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AUGUST 2024

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

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



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

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



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

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



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

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

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

Occupational Health

81 Robinson Street | Pottstown, PA 19464 | 610.326.2300
pottstown.towerhealth.org/occupationalhealth

Shaping Tomorrow's Success

A Symposium Empowering Businesses for Future Challenges & Opportunities

Presented by
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The Rte. 422 Business Advisor

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8:00AM - 4:30PM

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24

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REGISTRATION



Four Panel Presentations Focused on the FUTURE of

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- Workforce
- Technology
- Consumer Trends

See details on Page 34 of this publication.

For more Information, please email Gary Seibert at

gseibert@sbrassociation.com

or call 484-333-3270.

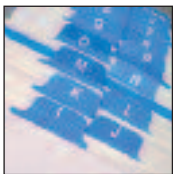
 **Small Business
Resource Association**





PHOTO BY NINHART PHOTOGRAPHY

Cover Story: *JAB Insurance Brokers Inc. of Pottstown aims to redefine the insurance buying experience by offering competitive solutions, clear client education and unwavering integrity, resulting in exceptional value and customer satisfaction.*



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Browse the Marketplace to grow your business, network, and keep your money local.



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The EEA provides high school students with the opportunity to explore a career as an entrepreneur.

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To contact the Route 422 Business Advisor:

phone: 610.323.6253; fax: 610.970.6194; email: bill@422business.com

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FOR SALE - 355 Circle of Progress Dr. - Pottstown



There is a main general office with kitchen cabinets measuring 15'x36'; 3 smaller offices (10x16, 10x11 and 10x11) Board/conference room 11'6x14', powder room and a 7x9 utility room. This totals approximately **1,300 sq ft of office space**. This part of building has a heat pump and central a/c. The back part of the building is rented warehouse space. **The warehouse is approximately 4,800 sq ft of space** and has a small office, powder room and **loading dock**. Warehouse space is rented year to year for \$2,400 per month.

\$949,000

FOR SALE - 504-512 Chestnut St., Pottstown



Attention Real Estate Developers!

With a shortage of rentals, this property has a tremendous upside especially for residential, apartment and condo development. The borough also would like to see residential development such as condos and or apartments. A similar warehouse building was converted on the corner of Beech and Evans St in 2016.

Reduced to \$750,000

LAND FOR SALE Washington Twp - Berks County

Approx. 61 acres with road frontage on Rt 100, Limekiln Rd, and Passmore Rd.



Various Zoning with various possibilities. Print available in office. Only 38 acres of parcel #89-5398-10-35-7798 is being sold of the 42 acres. Seller will subdivide corner of Rt 100 and Passmore after an offer is received.

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FOR LEASE 355 Circle of Progress, Pottstown PRIME OFFICE SPACE



Main office, 3 smaller offices, Conference Room, Powder Room & Utility Room. Approx 1,300 Sq ft \$1750/mo plus electric, heat, water, sewer, trash, lawn care & snow removal.

Choice and Options, Courtesy of JAB Insurance Brokers

By Kathy Hunt

There's an old saying often attributed to Founding Father Benjamin Franklin — "In this world, nothing can be said to be certain, except death and taxes." To that short list, we might also add "insurance," for, in the United States, most people have at least one type of insurance policy. Think about it. In 49 of the 50 states — the exception being New Hampshire — if you own a motor vehicle, you must insure it or else face steep financial penalties. Although states don't require home buyers to have homeowners insurance, the financial institution that holds the mortgage usually does. While life insurance is a personal choice instead of a legal or financial requirement, according to the Life Insurance Marketing and Research Association (LIMRA), 52 percent of Americans acquire this insurance. Own a business? Chances are you pay for multiple policies, such as liability, Workers' Compensation, and property insurance.

Deciding on what insurance provider and level of coverage to choose can feel overwhelming. That's where **JAB Insurance Brokers**, at 685 South Hanover Street in Pottstown, can help. In business since 2011, **John Bigham** and his team of licensed agents possess the knowledge and experience needed to find the right insurance coverage for you. JAB is an independent insurance agency contracting with roughly 20 insurance carriers as well as with wholesalers that provide access to 50 more insurance companies for "outside of the box risks," Bigham said. He is the majority owner and president of JAB.

"The big benefits of an independent insurance agent are choice and options," Bigham explains. "If you go to a captive agent who can only offer one carrier and your rate goes up, there's really nothing they can do except lower your coverage. That is something you shouldn't do. Due to market conditions and some clients' situations, we sometimes need to requote or remarket 30 or more clients in a month, shopping around to make sure they have the best option available from a coverage and cost standpoint," he said. "We treat our clients like family, and, due to the high level of customer service that we provide, most of our business comes through referrals."



**SUSAN BIGHAM, VP &
JOHN BIGHAM, PRESIDENT**

PHOTOS BY NIHART PHOTOGRAPHY



*John Bigham, President with
Craig Moser, Account Executive and Kristi Calvert, Account Manager*

Local expertise in commercial and personal insurance needs

JAB Insurance Brokers supports both personal and business insurance clients. From a premium volume perspective, which is the amount of premium that people pay, 45 percent of their clients are businesses. JAB's business clients may have commercial property, commercial auto, Workers' Compensation, commercial general liability, and professional liability insurance policies, and bonds. The remaining 55 percent of JAB's clientele have personal insurance with policies for auto, home, rental dwelling, classic car, boat, motorcycle, RV or umbrella. Umbrella insurance is a liability insurance that provides added protection for your assets and covers over and above the limits of your underlying auto & home policies. JAB does not offer health insurance and provides basic life insurance upon request.

Consumers interested in acquiring insurance can communicate with a JAB agent by phone, email, text, or in person meeting. We will discuss their needs and

determine what coverage works best for them. JAB agents' goals are to educate customers and present insurance options in an easily understandable way. Ultimately, clients will learn what their premium will be, and what it will cover, so that they will feel confident that the best possible insurance plan has been put in place for them.

"We strive to explain and review what the coverages mean to you on a daily basis," Bigham said. "We put it in layman's terms and use real-life scenarios of what happens and what we see happen, so that we can show you the type of coverage and protection that you should have. Commercial and personal customers need to know what they're paying a premium for."

He said that his commercial insurance team excels at Workers' Compensation and will walk clients through and help them complete their annual Workers' Compensation audits. This is a service that most insurance agents don't offer. "We are to some extent, a Workers' Comp insurance specialist and provide unmatched customer care from our licensed, knowledgeable staff," Bigham said.

(Continued on page 8)

What various types of insurance cover

You may know the different names for personal and commercial insurance — homeowner, auto, workers' compensation, general liability — but you might not be aware of what kind of protection each one provides. JAB Insurance Brokers' website offers handy explanations of the most common types of insurance. They include:

Auto insurance — This features bodily injury liability, protection in an "at fault" accident where there are injuries in the other car or cars involved; damage liability, the amount your insurance pays to repair or replace the property of others that you damaged in an "at fault" accident; comprehensive, which covers damage to your car from vandalism, broken glass, fire, theft, falling objects, or hitting an animal but does not cover collisions with another vehicle; collision, which pays to repair your car after a vehicular collision; first party benefits, which covers medical payments, accidental death, loss of income and funeral expenses; uninsured/underinsured motorists (UM/UIM) coverage for accidents in which an insured driver is injured by a UM/UIM driver; and tort option for suing another driver for pain and suffering.

Homeowners insurance — The five main types of homeowners insurance consist of dwelling; other structures, which are set apart from the dwelling by open space or connected only by a fence, utility line, or the like; personal property; loss of use, which is when the residence becomes unfit to live in due to a covered loss to your property; personal liability, which covers property damage or bodily injury resulting from the "covered occurrence;" and medical payments to others. Depending upon the insurance policy, these categories may differ.

Commercial insurance — It includes such areas as workers' compensation, used when an employee is injured on the job; commercial property, which protects buildings, other structures, and their contents; commercial auto; commercial general liability, which safeguards your business assets in lawsuits regarding bodily injury and property damage to a third party arising from your business; professional liability, which protects professionals such as lawyers, accountants, and engineers against error or omission in their professional service; and bonds, which are performance guarantees.

Small business insurance — Created to protect small, locally-owned businesses, it generally covers property, which is the physical location as well as the contents inside; liability, which offers protection from legal claims and lawsuits resulting from accidents or injuries at the business site; business interruption, which helps cover the cost of lost income and expenses if a business is unable to operate due to a covered event, such as a natural disaster or power outage; vehicle insurance; and workers' compensation.



Account Managers – Allie Hess, Samantha Kane and Chris Derr

“Our focus is on educating the client in ways that it is very easy for them to understand their coverage.”

(Continued from page 7)

JAB Insurance Brokers’ straightforward and personalized approach has drawn in numerous clients, enabling the agency to double in size over the past five years. Bigham surmised that JAB is one of the fastest growing insurance agencies in Eastern Pennsylvania. He credited general manager and account executive **Craig Moser**, account managers **Allie Hess**, **Chris Derr**, **Kristi Calvert**, and **Samantha Kane**, and JAB vice-president **Susan Bigham** with helping them grow and retain business. Similar to other fields, retention impacts an insurance agency’s growth and success. Focusing on both retention and attracting new clients is a consistent goal.

Commitment and community ties run deep at JAB. Craig Moser has been with JAB for eight years. Susan Bigham, a retired teacher and John’s mother, has been with JAB since day one and is the minority owner. All of the staff hail from the Pottstown area, from towns such as Gilbertsville, Schwenksville, Stowe, Spring City, and, of course, Pottstown. John Bigham grew up a few miles from JAB’s current office and graduated from Owen J. Roberts High School. He is an alumnus of St. Joseph’s University and holds a bachelor’s degree in MIS (management information systems). To further his insurance education, he has earned his CIC, Certified Insurance Counselor Designation from the National Alliance for Insurance Education and Research.

Helping clients stay on top of changing times

It’s a rare industry that doesn’t experience change. In recent years, the insurance industry has witnessed shifts in the cost to rebuild or repair homes. Inflation, supply chain disruptions, labor shortages, and natural disasters have all increased home construction costs and, subsequently, homeowners insurance rates.

“The cost to rebuild a home has gone up extraordinarily. Since the pandemic, we’ve had increased construction costs, labor



costs, and shortages of inventory, all of which boost the cost of rebuilding and of home insurance,” Bigham said. “Natural disasters have impacted housing repairs, too. It now costs 20 to 30 percent more to fix houses that have been damaged in storms. The more storms we have, the more repairs are needed. If it’s bad enough, a storm in Texas will impact the home insurance rates across the country.”

