tools, information resources and access to electronic counseling and other types of technical help. For details on the Small Business Training Network, go to www.sba.gov and click "Training" under the site's Services section.

Free online courses are offered on about 75 topics in areas such as business startup, growing your business, home-based business and re-engineering your skills. Sample titles include: Growth Strategies; Analyzing Profitability; Building Your Brand; and, Understanding Business Insurance.

The Tools section of www.sba.gov gives you access to an extensive library of articles, podcasts, and Web chats on various small business issues.

Local SBA-sponsored training events are offered nationwide. These range from breakfast talks on local economic conditions, to brown-bag networking lunches, loan seminars, startup workshops and free business assessments. Simply go the Local Resources section of www.sba.gov and click your state on the Web site map for a calendar listing dates and event details in your area. You can also sign up for free newsletters issued by your state SBA office.

In addition, dozens of top colleges and universities offer business training courses you can take online or in more traditional classroom environments. Most require a fee, and some may have educational prerequisites. Advisors at the individual schools will help you identify one or more courses that are best suited to your needs.

To learn more about training opportunities 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 chapter or find a counselor online at www.pottstownscore.org.

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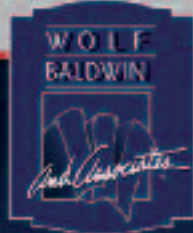
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LEGAL PERSPECTIVES

(Continued from page 38)

It's controversial as many judges do not like the fact that the Appeal Board has the ability to completely override the original determination, but the Appeal Board is the entity which sees all of the awards all across the state and tries to bring the awards in line across all of the judges.

To value the scar a judge will usually put on the record his or her observations about the scar while viewing it in the courtroom. This is a rather awkward, but necessary step. Judges will usually first view the scar from about 12 feet away to see if it is visible at all. They will then describe what they can see from that distance on the record. They may move within six feet of the claimant and describe the scar again. They may note that it is more unsightly up close, for example. They will also make notes concerning the discoloration and the width of the scar.

Some judges will value scars based on a number of weeks per linear inch. There are no cases which codify this, and it is not listed directly in the Act. Thus, a three-inch scar, which may be severely discolored and wide might be valued at 15 weeks per linear inch. Or conversely, a scar which is difficult to see and has very

little discoloration may be valued at five or less weeks per inch. If someone's Workers' Compensation rate is \$600 per week and the Judge says it is worth ten weeks per inch, the scar's total value would be three inches times ten weeks times \$600 per week, or \$18,000. So, you can see this range as valued by judge is fairly important. In this same example the same scar valued at 15 weeks per inch would be worth 45 times \$600 or \$27,000. And once again, if the parties are not happy with how the judge values the scar, one or both parties can appeal to the Workers' Compensation Appeal Board and get another evaluation.

A few other factors must be resolved before the parties can begin discussing how many weeks this scar is worth. First, it must be considered permanent, which is generally just defined as six months old. It must be also be unsightly. For example, if the scar is barely visible from even a few feet away a judge could potentially say that the scar is not unsightly and therefore, it is not compensable. However, this is fairly rare when it comes to surgical scars. It has to be not usually incident to employment, which is true for most people.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 40)

And finally, there must be an agreement or a judicial finding that the scar is directly related to the work injury. This factor can sometimes be difficult to establish. For example, if someone hurts their neck and the insurance company only accepts a strain and sprain of the neck, the claimant may have to prove that the surgery he had which caused a scar is also related to the work injury.

Disfigurement benefits are somewhat of an unusual benefit for a claimant to receive. However, even more unusual is for a claimant to receive these benefits voluntarily from an insurance company. I am quite certain that there are many people who did not get any type of legal representation regarding their workers' compensation benefits and may have never been compensated for scars caused by their work injuries.

