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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 Cadzo 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.

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

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1

For over three decades, Graber Letterin' has been a trusted provider of high-quality vehicle graphics, signage, and logo design in the Tri-County area. We began by lettering race cars and quickly built a reputation for delivering exceptional graphic solutions to local businesses. While we still occasionally work on race cars, our commitment to providing commercial vehicle graphics, custom signage, and eye-catching logos is what now occupies most of our time.

Every year, we help hundreds of local businesses and organizations enhance their brand visibility with our services. However, Graber Letterin' is more than just a sign shop or vehicle lettering business. Our full-service offerings include imprinted apparel through our dedicated apparel division and stationery services like business cards and brochures.

At Graber Letterin', we understand the power of a professional image. "When Image Counts" is not just a catch phrase with us—it's our guiding principle. Our talented design team creates unique, memorable logos that give your business or organization a distinctive identity that stands out in any market.

As technology in the sign industry has evolved, so have we. Using cutting-edge, high-resolution digital printers, we can produce virtually any design, at any size, on almost any surface. From concept to final product, our team is committed to delivering top-quality workmanship and service.

Explore our website regularly for new products and services, as we continue to grow and expand our offerings.



2



3



4



GRABER WORKSHOP

- 1 Vehicle wrap – Sly Fox Brewing Company
- 2 Backstage fence signage – Santander Arena
- 3 Backlit sign – RJB Commercial Contractors
- 4 Signage – Inn On Main Restaurant & Bar

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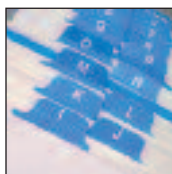
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Cover Story: Montgomery County-based beMarketing's team of marketing innovators is dedicated to understanding your brand inside and out, crafting personalized strategies and experiential marketing ideas that make your company unforgettable.



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

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... **AND MORE!**

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LAND FOR SALE Commercial Zoning - Right off Route 100 - **\$3,315,000.**

2 parcels being sold together totalling approx. **51 ACRES.** Mostly flat land with some slope located on a well travelled road. Convenient to major cities of Allentown, Reading and Philadelphia and other main road arteries.

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 **1,352 sq ft of office space.**

This part of building has a heat pump and central a/c. (see LEASE ad to left). The back part of the building is rented warehouse space. **The warehouse is approximately 5,000 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 -

554-512 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 \$665,000

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. Taxes TBD after subdivision.

1,995,000

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Store Front - Parking Lot side was a dance studio **2200 Sq ft**

"L" Shape location (no windows) entrance on Oak St. **5221 Sq ft**

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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 1,352 Sq ft \$1750/mo plus electric, heat, water, sewer, trash, lawn care & snow removal.



PHOTOS BY STEVE LADNER PHOTOGRAPHY

THE SCIENCE OF CONNECTION

Marketing Experiences That Resonate in a Noisy World



By Juliana Huff, Copywriter, beMarketing

People don't buy products. They buy better versions of themselves. This might sound counterintuitive because, of course, people buy products and services. But when you look at the bigger picture, the pieces fall into place. What made them choose that product? That service? Why would they go through the trouble of buying something from a small business when they can get the same thing at a big box store?



The answer lies in a simple yet profound factor: emotions. What does your product or service do for them? How is it making their life better? The answer to that question is your secret to success. At beMarketing, that's what we do. We build emotional responses to drive sales. Consumers who are emotionally connected with your brand are over 50% more valuable to you than those who aren't. Our team specializes in building that emotional connection to help brands cut through the online noise and speak directly to their customers.

Embrace Experiential Marketing

Experiential marketing is just that - an experience. However, it requires working with companies that are willing to take a leap and do something different.

Immersing audiences in hands-on, interactive experiences allows brands to create emotional connections with the consumers. 91% of consumers are more likely to purchase from brands after participating in a brand experience. Given the potential payoff, this is definitely a tactic to consider.

One experiential marketing campaign that comes to mind is IKEA's "Big Sleepover" event. Remember when IKEA invited customers to spend the night in their stores? They transformed their showrooms into slumber party central, complete with pajamas, bedtime stories, and even sleep masks. It generated a ton of buzz around the brand and reinforced the company's image as fun and innovative.

(Continued on page 8)





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Personalized Content That Feels Personal

Generic messaging is out of date and out of place. Today, everyone filters their spam messages and ignores the constant barrage of content geared toward just about anyone. Consumers expect personalized interactions that reflect their name, goals, preferences, and past interactions with the brand. In fact, 80% of people are more likely to purchase

from brands that provide personalized experiences and recommendations.