Homeowners’ roofs and how insurance companies cover them has likewise changed significantly with the times. According to Bigham, today, there are certain insurance carriers that will not

accept a new client if their roof is over 15 years old and shows signs of wear. If the roof is over 20 years old, the homeowner may struggle to find another homeowner’s policy and, ultimately, pay exorbitantly high rates for it. With an older roof, we recommend keeping your current insurance plan moving forward until the carriers relax the guidelines or you replace your roof.

To monitor the state of homeowners’ roofs, insurance companies may fly drones and small planes over targeted properties, taking aerial images to document the condition of each roof.



Many states allow insurance companies to perform this type of covert surveillance and to make coverage decisions based upon what they observe.

"This is yet another reason why it's good to have an independent agent," Bigham said.

He noted that JAB agents proactively shop for clients when prices increase at renewal time. They also perform proactive renewal reviews for all commercial clients. Along with mandatory training to maintain their licenses, the agents take continuing education classes to remain on top of insurance changes and trends.

Hard work and resilience pay off

When Bigham started JAB over 13 years ago, it was just he and his mother, Susan, who worked part-time, in a one room storefront at the Nagle Center on Moser Rd in Pottstown. "Most insurance agencies have either been handed down through the family or started by purchasing another existing agency," Bigham said. "In 2011, we started from scratch with one policy. So, our drive, responsiveness, and work ethic are a little different than other agencies in that we've always been trying to climb the mountain. We're determined and even more motivated to serve our customers well," he said.



Two years after starting JAB, Bigham purchased the building at 685 South Hanover Street and moved his office from Pottstown to North Coventry. During that time, he would hire his first employee. Then, the business began to grow.

"It's hard to get started in insurance," he said. "It's a great model, but, when you start an insurance agency, to grow it, your revenue is very small to start. You write insurance policies piece by piece, especially for auto and home. It's a grind until you reach a certain size."

Bigham had been aware of the hurdles

that a local, small, independent business owner would face. After college and prior to starting JAB, he had worked for a large Philadelphia accounting firm before moving to a small Nationwide agency in Phoenixville. There, he did everything from answering phones and taking payments to processing insurance. During that time, he developed a passion for commercial business insurance and passed his licensing exam. Because the agency had few business clients, he eventually moved on to another local independent insurance agency where he learned a great deal about the business.

Before opening JAB, he became an agent who specialized in Workers' Compensation for a large national broker. As he drove around Pennsylvania, selling workers' compensation insurance to sundry businesses, he had a pivotal conversation with his dad and began to wonder if he could do this work independently. In other words, could he start his own insurance agency?

"It was brutal at the beginning," Bigham said. "We started in March 2011. My son was born in October 2011, my daughter was two, and I went from making a good living to making basically nothing. If I went back in time, I probably wouldn't do it again. Now, though, I'm glad I did. I wouldn't ever do anything else."

To find out more about or schedule an appointment with JAB Insurance Brokers, please visit www.jabins.com. You can also call 484.366.1281 or email info@jabins.com. JAB is open Monday through Friday from 8:30 AM to 5:30 PM and during the evening and weekend by appointment.



FOCUS ON SUCCESSFUL BERKS COUNTY BUSINESSES

Lausch's Moving Company

Established in 1936, Lausch's Moving Company has established itself as a prominent mover in Berks County, particularly within the Reading area. As a family-owned business, we specialize in a diverse array of services encompassing residential, commercial, and interstate moves, along with the transportation of items such as safes and pianos. At Lausch's, we are committed to delivering tailored assistance to meet your individual requirements. Whether you seek relocation support or expert advice, we strive to ensure a smooth and personalized moving experience for you.

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tee the secure transportation of your possessions, while our team of Certified Moving Consultants aids in streamlining your moving process. We furnish cutting-edge equipment and facilities, emphasizing personalized attention and service above all else. With no hidden fees or surprises, we offer complimentary and transparent estimates, striving to simplify your moving arrangements.

The Spohn family have long-standing ties to Berks County and take pride in serving their local community. Apart from providing exceptional packing and moving services, we are dedicated to enhancing the welfare of our community members. The privilege of owning a business that contributes to the betterment of Berks is a responsibility we hold in high regard. Lausch's Moving Company eagerly anticipates the opportunity to meet your needs with enthusiasm and dedication!

For additional information, please call 610.750.5534 and visit www.lauschsmovingco.com.



American Crane & Equipment Corporation

ACECO Receives GRCA Business Excellence Awards at 111th Annual Dinner

American Crane & Equipment Corporation (ACECO) proudly received recognition at the 111th Annual Greater Reading Chamber Alliance (GRCA) Dinner. They were named one of the top ten outstanding businesses in the Business Countdown for the Business Excellence Awards, a testament to their dedication and hard work.

A Certified Women-Owned Business

ACECO is a certified women-owned business, which grants them access to supplier diversity and procurement executives at hundreds of major corporations and government entities that accept WBENC Certification. This certification not only highlights their commitment to diversity but also opens doors to significant business opportunities.

Commitment to Community

Beyond their business success, ACECO has demonstrated a strong commitment to community service through their outreach initiative, Hoist Up! This program focuses on philanthropy, boosting employee engagement, and increasing morale. By bringing employees together for team volunteer activities, ACECO fosters a sense of community and shared purpose.

Leadership and Growth

Norheim of ACECO emphasizes the importance of perseverance and growth. "No matter what obstacles come along, you can do it," Norheim says. "Keep doing what you're doing. Keep learning. Keep growing. Keep going to that point of discomfort and push outside your comfort zone. It pays off."

A Standout Employer

ACECO is also known for its investment in employees, boasting very low turnover rates. This success is due in large part to their many company culture initiatives, including GRIT Matters. Employees at ACECO exemplify heart, perseverance, and integrity in everything they do, and the company is committed to growing their people into leaders.

Join the ACECO Family

For more information about American Crane & Equipment Corporation, including employment opportunities, please visit americancrane.com.

American Crane & Equipment Corporation continues to set high standards for business excellence and community involvement, solidifying their reputation as a leader in their industry.

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Berks Water Technology was founded by Phil & Debbie Goshert in 1995. We have been proudly providing Berks County and surrounding local areas with the highest quality drinking water. Our highly experienced team can provide a large variety of water treatment products and services that will help you improve your water quality throughout your whole house or business.

As an authorized RainSoft Dealer we provide our customers with industry-leading equipment that is tested and backed by the best limited lifetime warranties in the industry all at an affordable price. In addition to water treatment products, we offer home salt delivery, and we are certified in Backflow preventor certification and installation for your home or business.

Please visit our website Berkswatertech.com or give us a call at 610.670.7275 to discuss your water treatment needs.



Phil & Debbie Goshert

Rothenberger Insurance Services Recognized at Greater Reading Chamber Alliance Annual Awards Dinner

Rothenberger Insurance Services (RIS) has once again proven its commitment to excellence, earning recognition at the Greater Reading Chamber Alliance (GRCA) Annual Awards Dinner. This event, which honors the region's top businesses, recognized RIS in Category 1 of their Business Excellence Awards.

RIS has long been dedicated to providing top-notch insurance solutions tailored to meet the unique needs of their clients. Their team, known for their expertise and customer-focused approach, has played a pivotal role in this achievement. The recognition at the GRCA Awards is a testament to their hard work and dedication to the clients they serve.

The GRCA Annual Awards Dinner not only celebrates business success but also highlights the importance of community and collaboration. RIS is proud to be part of a business community that supports each other. This recognition reinforces their position as a leader in the insurance industry, continually setting the standard for quality and service.

Whether you're safeguarding your home, your health, or your business, remember that with Rothenberger Insurance Services, you're not just insuring your assets, you're entrusting them to a team that cares about your well-being. For additional information, please call 610.685.2804 or visit www.risquote.com.

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**Welcome Nate Kutz, Insurance Agent,
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New Welding and Metal Fabrication Facility Brings State-of-the-art Training to Berks County

Welding and Metal Fabrication is one of the most desired and highest paying trades in American industry. Career pathways will include plumbers, pipefitters, steamfitters, welders, metal workers and more. The average salary for a Welder is \$22.50 per hour in Pennsylvania.

The Reading-Muhlenberg Career and Technology Center (RMCTC) campus is located at 2615 Warren Road in Muhlenberg Township, providing career and technical education programming to prepare secondary and adult students for life after school.

"RMCTC is making sure we train and provide skills to the next workforce," said Eric Kahler, Administrative Director of the RMCTC, "welding is a high-priority occupation, and qualified welders are sought by many local fabricators." The growth in demand for skilled welders makes RMCTC's new Welding and Fabrication facility a great place to sharpen your skills and prepare for a successful career in manufacturing.

Muhlenberg Greene (MG) Architects of Wyomissing was hired by the partnering

districts to conduct a feasibility study to perform a space use analysis of the existing location. This led to a comprehensive evaluation of the current utilization and analysis of the program's future needs. Through this process, it was determined that the best way forward would be to build a new facility.

MG Architects' firm principal in charge of the project, Jim Sarro, AIA, who also sits on the Greater Reading Chamber Alliance board and is part of their Manufacturing Industry Partnership. "This project represents the goals of multiple stakeholders in our community," said Sarro, "the new building supports the local manufacturing industry and its workforce needs."

The 5.6-million-dollar project is an investment that supports career and job pathways after graduation. The work included new construction of a Welding Classroom building and required site modifications as well as upgrades to selected areas of the existing building to facilitate the relocation of the Precision Machining program to a larger space.

Today, the new welding and metal



fabrication facility is set up to train the skilled metal workers needed by area manufacturers. The front of the building welcomes visitors with a large icon of the gear that symbolizes the classes logo. This state-of-the-art building has 25 welding stations equipped with advanced technology, multiple styles of welding machines, including an outdoor welding area, and can accommodate 50 students split into morning and afternoon training classes.



Berks Digital Inc.

A family-owned business founded in 2005, Berks Digital has grown and continues to invest in the state-of-the-art printing technologies, including computerized large format cutting by COLEX® for custom shape cutting of signs, displays and added automation and accuracy in finishing. Berks Digital was the recipient of the 2020 Greater Reading Chamber Alliance Entrepreneurial Award.

Offerings include small format printed materials that businesses use, such as brochures, flyers and postcards. Large-format printing includes banners, displays, decals and store signage. "With a focus on quality and customer service our customers rely on our expertise to make print buying pleasant and affordable."

Berks Digital Inc. is located at 2620 Hampden Boulevard, Reading, PA 19604. For additional information, please call 610.929.1200 and visit www.berksdigital.com.