Claimants should also be aware that disfigurement benefits are technically not payable until after that same injured worker stops receiving temporary disability

benefits for being out of work. This means that if you are out of work because of a work injury, but also have a scar claim, the scar benefits will usually only be awarded *after* your disability benefits end. There are other factors to consider related to disfigurement benefits, but this article is meant to be a summary overview for anyone who may potentially be entitled to this type of benefit. Like most benefits under workers' compensation, the issues are technical, and nuanced, and are best handled by a certified specialist workers' compensation attorney.

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C. He and managing attorney Levi S. Wolf are two of about 200 lawyers across the state who have been certified as specialists in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.

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CHOOSE BUSINESS STRUCTURE ON FLEXIBILITY, COMPLEXITY, TAX LIABILITY

Of all the things you'll do to get your startup off the ground, choosing the right business structure is one of the most important.

Everything from your personal liability to the way you'll use your profits depends on the business structure you choose. Consider the following when selecting the organization type for your business: flexibility, complexity, liability protection, implications for your taxes, and permits and licensing requirements.

There are several types of business structures to consider, each with advantages and disadvantages. Below is a roundup of the most common structures with guidance on how to choose a business structure that's right for you.

Sole Proprietorship

A sole proprietorship is the simplest and easiest business structure to form. In fact, it's the default structure if you're actively in business, but don't register as something else.

As a sole proprietor, you can operate under a trade name, commonly known as a DBA ("Doing Business As") or a fictitious name. Under this structure, your business is you — you're responsible for all the business' assets, liabilities and debts since they're not considered separate from your own. As the owner you are in direct control and all the profits go to you. It offers the greatest freedom from regulations. Another advantage is the bookkeeping is simple.

(Continued on page 44)

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(Continued from page 43)

Be aware though that there is unlimited liability with a sole proprietorship. If you need capital to expand, it is more difficult to access with this formation.

Partnership

If a sole proprietorship is the simplest business structure for one business owner, a partnership is the simplest structure for two or more owners. With a partnership, you have additional sources of capital and a broader management base. Partnerships can take a variety of forms — general partnerships, where everything is shared equally among all partners; limited partnerships, where one person has control of the company and is responsible for all its liabilities; and limited liability partnerships, where all partners have a share of the company's liabilities.

Like sole proprietorships, partnerships are common structures for new businesses with more than one owner, or for entrepreneurs who want to test the waters before forming a more formal business structure.

Corporation

Corporations are generally the most complicated business structure, cost the most in legal fees to set up and are legal

entities in their own right — they can own property, sell ownership rights in the form of stocks and be a party in a lawsuit, for example.

There are several different types of corporations, but the most common are C corporations (or C corp), S corporations (or S corp) and nonprofit corporations.

The differences between the two generally come down to how profits are taxed. In a C corp, profits are taxed twice — once on the business or corporate level and then again on the personal level when those profits are passed on to shareholders.

In an S corp, profits are taxed once because they can be passed through and treated as a shareholder's personal income. S corps are still legal entities but face more limitations than a C corp in terms of ownership eligibility and filing requirements. They are expensive to organize and closely regulated. Both S and C corps require extensive record keeping, annual Board of Directors and stockholders meetings and reporting of those meetings compared to other formations.

(Continued on page 46)