For you, that means working with a marketing agency that develops highly personalized campaign strategies. We're going beyond the target audience and focusing on giving your clients their own nicknames to accompany their emails and customized recommendations for products and services based on their history. Understanding what your audience values allows us to create messaging that resonates with individuals.

The Heart of Connection

Humans have told stories for as long as they've been around, so it makes sense that storytelling is one of the most powerful tools for building emotional

connections. It's one of the reasons brands incorporating storytelling can see a 30% increase in engagement. Stories give a brand history and a product context; they evoke emotions and build your brand up as relatable – all of which contribute to an emotional drive to push purchasing decisions.

A marketer's job is to weave your brand's values, mission, and customer journey into narratives that tell your story. We've worked with various organizations and nonprofits to tell their stories - their founding stories, stories of people impacted by their service, and showcase the real-world impact of their work. As a result, we were able to help the companies see an increase in interest and sales, as well as build their relationships with the community.

Future Trends

Marketers are continuing to take advantage of emerging technologies. AI is still putting out shockwaves, but if you think content generation is all it's about, think again.

- **AI and Personalization:** AI has revolutionized personalized experiences. From predictive analytics to AI-powered chatbots and custom interactions, these tools help brands create moments that feel truly one-of-a-kind.

- **Immersive Experiences with VR and AR:** Virtual and Augmented Reality (VR and AR, respectively) are just starting to change experiential marketing. Customers can "try on" products through AR or visit a virtual showroom with VR.

Both technologies provide immersive interactions that build excitement and trust – no matter where in the world you are.



Building Lasting Connections Amid the Noise

When you factor in the constant barrage of marketing consumers are exposed to, it's easy to see how they have begun to ignore most of it. "Noise marketing" is any marketing attempt that distracts from your brand's core message, and most of the marketing today is just that – background noise. The focus needs to be on cutting through the noise and speaking to your audience in a way that actually connects with them – which is often based on storytelling. At beMarketing, we've built a team of bold storytellers dedicated to understanding your brand inside and out, crafting personalized strategies and experiential marketing ideas that make your company unforgettable.

***“We build brands
that set the stage
for long-term
success.”***

Ready to turn your marketing into something extraordinary? Contact beMarketing today, and let's create experiences that resonate with your audience—because connection is the key to success in a noisy world.



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TAX PLANNING & PREPARATION GUIDE



RECORDKEEPING FOR TAX PURPOSES

Provided by H&R Block

Which records should you keep? You should keep information that you and the IRS need to determine your correct tax. Everyone should keep the following records.

Copies of tax returns. Keep copies of your tax returns as part of your tax records.

- Your tax returns can help you prepare future returns and amended returns.
- After you die, copies of your tax returns and other records can be helpful to your survivors or the executor or administrator of your estate.

Proof of income and expenses. Listed below are examples of income and expense documents you should keep. The list is not all inclusive.

Income	• Forms W-2, 1099, and Schedules K-1 • Bank and brokerage statements • Business and hobby income records • Records relating to sale of business property
Expenses	• Sales slips, invoices, receipts • Cancelled checks or other proof of payment
Deductions	• Medical expenses • Real estate tax records • Mortgage interest
Donations	• Details of cash and noncash contributions • Written communications from qualified charities
Your Home	• Closing statements, including any refinance documents • Purchase and sales invoices • Receipts for improvements • Insurance records
Investments	• Brokerage statements • Form 1099 and 2439 • Mutual fund statements • Other basis documentation
IRAs	• Forms 1099-R, 5498, and 8880 for each year.

Records for Special Situations

Some items require specific records, in addition to the basic records of income and expenses.

- **Alimony.** If you pay or receive alimony, keep a copy of your written separation agreement or the divorce, separate maintenance, or support decree.
- **Business use of your home.** Keep records that show which part of your home is used for business and the expenses related to that use. Childcare providers should also keep track of hours open for business, as well as hours spent in preparation and clean up.
- **Gambling.** Keep an accurate diary of winnings and losses. Required information includes:
 - Date and type of gambling activity.
 - Gambling establishment name and address, and names of persons present with you.
 - Amount you won or lost.