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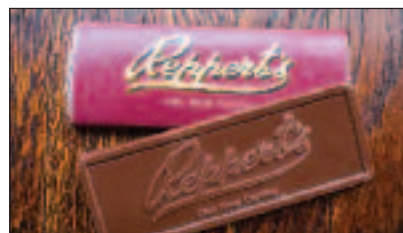
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Reppert's Candy

Reppert's Candy has a sweet history and long-standing tradition of providing fine chocolates since Floyd and Dorothy Reppert founded the company in 1945. In 1978, the Reppert's decided to retire and sold the business to Larry and Jean Schell. Today, 30 years later, the business remains in the Schell family, and Keith Schell is the current owner.

Reppert's Candy, operating out of a 12,000 square foot facility in Oley Township, now offers more than 65 varieties of candy and approximately 200 different style chocolate molds. Holding true to the "family business," model, the Schell's truly view their employees as an extension of their family. With more than 22 employees averaging 15 years with the company, "employees come first" is a philosophy Reppert's Candy has stood by for many years. This mentality is one of the reasons Reppert's Candy has built a long-standing tradition of being one of the finest chocolate manufacturers around.

Reppert's Candy retail store is filled from end to end with seasonal chocolate decorative pieces, Halloween candy, and Thanksgiving treats. From full-size jack-o-lanterns, turkeys and cornucopias to chocolate and marshmallow ghost pops,



the variety of seasonal treats will get you in the autumn spirit! The retail store's transition from Autumn to Christmas begins at Thanksgiving and lasts through the new year. Chocolate tree ornaments and custom packaged party favors are just a few examples of the hundreds of seasonal treats you will find at Reppert's retail store.

Reppert's also offers custom chocolates for your wedding favors and gifts for the wedding party, bride or even the groom. Reppert's can offer custom molds, custom packaging and plenty of options. Call them so they can learn how to make your special day even sweeter. You can reach them at 610.689.9200 or email: info@reppertscandy.com.

Reppert's Candy is located at 2708 W. Philadelphia Ave., Oley, PA 19547. For additional information, please visit: www.reppertscandy.com.



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The Greater Reading Chamber Alliance Welcomes New Director of Advocacy, Promotes Two Staff



Alex Roché

The Greater Reading Chamber Alliance (GRCA) recently announced several key promotions and a new hire, underscoring our commitment to growth and excellence in delivering programming and services to its members and the Greater Reading business community. GRCA is pleased to welcome Alex Roché as their new Director of Advocacy, where he will lead GRCA’s legislative agenda, advocacy initiatives, and strategy, and keep our members and community stakeholders informed on regulatory changes and community matters.

“After years working in non-profit and doing research with Downtown Colorado, Inc., I continued to realize the importance of the community’s impact on the economic vitality and development of a region. I am excited to come home to Reading and work with the Greater Reading Chamber Alliance as we work together to ensure that the community is the center of the continued development of the Greater Reading region,” Roché said.

Most recently, Roche served as a Strategy and Project Consultant at Sustainable Misfits where he developed its programmatic framework and long-term organizational goals. Before that, he managed the adult nutrition education team in Reading and Philadelphia as a Project Manager for The Food Trust.

“Alex will bring incredible energy, communication and analytical abilities that will be invaluable to our team. We are so excited to have him,” said Lucine Sihelnik, President and CEO, GRCA.



Jackie Stiles

Additionally, Jackie Stiles has been promoted to Vice President of Business Development/Special Programs where she will oversee training, GRCA membership, events and leading Women2Women and the Family Business Alliance.

Aaron Gantz has been named Vice President of Economic Development & Strategy where she will be responsible for spearheading GRCA’s economic development initiatives and strategic planning efforts.

“Both Aaron and Jackie possess the knowledge and ability of a growth mindset to support all of us at GRCA into what the future holds for our organization,” Sihelnik said.



Aaron Gantz

ABOUT THE GREATER READING CHAMBER ALLIANCE: Our mission is with excellent and committed leadership and coordination, we: attract new businesses to our community, support the businesses that are already here, nurture local start-ups, develop the workforce for today and the future, and advocate on behalf of the business community.

Morgan Truck Body Expands its Presence in North America

Morgan Truck Body, LLC acquired Transit Truck Bodies Inc. (Les Fourgons Transit Inc.), a well-established manufacturer of truck bodies in Laval, Quebec, Canada. The acquisition of Transit increases the total number of Morgan Truck Body locations to 14 manufacturing facilities in North America. Founded in 1978, award-winning Transit Truck Bodies has been mastering the craft of truck body manufacturing for over forty-five years, with Louis Leclair leading as Transit’s president. Transit Truck Bodies is headquartered in Laval, Quebec, and includes a product line of cutaway, dry freight, refrigerated, and tailor-made solutions.

“With Transit’s workforce, known for quality and efficiency, and an expandable 120,000+ square foot manufacturing facility in the heart of Quebec, Morgan Truck Body looks forward to meeting growing customer needs with quality products for North American markets,” said Tom Diez, Chief Commercial Officer of Morgan Truck Body.



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SureStay Plus by Best Western Reading North Grand Opening

SureStay Plus by Best Western Reading North held a Grand Opening and Ribbon Cutting Ceremony on June 20th at 2200 Stacey Drive, Reading, PA 19605 (at intersection of Route 12 and North 5th St. Hwy.) The event included speeches and ribbon cutting, a door prize (free night stay) drawing, and other raffle prizes drawings. There were representatives from Both The Rudden Family Foundation and The Salvation Army had a successful day of fundraising.

SureStay Plus by Best Western Reading North, formally known as Comfort Inn, Reading recently changed their brand name & franchise association. They offer clean & comfortable guestrooms at budget pricing, with wonderfully friendly service, plus a fresh & hot breakfast buffet.

Vijay Joshi, Owner, spoke to staff, friends & family of SureStay Plus by Best Western Reading north, political figures, and local business people, explaining his enthusiasm about working with Best Western and giving praise for the staff's hard work and dedication.

Additional speakers included: Senator Schwank, Mayor Moran, Jackie Stiles of GRCA, Gary Seibert of SBRA, and Ed Puodziunas of Best Western. (Greater Reading Chamber Alliance & Small Business Resource Association.)



There were music performances by Lucile Jazz Vocalist, Tom Montgomery on Keys & Roger D Harris with guitar.



For additional information, please contact Janet Lamborn, GM, SureStay Plus by Best Western Reading North, 2200 Stacey Drive, Reading PA 19605. Hotel

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Go Fish! Seafood Market and Sushi Bar has blossomed into a culinary haven under the leadership of Heather Clark, its fearless sole proprietor. Dive into a story that reminds us that life's challenges don't happen on a schedule, and sometimes it's best to go with the flow and savor the flavor of life.

GRCA
Greater Reading Chamber Alliance



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FOCUS ON EDUCATION

Achieve Your Full Potential at Penn State Berks

Penn State Berks Continuing Education Department is dedicated to supporting individuals in advancing their careers or transitioning into new fields. With a variety of programs and resources tailored to meet the needs of both traditional students and adult learners, Penn State Berks offers a comprehensive approach to education and professional development.

There are several ways Penn State Berks can help you take the next step in your career or move into a new one. One example of how Continuing Education supports career advancement and transitions is through its credit and noncredit certificate programs. These programs are designed to provide focused education and training that can help you develop new skills, enhance existing ones, and increase your marketability in the job market. Shorter, focused programs are available for those looking to gain specific skills or knowledge in areas like project management, human resources, and leadership.

Penn State Berks offers the flexibility to combine degree programs with certificate courses, allowing you to customize your education to meet your career objectives. For instance, you can pursue a bachelor's degree in business while earning a project management certificate, enhancing your credentials and job readiness simultaneously.

Another example is the Organizational Leadership (OLEAD) program. Continuing Education specifically

developed this accelerated degree and certificate program with adult learners in mind. The shorter certificate program can be earned in under a year and all credits apply towards the B.S. in Organizational Leadership.

A current OLEAD student, Leeann Schnabl, shared, "Penn State Berks and the Organizational Leadership program does a phenomenal job at adapting and tailoring the program to the needs of their students. I'm able to apply what I learn in class at night the next day at work which makes me feel like my education is truly valuable. I am so confident with my decision to be a Penn State student in the OLEAD major."

At Penn State Berks, you'll find the support, resources, and opportunities you need to reach your dreams and achieve your full potential. Whether you're starting your educational journey, seeking to advance in your current career, or looking to explore new possibilities, Penn State Berks is here to help you every step of the way. Learn more about upcoming programs at <https://berks.psu.edu/continuing-education> or contact us at 610.396.6500.



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Current OLEAD student, Leeann Schnabl

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About Us
 At Rose Garden Preparatory Day School we understand that every child is unique and deserves an individualized education. In fact, our teachers understand that a dedication to our own children and the challenge of finding a high-quality education program.

Our array of programs cater to your child's needs, encompassing infant and toddler day care, pre-kindergarten, as well as engaging summer enrichment. We believe strongly that children learn best through active engagement in activities that support critical thinking as well as creative expression.

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Discover the heart of childhood at Rose Garden Preparatory Day School, located at 59 West 8th Street, Pottstown, PA 19464.. Our philosophy is rooted in providing a nurturing haven where every child's unique colors shine. With a blend of attentive care and tailored learning, we cultivate a joyful environment that sparks curiosity, embraces diversity, and fosters growth. At Rose Garden Preparatory Day School, we believe in sowing the seeds of confidence, kindness, and a lifelong love for learning. Join us in painting a vibrant foundation for your child's future success and happiness.

At Rose Garden Preparatory Day School, our values form the cornerstone of our commitment to your child's well-being and development. We prioritize safety, creating a secure and nurturing space where children can thrive. Our

dedication to fostering curiosity and a love for learning is unwavering, as we believe these qualities lay the foundation for a successful future. We celebrate diversity and individuality, tailoring our approach to meet each child's unique needs. With a passionate team and a focus on holistic growth, we embark on this journey together, guiding your child toward a colorful and promising tomorrow.

Rose Garden Preparatory Day School offers: Small Class Sizes; Dedicated Teachers; and Healthy Meals. Programs for six weeks to five years old include: Infant Care; Older Infant Care; Young Toddler; PreSchool; Pre-Kindergarten; and Summer Enrichment.

For additional information, please call 484.624.5094; Info@RoseGardenPrep.com; and visit www.RoseGardenPrep.com.

Adult/Continuing Education at Berks Career and Technology Center (BCTC)

Berks Career & Technology Center Adult/Continuing Education is designed for individuals who are seeking a new career, or for those wanting to upgrade their skills in a technical field or a trade. Adult/Continuing Education at BCTC provides individuals with several options to acquire hands-on skills, knowledge, and industry certifications. The educational programs are highly relevant and are connected directly to the real world of business and industry.

State-of-the-art learning laboratories, a highly skilled faculty, and a curriculum geared to industry standards combine to distinguish BCTC as a leading provider of career and technical education.