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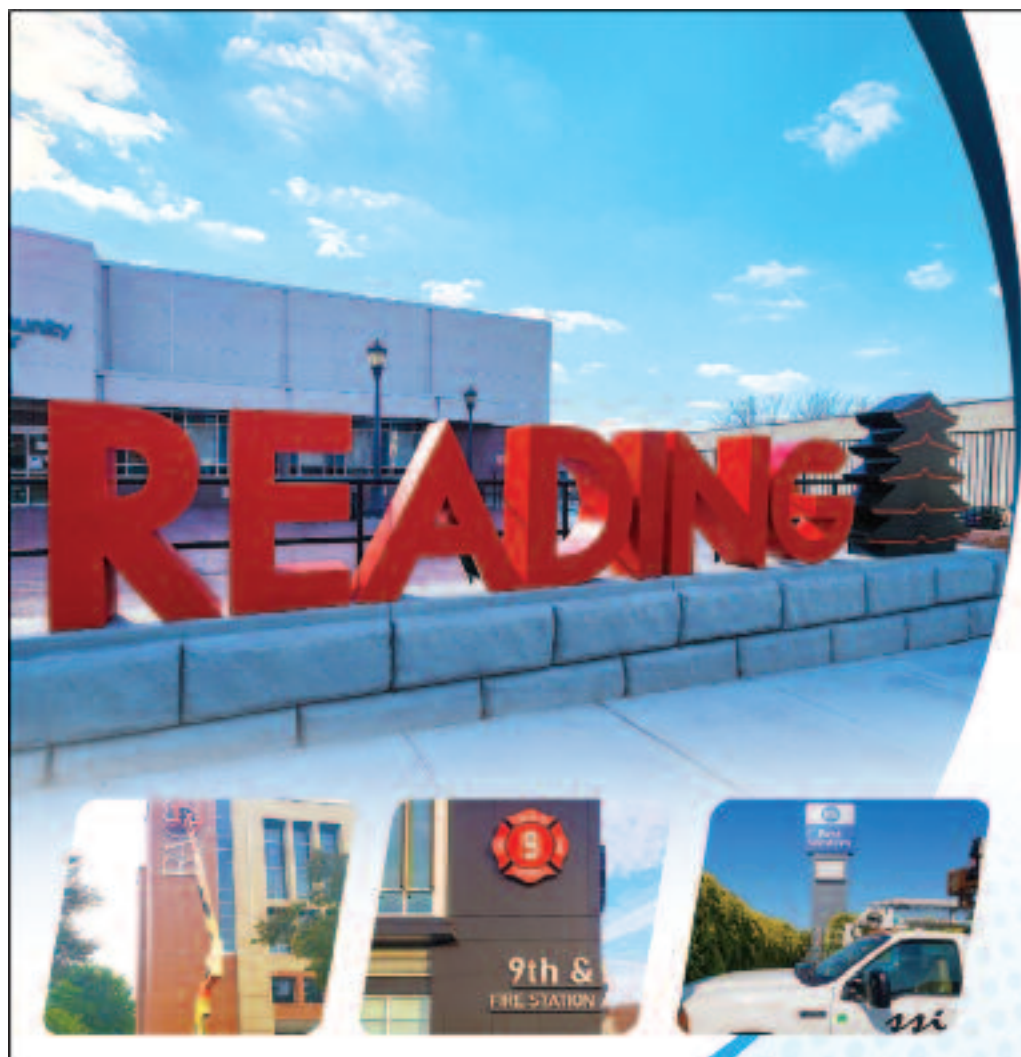


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(Continued from page 44)

Limited Liability Company (LLC)

An LLC combines aspects of a corporation with a sole proprietorship or partnership. Like a corporation, your personal assets are separate from the business and aren't at risk, while profits can flow through to your personal income and not be subject to corporate taxes.

It's always a good idea to consult an expert, such as an attorney, who can go into more detail about which structure may be most beneficial for your business. It's also a good idea to seek out the advice of a mentor to help guide you.

Here are four factors to consider when choosing a business structure.

- **Personal Asset Protection:** In sole proprietorships and partnerships, you can be held personally responsible for any liabilities incurred by your business. In LLCs and corporations, your personal assets are afforded a level of protection. This liability can be a major factor in which structure you choose.

- **Tolerance for Complexity:** Corporations are complex business structures that will most likely require help from lawyers and accountants to set

up and properly maintain. You'll also need to comply with annual filing requirements with a corporation, whereas non-corporate structures are simpler.

- **Long-Term Goals:** If you plan to seek investments, become publicly

traded or bring on shareholders, then a corporate structure is a must.

- **Tax Implications:** As described above, profits are taxed differently depending on the business structure you choose. Consult a professional to help you determine which form of business gives you the most advantageous tax structure.