• **Tax credits.** Each tax credit includes special record-keeping requirements. Examples include:

- Provider's name, address, and taxpayer ID number for the Child and Dependent Care Credit.
- Physician's certification for the Credit for the Elderly or the Disabled.
- School records for the education credits.

• **Vehicle records.** If you use your own car for business, medical transportation, or qualifying volunteer work, keep a mileage log that includes the date, destination, and purpose of each trip. You also need to know how many miles you drove for other purposes, such as commuting and personal use. Your vehicle records should include purchase or lease papers and loan records. You may receive a larger deduction if you keep records of gas purchases, maintenance costs, etc., in addition to mileage.

What is Proof of Payment?

The records you keep provide the documentation to support the deductions and expenses claimed on your tax return. You must always keep documentation of the reason for the payment. Other documents, such as statements and receipts, will help establish that the item is allowable on your tax return.

If You Pay With	Then the Statement Must Show
Cash	Amount, payee name, transaction date
Check	Check number, amount, payee's name, date the check was posted to your account
Debit or Credit Card	Amount charged, payee's name, transaction date
Electronic Funds Transfer	Amount transferred, payee's name, date, the transfer was posted to your account
Payroll Deduction	Amount, payee code, transaction date

• **Account statements.** Account statements from your financial institution are acceptable as proof if they provide the information shown above.

• **Pay statements.** You may have deductible expenses with-held from your wages, such as medical insurance premiums and charitable contributions. Keep year-end or final pay statements to prove payment of these items.

• **Mortgage interest.** Form 1098, Mortgage Interest Statement, documents mortgage interest you paid. Be sure to verify that the amount is correct.

How Long Should You Keep Tax Records?

The IRS says you must keep your records for as long as they may be needed for the administration of any provision of the Internal Revenue Code, which means you must keep records of items shown on your return until the statute of limitations for that return expires. The statute of limitations is the time during which you can amend your return, claim a credit, or be assessed additional tax by the IRS. The chart next column lists some general guidelines.

Asset Records

Keep records of acquisition date and cost basis for each business or investment asset until the period of limitations expires for the year in which you dispose of the asset. For example, suppose you sold a piece of business equipment in 2020 and you meet condition (1) below. You must then keep records of that asset until at least April 15, 2024 (three years after the due date for your 2020 tax return).

Statute of Limitations	
If you	Then the statute of limitations is:
1) Owe additional tax, and conditions 2, 3, and 4, below, do not apply to you	3 years after the return is filed.*
2) Omit income that is more than 25% of gross income on your return	6 years after the return is filed.*
3) File a fraudulent return	Unlimited
4) Do not file a return	Unlimited
5) File a claim for credit or refund after filing* an original return	Later of 3 years after the return is filed, or 7 years after tax was paid.
6) File a claim for loss from worthless securities	7 years after the return is filed.*

* A return filed early is treated as being filed on the due date.

Electronic Records

Paper records take up a lot of space, and they can fade or be damaged. Many people prefer to keep electronic records instead of paper records.

All requirements that apply to hard copy records apply to electronic records, including record retention periods. If you scan or otherwise transfer your tax records to an electronic format, you must be able to store, preserve, retrieve, and re-produce the records in a legible, readable format. Remember to back up electronic records and store in a secure location.

Penalties

If you cannot substantiate certain items on your return with proof, the IRS may disallow those items, resulting in additional tax due. As a result, you may be subject to accuracy-related penalties due to negligence or substantial underpayment of tax.



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

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

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

Is your business on par with the following accounting tasks?

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

• **Reconcile your accounts receivable and accounts payable** — There is a tendency to forget to collect on your invoices if you do not use invoicing software. Without a good collection system like QuickBooks, you may be missing out on the money you are owed.

• **Gather and Organize Your Receipts** — It is important to gather and organize your business-related receipts. A shoebox full of receipts is the last thing your CPA wants to see. There are many

apps available to download, which will simplify this.

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

• **Collect W-9s** — Did you use vendors this year? If so, you will have to collect W-9 forms for some of them. The W-9 form can be used as a paper trail for the IRS to track your expenses. For every vendor that you have spent \$600 or more for services, you are required by law to issue and complete a 1099 form. The 1099 must be filled out and sent to the IRS by January 31st.

• **Take Physical Inventory** — For some of you, there is no need to take physical inventory. For others, getting an accurate account of your inventory is important. You will want to match it with your end of year balance sheet. It will also be helpful for your bookkeeper, especially to know how much you have spent on inventory throughout the year and its current value.