The Adult/Continuing Education programs offered at BCTC are very diverse. Adult students are integrated into the same quality educational experience as our

high school students in 31 different program areas during the day.

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Commercial Driver's License Training (CDL) at BCTC offers a professional tractor-trailer driving training program that prepares students to obtain their CDL A or CDL B license. The 160-hour comprehensive course includes classroom theory and behind the wheel instruction on the range and on the road.

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APTCOR COMMERCIAL, REALTORS

In 1980, Alan Apt co-founded a commercial/industrial real estate brokerage known as Apt, Schwartz & Co. in Montgomeryville, PA. In 1980, Apt formed the firm known today as APTCOR COMMERCIAL, REALTORS moving to its still current Lansdale location.

APTCOR COMMERCIAL, REALTORS, known then as Alan Apt & Co. developed into an established firm providing commercial brokerage services to the business and investment community including sales, leasing, valuations, business and mortgage brokerage, property management, contract development and investment building assignments. The firm also located sites and built new, free standing childcare centers, bank branches and drugstores with affiliated investors. Other investment projects included the purchase, renovation and retrofit of existing office, industrial and retail projects, commercial condominiums and the land approvals for residential subdivisions.

In addition to brokerage and land development, APTCOR COMMERCIAL, REALTORS has performed numerous consulting assignments negotiating property assemblages for commercial developers, commercial ad valorem tax appeals, bank REO dispositions, bankrupt-

cy asset disposition and restructuring of post-petition lease portfolio's in bankruptcy court.

APTCOR COMMERCIAL, REALTORS operates today as a privately owned and managed, Philadelphia area commercial real estate brokerage. After a quarter century in commercial real estate, we are highly regarded as a responsive, prolific, hardworking and resourceful organization. Our local connections and expertise combined with a depth of diverse knowledge in the retail, office, industrial, mixed use, and land development property types has proven effective in producing value added results for our clients.

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In addition to Alan Apt, CCIM, ALC, GRI, President, APTCOR COMMERCIAL, REALTORS staff includes: Robert J. Kerns - Account Executive; Franklin J. Platt - Broker/Property Manager; Gail A. Yoder - Broker/Agent; and Brad Goodrich, Licensed Real Estate Salesperson in the state of PA.

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Phoenix Village offers spacious Studio, 1, 2, and 3 bedroom luxury apartments with all the contemporary finishes you have come to expect including stainless steel appliances, granite counters, washer/dryer in each residence, and walk-in closets. Phoenix Village isn't just a place to live, it's a place to live life to the fullest. The community amenities include a sophisticated resident lounge with billiards and fireplace, resort swimming pool and spa, fitness center, business center, theater room, courtyard with grilling area, fire pit and outdoor flat screen, and much, much more! Residents enjoy an extensive event calendar.

Imagine your life in walking distance to everything you need. Jog or walk with your favorite furry friend by the river or take a leisurely stroll to one of our many local artisan coffee shops.

Enjoy a movie or live performance at the historic Colonial Theatre. Visit artisan galleries, eclectic boutiques, or the local farmer's market. There's no end to the variety of delicious local restaurants and vibrant nightspots. As noted by Forbes Magazine: "Nightlife is buzzing on a weeknight at craft breweries, fine restaurants, shops and live music venues, and one wonders why there's such a volume of activity in a locale with a population of about 19,000."

Local and nearby parks and recreational facilities allow residents to enjoy boating, kayaking, canoeing, tubing, hiking, biking, yoga, rock climbing, a virtually endless amount of activities. The Phoenixville community is well-located, offering easy access to Valley Forge, King of Prussia, Malvern, and other surrounding neighborhoods.

Weekend festivals are a regular occurrence and another reason to love this town, with some, like the yearly "Blob Fest" and the "Firebird Festival", attracting national attention and visitors from around the globe.

Phoenix Village offers a lifestyle within walking distance to all the charms that downtown Phoenixville offers.

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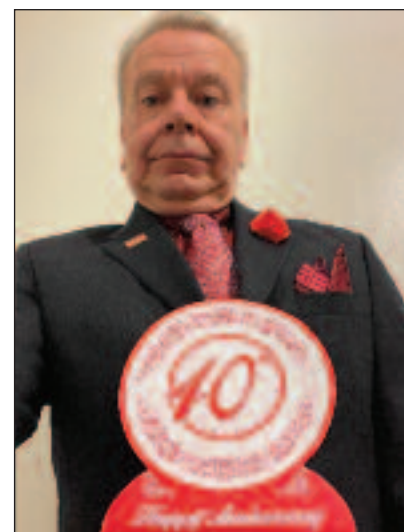
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Joseph Scott McArdle Celebrates Fortieth Anniversary in Real Estate

Joseph Scott McArdle, C.C.I.M. has just celebrated his fortieth anniversary in the real estate business. "McArdle is a prime example that dedication, hard work, and expertise with a continued commitment to education lead to longevity in this business," according to Terese Brittingham, broker and owner of Keller Williams Group. "With all that he brings to each situation, he is an asset to his clients in the environment of uncertainty which faces us at this time. He enthusiastically embraces challenges, turning them into opportunities from which his associates, colleagues, and community can reap the benefits. He is a true leader."

McArdle is often credited with helping lead the renaissance of the Phoenixville area. "People often ask me where the renaissance of Phoenixville all started," McArdle said. "The quintessential moment, in my humble opinion, was a cold and rainy winter night twenty years ago when buyers "camped out" to buy a new development that I put together on the former steel property. 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 has fueled the booming center of the downtown," McArdle said. "For a long time over my forty years in my real estate career, buyers would exclude Phoenixville from their choices of places to live. When the revitalization happened over the last two decades, buyers for residences 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."



Recently McArdle was chosen by the local chamber of commerce to help them purchase a new facility to expand their programming as was needed with the ever-booming nature of the area. He was also enlisted to assist in the sale of their existing facility which had long since been outgrown due to the desirability of the region. During a competitive bid situation, he was instrumental in their acquisition and helped them navigate multiple bids far above their asking price on their sale.

McArdle achieved the prestigious industry pinnacle designation of Certified Commercial Investment Member (C.C.I.M.). He is an award-winning graduate with distinction from the University of Pennsylvania's Wharton School with a Bachelor's in Business Administration (BBA) in marketing and graduated Summa cum Laude from Harvard University with a Masters in Liberal Arts (MLA) in sustainability. He is an active member of the Tri County Suburban Board of Realtors.

Joseph Scott McArdle, C.C.I.M. (RS141715A) of Keller Williams Realty Group, 400 Arcola Road, Suite A5, Collegeville, PA 19426, can be reached by email pvilleguy@gmail.com or call 610.792.5900.

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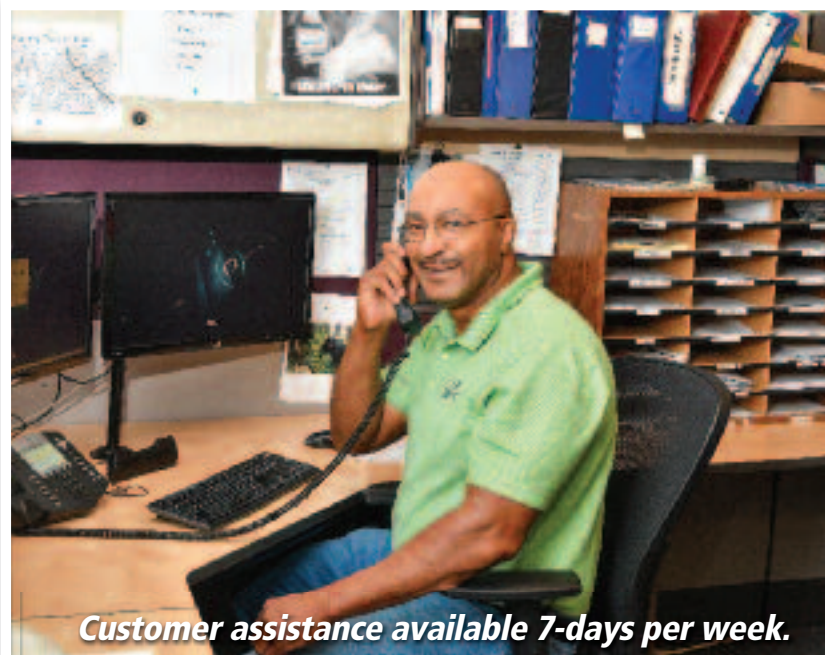
When it comes to protecting clients, SSC emphasizes "total security." This entails designing a system that meets each customer's individual needs, installing that system, and monitoring and responding to any alarm triggers. The company provides rapid, 24/7 responses to such scenarios as an intruder, smoke, fire, and

carbon monoxide detection, as well as medical emergencies.

Although SSC has always provided residential security, a large part of their work is protecting commercial properties.

SSC offers free, in-person consultations for anyone interested in a security or fire alarm system.

For those interested in business or home surveillance, SSC will install camera systems with video verification as well as low-light and long-term recording. Along with notifying customers when someone arrives at or trespasses on their property, SSC's camera systems enable them to view images of people, vehicles and license plates from their phones, computers, or television screens. Depending on the system selected, notifications arrive through a phone app, text message, email and other means.



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Left to right: Richard Long – President, Jim Long – V.P. Operations, Benjamin Long – CIO, Mathew D. Hines – CFO



► For additional information about the residential and commercial services offered by Security Service Company (SSC), contact the company at 1.800.232.2500 or by email: info@SSCsince73.com, and for additional information, please visit <https://securityservicecompany.com/>. On-site consultations are free and coordinated to meet the customer's schedule and needs.

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Wolf Run Landscapes

Wolf Run Landscapes is a full-service landscape company that has been serving Berks County since 1995. We offer a wide variety of services from residential property maintenance to land restoration and rehabilitation. We enjoy helping out our local non-profit environmental groups to give back to our community and improve the quality of our land and water. We regularly attend update training and classes to continue to use best management practices for our landscapes and wild lands. Our goal is to give you quality service with an environmentally friendly approach.

Our landscape service comes in many forms from maintenance, to design and installation. We offer tree health care pruning and removal, proper pruning of shrubs, garden restoration and installation, drainage, weeding and mulching, landscape light installation, water features, hardscapes from pathways to large patios and stone walls, stream side restoration, erosion management, and invasive pest management.

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AUGUST 2024

SIX TIPS TO CONSISTENT SOCIAL MEDIA POSTING



SOCIAL MEDIA TIPS

By Theresa Mintzer

Connecting with your customer base is essential today. One tool to accomplish this is social media. Most algorithms reward regular posting and engagement. That is important if you want people to find and get updates about your business.

Facebook is a great way to keep your customers informed about new information like changes to your hours. Customers will be more inclined to visit a business that has up to date information. You don't want people showing up at your business when it is closed because the hours were wrong.