To learn more, 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.

ESTABLISHING A "SENSE OF PLACE"



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

When Fred Kent created and ran the *Project for Public Spaces*, he inspired me with the placemaking concept, and I became very interested in learning. He was somehow ousted later, and the group of 400 people he put together internationally collapsed under new management.

I always remember what he said about how you can only hold someone's interest for about 100 feet when they are walking in a downtown setting. Figure twenty-five feet per storefront would be like four storefronts in terms of distance.

One hundred feet of what I would term "blank space" would be a parking lot separating the stores. It relates to a psychological barrier to walking those 100 feet to see what is on the other side — keeping one's attention and interest while proceeding down the sidewalk.

I agree with his analysis in theory, assuming that there is something at the end of the hundred feet that you would want someone to see. My work is usually to take a place and make it better. The transition from block to block is different in many ways. Some towns only have one viable block. That was the case in Phoenixville when the two-hundred block was the destination, and Iron Hill and Phoenix Village were vacant lots.

On South Street in Philadelphia (Front to Eleventh), there were maybe eight viable blocks, with both sides of the street being viable with back-to-back businesses on contiguous blocks. The problem was not volume but more atmosphere.

Kensington Avenue (Front to Lehigh) had many closed storefronts, and our primary

purpose, at the time, was to keep Fidelity Bank from closing the Huntington Avenue intersection bank as it was the anchor to draw traffic.

An Anchor Building is essential when determining how the traffic moves downtown and, in a way, negates the 100 feet theory, depending upon the parking location. But spacing is just a side item when it comes to place.

What you do in a place defines the place to a great extent. You can create a performance and event venue in a space that could be an anchor or just something to continue one hundred feet of your street line. What is more important is what you do on a typical day downtown and how people interact with the space. That is why when I hear people talking professionally about place-making, they think of events and promotions. I don't disagree with them but keep quiet.

One of the things that I had in common on all the streets was ladies of the evening during daylight hours. I am not condemning but looking at that activity as a factor in determining the desirability of a space. How people handle garbage collection or whether the dwellings above the storefront are occupied are essential considerations.

When you are looking at making changes to improve the positioning of the downtown, how important is the population utilizing the space and the legality and practicality of what they are doing? This has nothing to do with some commercial districts' unhoused population issues. I am talking about the everyday users of the town.

The new South Street Headhouse district director recently tried to ban garbage cans downtown. I read it was the red cans, and I wonder if they are supplemental or the only cans down there now. As I think back, I did the same thing in Phoenixville; I pulled all the trash cans and benches and created a stir.

(Continued on page 48)



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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 47)

On South Street, I followed the garbage trucks and confronted merchants concerning their dumping in the street cans.

This action is one of desperation to solve an issue when no one wants to listen. You want the place clean. You don't wish for litter everywhere; you want people to respect the space. People are transient. The space is the space and will always be at that latitude and longitude no matter what. Some places do not have advantageous geographical positioning as compared to others.

The buildings' look and quality present the atmosphere that, to a great extent, defines the space. When you compare my Kensington district with my South Street district, there is a similar setup with buildings. For the most part, intact and in a row, the buildings are somewhat identical. It is the past reputation that is different, and it makes South Street more successful than Kensington Avenue.

Is place-making really about the place, or is it more about the reputation of the place? Is some dude sitting on the back of the bench the same as some older man sitting on the seat of a bench? Is the cost of a sexual favor by the sex workers an indication of the area? Both Phoenixville and Kensington Avenue had very low-level sex workers where the price varied from twenty-five

cents to a couple of dollars. In one town, I made it difficult to partake in the other; I just tried to stop some public sex acts during school crossing times.

What made the difference? It was the volume of activity and the customary nature of the activity that determined how the space was used. The space viability is dependent on location, reputation, and accepted use for the space. Not all space is cookie-cutter; not all space is child-friendly or handicapped-accessible. People who hang out on the corner are not wrong just because they hang out there. Not all young people seek to provide trouble when they gather, and they may not look like they want to encourage you to cross that hundred-foot spacing if they are on the other side of that one hundred feet.