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

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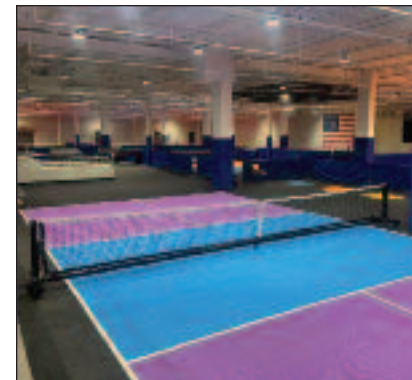
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Fit Life Fitness clubs offers state-of-the-art equipment, pickleball courts, and membership plans starting at \$10 bi-weekly.



For additional information, please call 484.927.9081 and visit www.fitlifefitness.net/pottstown.

The Link by Mar

In February 2022, Marisela Turner's family faced the devastating loss of her older brother, who passed away unexpectedly at the age of 43. With no life insurance policy to cover the funeral expenses, the family came together to manage the costs, including the search for an affordable space to gather after the service. The lack of reasonably priced venues in Pottstown, where Marisa's family and friends could comfortably come together, was a major challenge. This experience left her deeply troubled, especially knowing that many others in her community faced the same difficulties. She realized that Pottstown needed an accessible, affordable space for people to gather during life's important moments. Inspired by the absence of such a resource, Marisela decided to create

The Link by Mar — a space that provides an intimate, affordable, and private venue for meaningful gatherings,

located at 17 North Hanover Street in downtown Pottstown. Her mission is to create a place where our community can come together, supporting each other in love and positivity, and to help make Pottstown a more connected, thriving community once again.

Whether for a funeral repast, baby shower, meeting, or celebration, Marisela's goal is to offer a welcoming and private space that fosters connection and positivity. She strives to be a supportive link in the community, helping to bring people together and restore a sense of unity and belonging.

The Link by Mar will be ready to rent out by February-March, 2025. An invitational grand opening will be held to introduce the 2,000 SF space to the community in the near future. For additional information, please call 484.243.0493 or email: thelinkbymar@gmail.com.



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Pottstown, PA 19464

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Ask SCORE

6 SIMPLE STEPS FOR GETTING THINGS DONE AT YOUR SMALL BUSINESS

Whether you are running a for-profit or nonprofit business, an ability to organize efforts and initiatives is a necessary skill to achieve success. Effectively executing efforts and accomplishing goals requires planning and coordination among team members (which may be a combination of employees, vendors, suppliers, contractors, etc.).

While some small business owners seem to have a natural knack for project management, it is not everyone's strength. Do not feel defeated if it is not yours and you do not have the resources to hire a professional project manager.

With a process in place to guide you, you — or a designated person from your team — will become more adept at moving projects from start to finish.

The following tips will help you create a roadmap that you can follow whenever embarking on any new project.

Your 6-Step Guide to Successful

Project Management

1. Define your goal and get buy-in from all project team members. As you do this, you will want to determine each team member's role and responsibilities. In this step, also consider how the project will affect your company and how you will measure the project's impact.

2. Determine the project deliverables. What key tasks do team members need to accomplish to move the project along the path to completion? You will also need to identify which deliverables depend on other deliverables, so you can establish a timeline that puts tasks in a logical order.

3. List the resources you will need. Assess what you will need regarding budget, person-hours and tools to complete the project.

(Continued on page 14)

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Ask SCORE

(Continued from page 13)

4. Set a timeline and identify milestones to mark your progress. After knowing what needs to be done and by whom, create target completion dates for your project deliverables. In your timeline, identify interim goals ("milestones") that can serve as major landmarks along the way. As the project progresses, your ability to reach milestones will help you know if you'll need to adjust your scope, budget or expectations. Milestones also help boost morale as they help project team members see the progress they have made.

5. Define the collaborative process. Determine how often your team members will meet as a group to report their progress and share any challenges that might prevent them from fulfilling their deadlines. Schedule your meetings well in advance, so everyone on your team can reserve the dates and times on their calendars.

6. Select a tool to help you stay organized and keep all project documentation in a single place accessible to all team members. A variety of online tools exist that can help you manage projects. Some are more intuitive than others, so assess your team members' comfort level with the technology involved before

choosing what you will use. A few examples that might be a good fit for your business include Trello, Evernote, Asana, Dropbox, and Google Drive.