Here are some great tips to perform regularly:

1. Once a month, set aside time to make a list of important information you want your customers to see during the next month.

2. Batch content creation by using prompts in ChatGPT for content ideas. Create graphics in Canva and consider using templates with your branding to save time.

3. Scheduling on the social media app or through a third-party app will save you time. Schedule posts weekly or monthly depending on your content.

4. Once a month, look up your business on the different social media platforms to see if the information is current and relevant.

5. Check for messages daily. It is best if you can receive notifications when someone makes a comment. Respond as soon as you can.

6. Invite customers to leave a review and acknowledge it when they do.

If you need extra help, I offer Social Media Coaching to help businesses create a plan that works for your business. Head on over to my website at www.mintzer-solutions.com for more information and to schedule an appointment.



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BUILDING A BRAND YOU CAN BE PROUD OF — STRATEGIES FOR CULTIVATING A STRONG REPUTATION



MARKETING TIPS

By Julie Huff, Copywriter, beMarketing

Branding is everywhere — from cars to TV, it's even infiltrated your psyche (they're not actually called Band-Aids, or Q-Tips.) Brands like Q-Tips and Kleenex are perfect examples of the power of brand recognition.

Think of your reputation as trust. A good reputation attracts customers, loyalty, and sales. People trust honest, reliable brands. Building a strong reputation isn't a fad; it's a lasting advantage, and everyone on your team can contribute.

1. Be a Brand Authority: Knowledge is power. Everyone on your team should be familiar with the brand's core values, mission, and selling points. When you speak about your company with enthusiasm and authority, it builds trust with the audience that you are who you say you are.

2. Walk the Talk: Integrity is the cornerstone of a trustworthy brand. Keep your promises, be transparent in your communications, and own up to mistakes.

3. Consistency is King: Customers look for a predictable and positive brand experience, no matter where they interact with your company. Encourage your colleagues to embody your brand values in everything they do to create a seamless omnichannel customer journey.

4. Every Interaction Matters: Every interaction with your brand, big or small, shapes your customer's perception. Whatever industry you work in, ensure consistent quality.

5. Be a Good Citizen: Consumers are increasingly drawn to brands that give back. Look for ways your company can demonstrate social responsibility. A strong ethical stance helps boost employee morale and brand loyalty.

6. Master the Art of Response: Negative feedback is inevitable. The key is to get ahead of the curve and manage it. Respond promptly, stay professional, and acknowledge the customer's concerns as you work to resolve the issue.

Building a strong reputation is an ongoing process, but this can help you and your team become brand ambassadors for your company in any situation. Ready to get started? beMarketing's reputation management services and social media experts will help you develop a winning strategy for your brand. Get in touch!



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Students from Pottstown Dance Theatre at Carnegie Hall.

Local Dance School with International Ties Turns 60 Years Old

The Pottstown Dance Theatre, founded by Phyllis Dersh Rudzitis and currently directed by Michelle Jones Wurtz, turns 60 years old this year! Yes, it was 1964 when Ms. Dersh (as she was known to by literally hundreds of dancers) opened the Pottstown Dance Theatre with the mission of bringing a quality dance education to the Tri-County area. Since then, the school has trained hundreds of dancers, many becoming artists in their own right. Ruth Andrien was one of the first dancers to make it "big" after training there and she even appeared on the cover of *Dance Magazine*. Tiffany Johnson danced professionally with Atlantic Festival Ballet before switching to teaching, and Mike Novak currently serves as the Artistic Director of the Paul Taylor Dance Company in New York City. These success stories are just a few of many!

In 2001 Ms. Wurtz became the director of the school and since then the students have performed at Lincoln Center,

Carnegie Hall, at the International Dance Festival in Poland, and most notably in London during the 2012 Olympic Games! What is most important though is that the students learn to love the art form, make lifelong friends, and discover the power of hard work and determination.



Michelle Jones Wurtz performing in Europe at an international festival.

The school is gearing up for the new school year to celebrate the milestone and new classes are forming now. Genres include ballet and pointe, tap, jazz, modern/contemporary dance, hip-hop, breakdance, acro dance arts, Irish Dance, African Dance, creative movement, ballroom/swing, and Pilates! The director is internationally known and teaches the students to appreciate dance from all around the world. There is an Open House and Registration scheduled for August 24 from 12noon to 7pm as well as August 28 from 5-8pm! Visit the school at 72 West Main St., Pottstown 19465 and see why it's the best school in the area! You can also call them at 610.323.2569 or visit the website at www.pottstowndance.com.

Open House and Registration

August 24 from 12 noon to 7 pm
August 28 from 5-8 pm

Visit the school or call 610.323.2569 and see why it's the best school in the area! Please visit www.pottstowndance.com.



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8:00 AM - 10:30 AM EDT
Four weeks on Mondays: Aug. 5, 12, 19, and 26
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ANNUAL PICNIC 2024

Tuesday Aug 20, 2024
4:30 PM - 8:30 PM EDT
Rain date: August 21, 2024
FirstEnergy Stadium
1900 Centre Ave.
Reading, PA 19601
Click here for Picnic parking map.
\$50 per person / Member
\$60 per person / Future GRCA Member
Contact: Katie Johnsen 610-898-7779
kjohnsen@GreaterReading.org
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11624>

UNLOCK THE POWER OF EMOTIONAL INTELLIGENCE IN THE WORKPLACE

Thursday Aug 22, 2024
9:00 AM - 1:00 PM EDT
Wednesday, Aug. 22
Time: 9:00 a.m. - 1:00 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$295/person for GRCA; \$350/person for Future GRCA Members
Training is WEDnet eligible
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11756>

SALES METHODS & MASTERY TRAINING PROGRAM THURSDAY AND FRIDAY

Thursday Aug 29, 2024
8:30 AM - 4:30 PM EDT
Thursday and Friday, August 29 & 30
Time: 8:30 a.m. - 4:30 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$795/person for GRCA Member; \$995/person for Not-Yet Chamber Members; \$695 Early Bird registration by August 1 (Chamber Members); \$795 Early Bird registration by August 1 (Not-Yet Chamber Members)
Contact: Mark Dolinski
mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11741>

ENVIRONMENTAL HEALTH & SAFETY ROUNDTABLE 2024

Thursday Aug 29, 2024
12:00 PM - 1:30 PM EDT
Aug. 29, and Nov. 7 from Noon to 1:30 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
For registration information, please contact Keith Stamm.
Contact: Keith Stamm, 610-898-7776
kstamm@greaterreading.org



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

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

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

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

alice@tricountyareachamber.com. Golf Outing."/>

WELCOME NEW MEMBERS!

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

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<https://www.facebook.com/bettysfurbabies13/>
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<https://eastcoastroofingsystems.com/>
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<http://www.timeformade.org/>
Nonprofit Organizations

S.R. Excavating
(484) 949-4430
<https://www.facebook.com/profile.php?id=100064302330405&mbextid=LQJ4d>
Construction Contractors - Heavy / Highway, Excavation Contractors

Tkb Event Decor LLC
(610) 534-0751
<https://www.tkbevents.com/>
Event Planners

MEMBER ANNIVERSARIES

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

43 Years
Diamond Credit Union

36 Years
Colorworks

16 Years
Complete Family Eyecare, Ltd.

10 Years
Bechtelsville Car Wash
Service Electric Cablevision, Inc.

4 Years
Arcadia at Limerick Pointe
ZenBusiness

REGIONAL CHAMBER ROUNDUP

MARKETING SUMMIT DAY 2

 Wednesday, October 16th
 8:00 AM - 12:00 PM
 MONTGOMERY COUNTY COMMUNITY COLLEGE

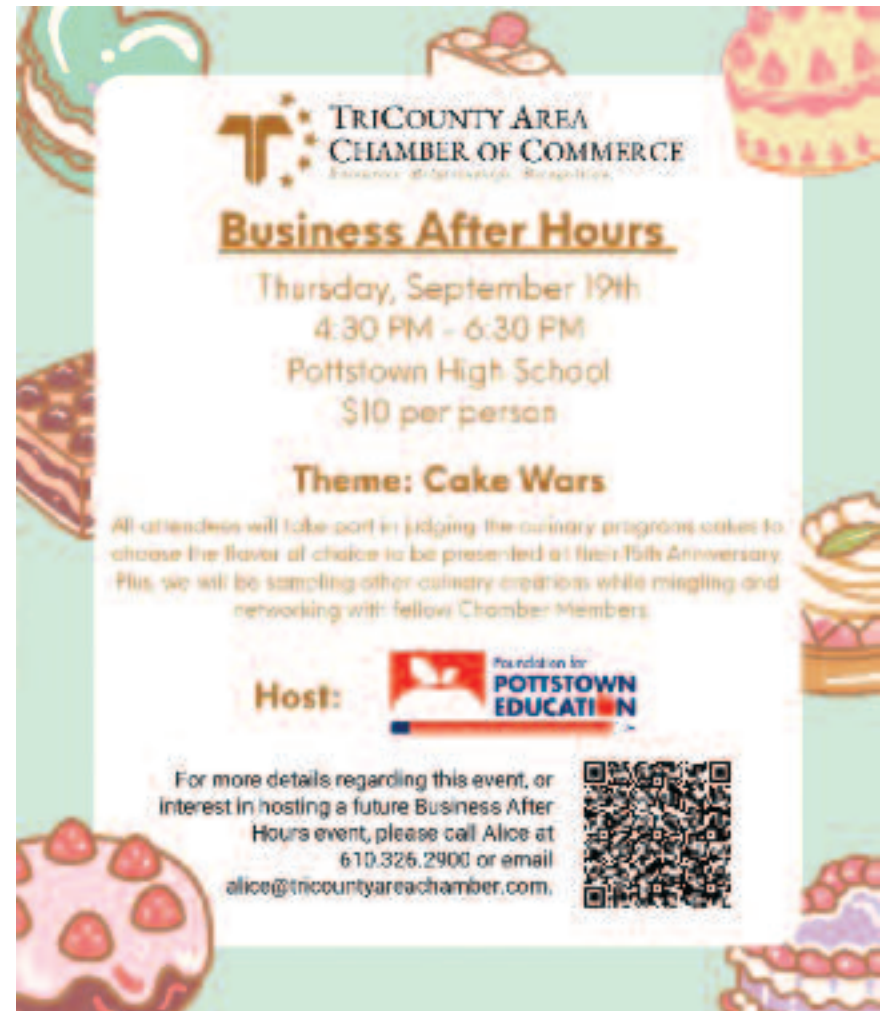
Take Your Business to the Next Level!