Placemaking is more about how a place is perceived versus what happens. Things change, and gathering places change depending on population mobility and migration. People need to understand the current uses may be decades or centuries in the making. The idea is to make it better for the space and the people there, not to drive those people to another location.

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

MUHLENBERG GREENE ARCHITECTS FIRM ASSOCIATE JOINS READING HARB

Suzanne Cody, Director of Business Development, is appointed to the Historical Architectural Review Board

Muhlenberg Greene Architects is pleased to announce that Suzanne Cody has been appointed to the City of Reading Historical Architectural Review Board for a 5-year term.

Suzanne Cody has over 20 years' experience in marketing and holds a Bachelor of Fine Arts, Interior Design, from Moore College of Art and Design. She translates the firm's strategic goals into effective public relations, marketing, and communication efforts to increase awareness and understanding of MGA's capabilities.

The Historical Architectural Review Board (HARB) is an advisory citizen group composed of volunteer professionals and residents committed to preserving historic architectural features and structures within the historic and conservation districts of Reading.

Composed of 9 members appointed by the City Council, Suzanne will fill the role as a trades professional who has knowledge of or interest in the preservation of historic buildings and districts.

As a community collaborator, Ms. Cody has produced events centered around history and architecture with the Berks History Center, the Greater Reading Chamber of Commerce, Berks Alliance, BCTV, Muhlenberg Township, and the Commercial and Industrial Council of the Reading-Berks Association of REALTORS®. In her position on HARB, she aspires to bring visibility to the organization's mission and articulate the value in historic preservation.

Suzanne is an active member of the community, serving as Board Secretary on the Foundation for the Reading Pagoda, and as the Board Secretary and Membership Chair for SMPS Central PA.



**Suzanne Cody, Firm Associate,
Muhlenberg Greene Architects**

Additionally, she runs the annual Help A Girl Out grassroots effort to combat period poverty in Berks County, held each year during February.

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. Congratulations, Suzanne.

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.

About the City of Reading Historical Architectural Review Board: The Historical Architectural Review Board (HARB) is an advisory citizen group composed of volunteer professionals and residents committed to preserving historic architectural features and structures within the historic and conservation districts of Reading. The HARB exercises the functions, duties, responsibilities, and activities set forth in the City of Reading Historic and Conservation Districts Ordinance. For more information visit Readingpa.gov/historical-architectural-review-board-harb

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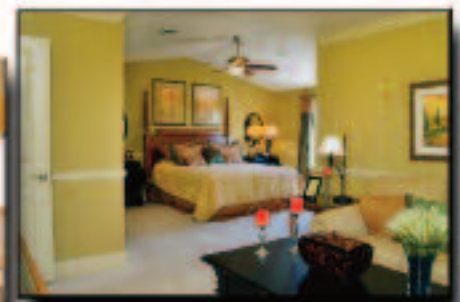


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Reduced to \$750,000

FOR SALE- The Pub

2532 Swamp Pike, New Hanover Twp, Montgomery County, PA
Established Bar & Restaurant with Type R Liquor License Plus Two Apartments



Includes real estate, building, liquor license, FF&E, two 1-bedroom apartments and inventory. The Pub has been a profitable staple in the area for decades. This 8625+ sq ft building, situated on 1.6 acres, offers a fully operational restaurant/bar with coveted Montgomery County type "R" liquor license, two large outdoor deck seating areas, expansive private parking lot and two 2-bedroom apartments on the second floor allowing for multiple income streams. Located on a heavily traveled main artery, the property enjoys excellent visibility and exposure from the nearly 13,000 cars that pass by per day. Some seller assisted financing may be available for the right deal.

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.

Reason for Selling: Owner Retired on December 3, 2023 The business is now closed and looking for a new owner. \$1,499,000



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