Member Price: \$75
Non-Member Price: \$125

Speakers for Day 2:

- Darrell Kean, President & CEO at Media Fusion Technologies, Inc.
- John Reid, Account Executive at Comcast Effectv
- John Scipio, CEO at SV Sports
- Courtney Lynch, Digital Marketing Manager at Valley Forge Tourism & Convention Board

For more details or marketing and exposure opportunities, please call Alice at 610.326.2900 or email alice@tricityareachamber.com.

TRICOUNTY AREA CHAMBER OF COMMERCE
Business • Entrepreneurship • Inspiration

Business After Hours
 Thursday, September 19th
 4:30 PM - 6:30 PM
 Pottstown High School
 \$10 per person

Theme: Cake Wars

All attendees will take part in judging the culinary program's cakes to choose the flavor of choice to be presented at their 15th Anniversary. Plus, we will be sampling other culinary creations while mingling and networking with fellow Chamber Members.

Host:  **FOUNDATION FOR POTTSTOWN EDUCATION**

For more details regarding this event, or interest in hosting a future Business After Hours event, please call Alice at 610.326.2900 or email alice@tricityareachamber.com.



MEMBERSHIP Breakfast CONNECT

We invite all Members to join us to connect with their fellow Members through our roundtable discussions.

- To learn more about each other
- To build relationships, and
- To celebrate and help each other



Thursday, September 12th
 8:00 AM - 9:30 AM

Spring Hollow Golf Club

3350 Schuykill Rd., Spring City, PA 19475

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• 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."

FIRST FRIDAY PHOENIXVILLE

Join us downtown every First Friday, 5:30pm – 8:30pm, May – December.

Each and every First Friday the 100 & 200 Blocks of Bridge Street are closed to vehicles, to give residents and visitors more space to shop, eat and enjoy Phoenixville. Shops and Restaurants extend into Bridge street, so visitors and residents can experience an open-air experience every First Friday.

There will be live musicians placed throughout the downtown on Bridge and Main Streets, and handmade craft/artist vendors in the Main and Bridge Street parking lot.

BUILD CONNECTIONS

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



INTERESTED IN MEMBERSHIP? LEARN MORE:



REGIONAL CHAMBER ROUNDUP

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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 @PerkiomenValleyChamber.

WELCOME NEW MEMBER

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Congratulations to Ryan Ritchey from Patriot Pest Solutions for sinking a hole-in-one at the PV Chamber's Annual Golf Outing in June.

UPCOMING EVENTS



Monthly events include Business Roundtable Luncheons, PV Men's HH. Join us for bi-monthly Membership Orientation, quarterly PV WIN events, and quarterly Non-Profit Meet & Greet...just to name a few!

August 21, 2024 @ 8:30am – Membership Orientation

Join us for a morning of networking and discover the many benefits, programs, and committees PV Chamber offers. Whether you're a business owner considering membership or a current member looking to get more involved, this event is perfect for you! RSVP now for this FREE event.

October 7, 2024 – 3rd Annual Sporting Clays Tournament & Luncheon Lehigh Valley Sporting Clays

Experience the thrill of sporting clays—it's like golf, but with guns! Your registration fee covers everything: targets, cart, loaner gun, ammo, expert instruction, and a delicious lunch at Grumpy's BBQ. No experience needed and open to all! Exciting sponsorship opportunities are available for members. Don't miss out—call or visit our website for details!

FEATURED EVENT



October 23, 2024 PV Summit Business Conference & Networking Event

Get ready for an action-packed event with breakout sessions, an exhibitor showcase, speed networking, a luncheon, and dynamic keynote speakers! Enhance your professional development, stay updated on local and county news, promote your business, and expand your network. Don't miss out—enjoy early bird registration discounts in July!

Shaping Tomorrow's Success

A Symposium Empowering Businesses for Future Challenges & Opportunities

Presented by
The Small Business Resource Association &
The Rte. 422 Business Advisor

BUSINESS CONFERENCE

SEPTEMBER 24

8:00AM - 4:30PM

Join us Tuesday September 24, 2024 at the DoubleTree by Hilton – Reading, PA

This one-day, must-attend event will bring together business owners, leaders and industry experts to share what businesses will need to do to adapt to future challenges and opportunities. There will be four panel presentations focusing on the following topics—the future of FINANCE, WORKFORCE, TECHNOLOGY and CONSUMER TRENDS. Each topic will have four panelists that will share their insights focused on critical areas that will impact the success and growth of your business. After the panel addresses specific questions given to them by a facilitator, there will be an opportunity for Q&A from the audience. Your takeaway will be priceless resources to help you navigate the future of your business.

AGENDA

8-9am — Registration, Continental Breakfast and Networking

9-9:15 — Opening remarks and overview of the day

9:15-10:15 — 1st Panel Discussion—**Financial Considerations** for doing business in the future

10:15-10:30 — Break

10:30-11:30 — 2nd Panel Discussion—What does the **Future Workforce** look like and where will they come from?

11:30-12:30 — Buffet Lunch and Table-driven Discussions-Topics surrounding morning panel discussions

12:30-1:30 — 3rd Panel Discussion—**Future Technology Trends and Innovations**—AI and more

1:30-1:45 — Break

1:45-2:45 — 4th Panel Discussion—**Shifting Consumer Needs and Demands**, Dealing with Changes in Culture, Commerce, Communication and How day-to-day business will be conducted

2:45-3:15 — Keynote Speaker—Your Competition is getting ready for the Future — ARE YOU?

3:15-4:30 — Meeting the Presenters, Networking and gathering information from speakers and vendors

**COST — \$199 per person,
\$169 Small Business Resource
Association Member rate**

This event will provide the knowledge to understand what it will take to achieve success in the future.

**Registration
is limited to
the first 500,
please use
this QR Code
to reserve
your seat
early!**



**For further information
email Gary Seibert, CEO of the SBRA
at gseibert@sbrassociation.com
or call at 484-333-3270.**

SBRA BUSINESS SPOTLIGHT



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www.vrmarathon.com



www.core1marketing.com



www.prudentialpest.com



www.salsaburrito.com

SBRA EVENTS

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

• SBRA Breakfast Referral Club

Friday, August 16th 7:30-9:00 a.m.
at B2 Bistro in West Reading

• Tune Up Tuesday Workshops

– Tuesday, August 6th –
presented by Christine Kreisher
of Irresistible Teams

– Tuesday, August 20th –
presented by Will Omlar of
Will Omlar EOS Implementer

• Networking Mingle

Wednesday, August 28th 5:30-7:00
at B2 Bistro in West Reading

• Zoom Membership Benefits Update

Learn How the SBRA Can
Help Your Business Grow

Wednesday, August 28th
9:00-9:30 a.m.



The **Emerging Entrepreneurs Academy** Provides High School Students With the Opportunity to Explore a Career as an Entrepreneur

The Small Business Resource Association (SBRA), in collaboration with Career Ready Berks, has launched the third year of the Emerging Entrepreneur's Academy (EEA), a unique educational program for high school students who aspire to someday own their own business. The EEA provides 11th and 12th grade students with both classroom instruction and in-the-field training through internships, allowing them to benefit from the knowledge and experience of local business owners. The six-week summer program for 2024 will be held at Penn State Berks and is being offered to 36 students selected from Berks County school districts. Students of the EEA will learn the fundamentals of being an entrepreneur - how to analyze the market and competition, create a business plan, develop and execute a marketing plan, hire staff, manage a sales team, create a culture and more.

Students will gain valuable insight and knowledge in recognizing opportunities and understanding the challenges and rewards of owning a business... directly from local entrepreneurs. This interactive curriculum delivers a unique combination of educational workshops along with internships for greater guidance to career decision making - beyond the choices of college, trade school or entering the workforce after graduation. The SBRA aims to reverse statistics that show Berks County has the lowest business birth rate compared to neighboring counties, the State of PA and the entire nation. Launching this program makes perfect sense for the SBRA to help build a stronger Berks by fostering the growth of business.

Local business owners are encouraged to support this program as a presenter, an instructor, participating on a panel, offering an internship or sponsoring students. For details about the EEA visit www.eeainpa.org.



WELCOME NEW SBRA MEMBERS

East Coast Sports Academy

Go Fish Seafood

Blue Marsh Insurance

Health First Consulting

J4 Travel, LLC

Just B Whole Body and
Wellness Coaching

Kinya Ramen

Service 360 Group

Spartan Capital

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Will Omlar, EOS Implementer

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What Is EOS?

The Entrepreneurial Operating System (EOS) is designed to help owners, leaders, and managers of entrepreneurial companies address these common frustrations:

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- **Profit** — there's not enough of it
- **Growth** — they can't seem to break through to the next level

Using a simple set of powerful, practical tools, leaders learn to run their businesses more efficiently and effectively to experience more consistent growth — and have freedom to pursue other passions!

THE EOS MODEL®



2 Ways to Learn About EOS

- 📍 **Request a free copy of Traction** by Gino Wickman. Contact me to request a free copy of the book that started it all, *Traction* by Gino Wickman, creator of EOS.
- 📍 **Schedule a free 90 Minute Overview of EOS**. This session is designed for the leadership team of an entrepreneurial company. During the meeting I will paint a clear picture of the system to help the team decide whether to move forward with EOS.



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MAXIMIZING YOUR VACATION: STAY ACTIVE WHILE YOU RELAX

Provided by GYMGUYZ
Main Line & Montgomery County

Vacations are for relaxation, but staying active is also key to enjoying your time off fully. Here are tips to keep moving even while you unwind:

- 1. Explore on Foot:** Sightseeing by walking or hiking not only gives you a closer look at your surroundings but also provides a great way to stay active. Choose activities that are both enjoyable and involve movement.
- 2. Hotel Room Workouts:** Utilize your hotel room for quick workouts. Use body-weight exercises like push-ups, sit-ups, or yoga to keep fit even in a small space.

- 3. Water Sports:** If you're near water, try swimming, paddleboarding, or kayaking for both relaxation and exercise. These activities are excellent for cardiovascular health and are low-impact on the body.
 - 4. Eat Well, But Wisely:** Enjoy local cuisine but balance indulgent meals with healthy choices. Opt for fresh fruits, vegetables, and lean proteins to keep your energy levels up.
- Staying active during your vacation can enhance your energy levels and overall enjoyment of your break. These tips ensure you return home feeling refreshed and healthy.

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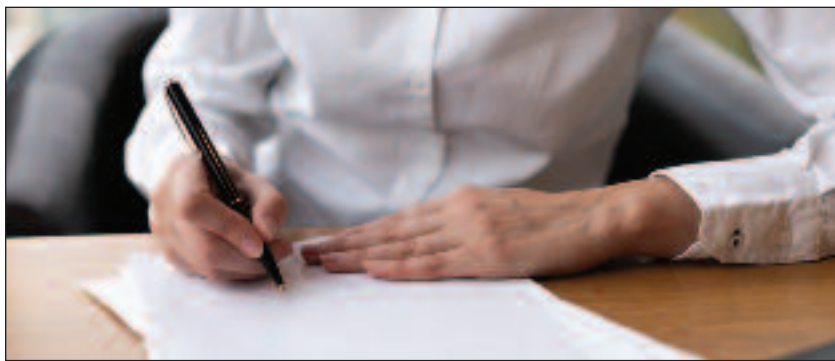


PHOTO: FREPIK.COM

IS IT FINALLY THE END OF EMPLOYEE NON-COMPETES?



LEGAL PERSPECTIVES

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

In this column in February of 2023, we alerted our readers to the proposed rulemaking of the Federal Trade Commission (FTC), which threatened to ban the enforcement of employee non-competes nationwide. Nearly a year and a half later, after review and a public-comment period, the FTC has finally acted.

As we wrote in 2023, employee non-compete clauses – contractual covenants which restrict an employee's right to work for a competitor after the end of the contracted employment – have been around for many decades. They have become part of the fabric of employment in America. All regulation of non-competes has historically been at the state level, with only California, North Dakota, and Oklahoma having near-blanket bans.

Employers view non-competes as critical protections for processes, techniques, pricing structures, customer details and other pieces of an employer's business that an employee might have stored in his or her head, but that might not strictly qualify as trade secrets. Often this information has taken the employer many years to

develop. Without non-competes, what is to prevent the employee from giving all of that information to any new employer who offers an increase in pay in exchange for that information?

On the other hand, employees see these covenants as unfair impediments to earning a livelihood elsewhere if a particular job does not work out, even when the employee is fired or laid off from that job. Why should it be that an employer can use a non-compete to prevent a worker from selling his only talents to another employer, thereby effectively either forcing that employee into unemployment or trapping that employee into forever working for that one employer?

(Continued on page 38)

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LEGAL PERSPECTIVES

(Continued from page 37)

This so-called “non-compete trap” keeps wages low and has been estimated to cost the country 8,500 new startups each year – i.e. companies that would have been formed but for these bans on competition.

On April 23, 2024, the FTC announced its decision. By a vote of 3-2, the Commission banned the enforcement of post-employment non-competes nationwide, declaring them to be unfair methods of competition. The FTC estimates that this ban will increase the wages of the average employee by \$524 per year, increase patents by 17,000 to 29,000 per year, and decrease health care costs nationwide by 74 billion to 194 billion dollars over the next decade.

The new rule will go into effect on September 4, 2024 if it is not delayed or nullified by legal challenges. Those legal challenges, including a lawsuit filed by the United States Chamber of Commerce, are already underway.

The final rule will prohibit employers from entering into new non-competes or enforcing existing non-competes against employees, with exceptions only for “senior executives.” The rule defines “senior executive” as a worker who (1) earns more than

\$151,164 per year and (2) is in a “policy-making position” for the employer. A “policy-making position” is defined as a company president, chief executive officer or the equivalent or anyone who has “policy-making authority,” which is in turn defined as final authority to make policy decisions that control significant aspects of a business entity.

This “senior executive” exception is expected to apply to fewer than one percent of all workers, and will only apply to senior executives who are already restricted by non-competes prior to the September 4th effective date of the rule. This provides employers with a small window of time to sign their senior executives to new non-competes – assuming that the non-competes would otherwise be binding under applicable state law.

It must also be noted that the FTC rule only applies to employment-based non-competes. It does not apply to non-competes executed by the seller of a business, which remain enforceable as against any seller/worker owning at least 25 percent of a business.

(Continued on page 40)

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Small Business Resource Association





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LEGAL PERSPECTIVES

(Continued from page 38)

Apart from these limited exceptions for senior executives and business sales, the FTC rule is retroactive. In order to more fully carry out this retroactivity, the rule requires employers to affirmatively notify workers whose non-competes are no longer enforceable that their non-competes are no longer in effect and will not be enforced. This rule is somewhat relaxed from the original proposed rule, which would have required employers to affirmatively rescind existing non-competes.

As a result of this notice requirement, employers should start to put together non-enforcement/non-enforceability notices to be delivered to employees other than senior executives prior to the September 4th effective date of the rule. In its final rule, the FTC provides model language for employers to use in their notices to employees.

Assuming that litigation does not upend or delay the implementation of the final rule, employers will have to consider alternatives to non-competes for protection of their legitimate business interests and trade secrets going forward. The FTC suggests using non-disclosure agreements (which most employers in

need of protection already use alongside their non-compete covenants).

Further, restrictive covenants other than non-competes may also be utilized to protect an employer's business, so long as the covenants do not penalize a worker or function to prevent a worker from taking a job with a different employer. Specifically, to the extent permitted by state law, non-solicitation clauses are permitted by the FTC rule so long as they are not written so broadly as to have the same practical effect as a non-compete. With the new FTC rule in mind, many employers have already started using a combination of carefully drafted confidentiality and non-solicitation clauses in place of non-compete clauses.

Like any new rule of law, the FTC final rule presents traps and pitfalls for the unwary. If you have any questions about the application of the new law to your business, you should contact an experienced business attorney.

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

Ms. Pickles Sandwich Shop

Welcome to Ms. Pickles Sandwich Shop, your go-to spot for mouthwatering corned beef sandwiches! Located at 250 E. High Street in the heart of Pottstown, we're passionate about one thing: making the best darn corned beef sandwiches around. Our secret? Our homemade slow-cooked corned beef, which undergoes an 8-hour process with a special blend of spices, resulting in a flavor you won't find anywhere else. Whether you're a fan of classic Reubens or adventurous enough to try our unique creations; like the New Yorker, a delicious combo of Pastrami, Corned beef, Coleslaw, & spicy mustard on a toasted onion rye. There's something here for everyone. But it's not just about the food—it's about the experience. Our friendly team is here to make sure you leave with a smile on your face and a full belly. So, if you're craving a delicious sandwich made with love, come on down to Ms. Pickles Sandwich Shop and taste the difference for yourself.

Ms. Pickles' has its roots in three different states starting in Ohio, where Mario, our owner, learned the craft of making delicious corned beef from his grandparents at their

deli shop. Not too long after he moved to New York and opened up a new restaurant, which unfortunately closed due to the pandemic. Determined to bring his delicious creations to more people, Mario found a new home in Pottstown. Here, the idea of Ms. Pickles began to take shape. Mario drew inspiration from the diverse flavors in each city and created The Philadelphian, New Yorker, Cleveland, and the Texan.

Besides our mouth-watering sandwiches, we couldn't be Ms. Pickles without our amazing pickles! Our shop boasts a delightful selection of locally sourced pickles, available whole, speared, or sliced to perfection. With a fantastic variety of 20 flavors, there's something for every pickle lover. From the classic bread and butter to the tangy half sour and the daring scorpion pepper honey, our pickles are sure to satisfy your cravings. For pickle enthusiasts and connoisseurs alike, Ms. Pickles' shop is a pickle paradise. Come discover your new favorite flavor today!

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Since its inception, Speck's has always given back to the community through sports sponsorships, school events, basket fundrais-

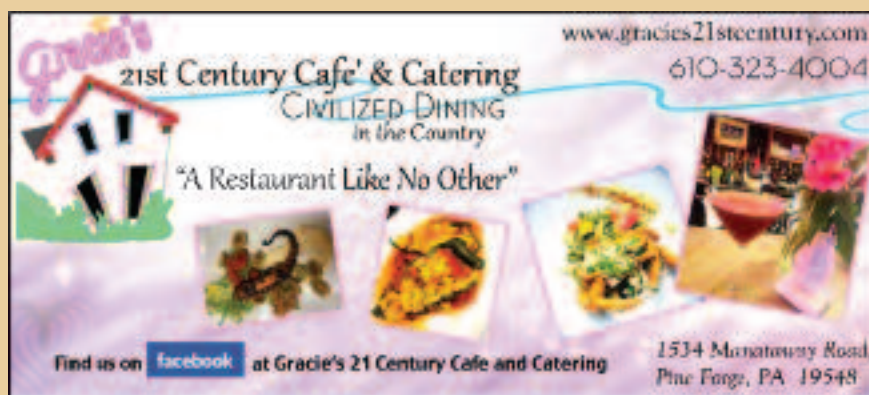
ers, church bazaars, feeding the impoverished, and various charities. As a result, many people have been concerned how the upcoming PennDOT project to realign Ridge Pike in Collegeville will impact Speck's. A few businesses have already closed or relocated due to eminent domain claiming their property. Speck's will remain at its location, but changes to its entrances and parking lot design will occur because of the construction. It will be a long, complicated project and customer support for Speck's and all the businesses along the construction zone will be crucial to ensure their survival. Support our local businesses to keep them all as community staples!

More information on the PennDOT project is available at www.lowerprovidence.org/home/news/penn-dot-ridge-pike-german-town-pike-intersection-re-alignment-project.

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CITY DOWNTOWNS CONTRACTING



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

The conversion of office space to housing is not just a potential wave of the future but also a promising avenue for real estate developers and business owners. This trend, while requiring the satisfaction of existing leases in some cases, also presents a unique opportunity in the wake of the remote work shift that has affected downtown businesses across America. More housing would put more people on the street.

I don't know how the planning and zoning approvals work for something like this to move through the system, but conversion is cumbersome. Parking ratios and existing regulations may not match the new building codes, and the list continues.

One such conversion is happening in the building next to my office on Bridge Street in Phoenixville. The outer walls had a weird construction, and it will be interesting to see how that one turns out. However, the fact that everyone wants to live in downtown Phoenixville reassures us that the demand for such properties is high.

I was looking through my news feed

on Google News the other day and saw that the retail vacancy rate in Portland was 1.5 percent. Portland was one of the cities I targeted in my study of store mix in the downtowns across America. I did most of the same cities in 2021 during my *last days of lockdown 2021*, and Portland was boarded entirely, so there was nothing to compare it to when I went around this time. In Portland, I did things a little differently. I went to each address and wrote down the business that was there. I have an address-by-address accounting for downtown 13th to 2nd Street from Oak/Harvey Milk to Madison.

(Continued on page 44)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 42)

I have yet to release the numbers, which are certainly well above 1.5 percent. How could they come up with a number like that? Even if they counted one building as vacant, it is not representative of the actual vacancies because the space is currently subdivided. The number will likely be inaccurate even if they did it as one space.

It made me think about what is truth. What are we being told, and why would anyone want to lessen the known impact of the pandemic and, in Portland's case, the riots? Truth can be relative to one's perspective, as a glass of Yuengling Lager could be half full or half empty, but if it is empty, it is not full, and that is the actual or objective truth. If the glass is empty, it is empty, and nothing is in it.

The objective truth has been taking a hit lately. I thought of my business inventory of the towns and my circumstances for gathering information. I am classifying all the business inventory using the North American Industry Classification System and hope to provide a good outlet for how things change. But maybe my research is a little slanted, too.

I tried to be fair. I made some judgment calls concerning where the downtown

ends. In certain towns, when you got to the edge, it was totally vacant. Storefront after storefront, building after building, was also unoccupied on the first, second, and third floors.

In Butte, Montana, the Hennessey Building was one of their leading employers and reasons for coming to town. As I was documenting, some of the spaces that were being used now that were vacant in 2021 across the street were four or five buildings with three or four distinct vacant storefronts. If I put 15 vacancies in the mix, it would skew the vacancy ratio.

(Continued on page 46)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 44)

In places like Redding, California, they had not already subdivided the storefronts, and one storefront had 121,000 feet of vacancy. In my estimation, no one was putting 100,000 squares in that town, but it occurred to me in Butte that we sometimes look at apples and oranges, especially when it comes to mass vacant space.

I took care to call the downtown ending at a specific intersection to make some sense and have some continuity. What I came away with was that downtowns are shrinking.

I had an interesting encounter with the guy from the Rolex Store in Seattle. Seattle is where I started getting bad feelings about downtowns shrinking. To document the stores that are currently occupied, I took pictures of the signs on the store and, if vacant, the entire storefront. The Rolex guy has fresh memories of mass looting in his mind. He lost it on me about taking photos of his security system. I assured him it was the sign, not the security system I was capturing, but he was pretty intolerant, and I was getting ready to move on to the next store.

But because the block after him was vacant and the block-long US Bank Building had about ten vacant storefronts, I asked him about the vacancy next to him. It looked like two, but I was unsure. Again, I was not there to present a point of view but to secure a number.

The Rolex man said there were two and followed it with, well, it was one store once, but the last owners tried to subdivide it. He seemed a little irritated about the owners, so I left him and went on my way. Store owners in Seattle seemed a little stressed, almost like there was the smell of rotting storefronts in the air.

In many cities, there were just a lot of vacancies, not row after row in some of the middle-sized towns. I am still figuring out how to handle this in my final report. I also want to have some level of reality associated with the number, not some number, to prove a point or cover up a dying city. I will do the Portland trip every year.

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

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

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

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

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IFO: PENNSYLVANIA TO HIT BUDGET DEFICIT NEXT YEAR



**By Anthony Hennen,
 The Center Square**

After a budget deal passed in the Capitol, a Pennsylvania state agency warns that the surplus will be depleted next year.

The \$47.6 billion budget, slightly less than Gov. Josh Shapiro's \$48.3 billion proposal that Republicans called "a budget of unicorns and rainbows," will increase spending by \$2.7 billion, including more than \$1 billion for education.

But the Independent Fiscal Office is warning that the general fund surplus – which stood at \$6.6 billion in 2023-24 – will vanish by 2025-26 and the state will be left with a \$1.6 Billion deficit.

The state's rainy-day fund, however, will grow from \$7 billion to \$7.7 billion in the same time period.

The fundamental problem is that the state's spending outpaces its tax revenues. In 2023-24, the IFO expects net revenues to be \$43.5 billion, but spending to be \$45 billion. By 2025-26, revenues are estimated to be \$44.7 billion – and \$49.5 billion of expenditures.

Though net revenues are expected to

grow by 1.2 percent and 1.6 percent, respectively, the IFO expects spending to grow by 5.9 percent and 4 percent.

Nor is the change solely due to spending increases – it's also a result of tax policy reforms like the corporate tax rate cut. The IFO also noted that the cost of government workers will increase due to new wage contracts that include health care and pension costs. Almost 20 percent of spending from the general fund goes to personnel costs.

A minor silver lining is if the governor's budget estimates are more accurate. The IFO revenue estimate is \$320 million lower than the governor's; if tax payments do better than the IFO expects, then the deficit would be reduced. For the last fiscal year, the IFO's estimate was off by \$273 million (0.6 percent) than actual revenues.

The analysis, though, isn't the first time the IFO has warned of Pennsylvania's worsening fiscal outlook. In 2023, the agency noted that the commonwealth's aging population could push it into a \$4 billion deficit by 2028. A shrinking labor force means that fewer workers will be relied upon to fund an increase in state spending unless tax policy or government spending changes.

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H&G Travel Adventures was founded to combine my passion for traveling with family and friends with the spirit of giving back. Traveling allows family and friends time to interact in ways that are difficult to do at home. In a world where technology has taken over our attention, travel gives us a chance to reconnect, strengthen bonds, and create memories to share with future generations. Recently, my kids found a picture from one of the family vacations from my teen years, grandma with the big hairdo, Aunt Pat with the big glasses and dad with tube socks. Luckily, I was always behind the camera, so the kids couldn't point and say, "Ha, look at mom." It was a night filled with great storytelling and laughter!

Whether it's 50 miles or 3,000 miles, travel offers an opportunity to spend time learning new activities together, immersing yourself in new cultures, or just doing nothing but relaxing and enjoying the people around you. I love to share travel experiences with my grandkids as it gives me an excuse to do all kinds of crazy or childish things that I wouldn't do at home. It's a chance to be adventurous and curious, to learn and experience new things.



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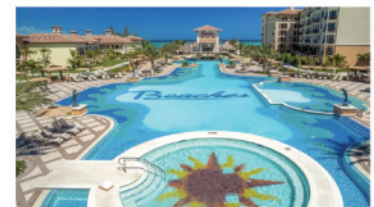
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INTELLIGENT.COM SURVEY FINDS 1 IN 3 COMPANIES HAVE ELIMINATED BACHELOR'S DEGREE REQUIREMENTS SO FAR THIS YEAR

Companies that dropped bachelor's degree requirements have broadened their talent pool and increased the number of job applications

Intelligent.com, a platform dedicated to helping young professionals navigate the future of work, has published a recent survey report exploring the trend of companies removing bachelor's degree requirements for certain roles. The report also provides insights into the reasons behind this decision. Intelligent.com experts gathered responses from 750 business leaders in the United States.

Based on the survey, 33 percent of business leaders report that their company has eliminated the requirement for a bachelor's degree for certain roles, while 63 percent have retained it. Among those that have removed the degree requirement, 59 percent have done so for entry-level positions, 54 percent for mid-level roles, and 18 percent for senior-level roles. However, despite removing the requirement for certain roles, 40 percent indicate that "many" roles still retain this requirement, 43 percent say "some," and 16 percent report "a few."

Companies have chosen to eliminate the degree requirement to prioritize skills over formal education, create a more diverse workforce, and increase the number of job applicants. In fact, 77 percent of business leaders say their company is "very likely" or "likely" to favor work experience over a bachelor's degree. Despite this, 66 percent of respondents "highly value" and 31 percent "somewhat value" whether a candidate has a bachelor's degree.

"Eliminating bachelor's degree requirements from the hiring and recruiting process is becoming increasingly popular across many industries," says Chief Education and Career Development Advisor Huy Nguyen. "The trend shift

shows a broader recognition that practical skills, real-world work experiences, and the ability to self-learn can be more important measures of potential success than four years of formal college education in many job functions."

Twenty-nine percent believe the elimination of bachelor's degree requirements was "very successful," while 47 percent consider it "successful." Seventeen percent perceive it as "somewhat successful," while 2 percent deem it "not successful" at all. Companies report that this change has expanded access to talent, increased applications, and created a more diverse workforce. Looking ahead to 2025, 25 percent of respondents say their company plans to eliminate or further eliminate bachelor's degree requirements for certain roles, while 56 percent do not have such plans.

This online poll was commissioned by Intelligent.com and conducted via Pollfish in June 2024. A total of 750 U.S. business leaders participated in the survey. Demographic criteria were applied to ensure qualified respondents, including age 25 and older, household income greater than \$50,000, organizational role such as C-level executive, human resources manager, director, president, owner/partner, and senior management, company size of more than 10 employees, and education level of technical college, college, or postgraduate. To view the complete report, please visit: <https://www.intelligent.com/1-in-3-companies-eliminated-bachelors-degree-requirements-so-far-this-year/>.

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Donations from the Heart

By Frank Buttaro, Jr., Director of Development & Marketing / Boyertown Area Multi-Service

We all know that fundraising these days is on the minds of all non-profits facing challenges. The number of nonprofit organizations has increased over the past 20 years causing competition for donations. Everyone, from PTA's, Churches, Firehouses, Little League Teams and even social advocacy groups are all trying to raise money for their organization.

There are lots of reasons that donations are declining — donor fatigue, economic downturns and changing demographics. When the economy is bad and people are living paycheck to paycheck, there is no extra money for charitable donations. Inflation is up, so goods and services are costing more.

Non-profits themselves are faced with limited resources, making it difficult to attract and retain top talent. As mentioned, the demographics of donors are changing and as a non-profit, you need to adapt to these changes. Recessions and economic downturns make it challenging for charitable organizations to reach their fundraising goals.

One thing that is important, is effective storytelling. Non-profits may not effectively communicate their mission and impact. Also, lack of engagement from donors and community members is something non-profits struggle with which can impact giving. Donor retention

comes into play, for every 10 people that give a gift, only four will give another gift.

Another factor is the non-profits' limited access to technology needed to facilitate the fundraising needs. There are other factors that come into play, that effect giving: Donor trust, Legal compliance, and keeping up with all the fundraising regulations. Timing is important, when to do your fundraising campaigns.

One important area that needs to be addressed, is board engagement. Your board is your best ambassador. Some organizations require a financial obligation in addition to volunteering time.

Non-profits may experience high turnover of personnel, and the organization may not be regularly evaluating their fundraising efforts. The bottom line is that the number of nonprofit organizations is increasing, making it harder for your organization to stand out.

So, with all of that said, what to do in struggling times? It is going to come down to what is important to donors. People give with their heart and will continue to give. Their donation may not be what it used to be, but they will continue to support your organization because they believe in your mission. So, your story has to touch someone in their heart and no matter how much they are struggling in these times, people's emotions will play a factor in their giving. Donations from the Heart always wins!



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DISCOVER THE HIDDEN POTENTIAL IN YOUR BUSINESS WITH A COMPLIMENTARY HEALTH ASSESSMENT



By Nick Piscani,
Managing Partner,
Piscani Consulting
Services

As a small business owner, you pour your heart and soul into your venture. Every decision, every investment, and every effort is geared towards achieving growth and success. But how do you know if your business is truly performing at its best? Are you capitalizing on every opportunity for improvement? At Piscani Consulting Services, LLC, we understand the complexities and challenges you face. That's why we offer a complimentary business health assessment to help you discover the hidden potential in your business.

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