Although you might try to save time by skipping some of the initial steps in the process, you should resist that temptation. Successful project management begins with thorough planning. Shortcuts in the beginning could lead to misunderstandings among team members — and missed deadlines.

If you need suggestions on how to manage your projects more efficiently, consider reaching out to SCORE. SCORE mentors have expertise in all aspects of starting and growing a small business, and they can provide you with free guidance as you hone your project management skills.

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

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• Preston's Food Pantry

1. Grocery assistance for individuals

2. Serving an average of 300 families monthly

• The Ricketts Center in Pottstown

1. Hub of athletic & educational programs
2. Serving the youth in Pottstown

• Wellness Committee

1. Foster families in the community to make healthy lifestyle choices
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Ondra Huyett Receives 2024 Platinum Hire Vets Medallion Award for Third Consecutive Year

Ondra-Huyett Associates has received the U.S. Department of Labor 2024 HIRE Vets Platinum Medallion Award for the third consecutive year. This award recognizes businesses for exemplary efforts to recruit, employ and retain our nation's veterans.

The HIRE Vets Medallion Award is the only veteran award recognized by the United States Federal Government. By Ondra-Huyett meeting the award's criteria we have proven our commitment to the value veterans bring to our workplace and our community. Ondra-

Huyett supports the continued success of veterans in the construction industry and our firm.

The Platinum level award is the highest acknowledgement and showcases the efforts to provide opportunity to the Lehigh Valley's veterans.

Ondra-Huyett Associates is a construction management firm serving eastern Pennsylvania and western New Jersey clients. For additional information, please contact Michael Gibson at 610.366.1709 or email mgibson@ohainc.com.

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Ask SCORE

HIGHLY PRODUCTIVE EMPLOYEES PRIORITIZE, MANAGE TIME WELL

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

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

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

Prioritization. They break down their goals into actionable steps and prioritize

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

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

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Ask SCORE

(Continued from page 17)

Minimize distractions. It has been quoted in the business press that the average person gets interrupted 13 times a day. To be a highly productive individual take steps to reduce or eliminate distractions. It might mean turning off email notifications, using website blockers, or creating a dedicated work time when you are not interrupted.

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

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

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

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

Just say NO. Highly productive people know that is OK to say NO. You can say no by

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

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

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

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



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UPLEVEL YOUR INSTAGRAM FOR 2025



SOCIAL MEDIA TIPS

By Theresa Mintzer

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

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

Reels are the best way to achieve growth currently because the algorithm favors them. You do not have to do any crazy stunts to create a Reel but make engaging content for your ideal customer. For 2025, video is still important so make that a part of your

plan. Carousels will help with engagement. You can also add music to your pictures.

Remember to view Insights on individual posts. These will let you see reach, interactions, and profile activity from that post. Take note of the posts that are successful. What aspect of those posts can you use in the future? When using hashtags make sure you are targeting hashtags in your niche. SEO is now an important component to reach and engagement. Therefore, keyword enriched captions should be part of your strategy. Also, through the advanced settings while posting you can add alt text to enable accessibility.

This information will help you develop a strategy for growth. Instagram is less formal, so have fun. Post amazing pictures and videos of your business.

Do you need help? I offer social media coaching. Head on over to my website at <https://www.mintzersolutions.com/> for more information and to schedule an appointment.



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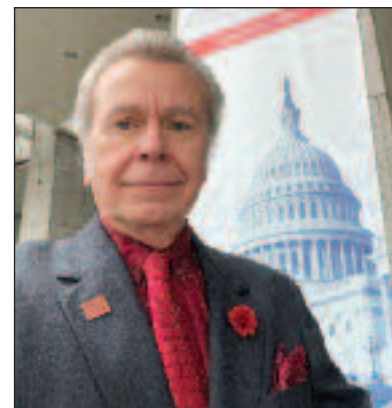
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National Association of Realtors Appoints McArdle to National Commercial Committee

Joseph Scott McArdle, C.C.I.M., who recently celebrated his 40th anniversary in the real estate business, has been appointed by the National Association of Realtors to their national commercial committee as an at large member for 2025. McArdle is often credited with helping lead the renaissance of Phoenixville. 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 has also been tapped to be the host of the Tri-County Suburban Board of Realtors Commercial/Industrial marketing exchange as well as being added as a member of their Commercial Chapter Advisory Committee.

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 at: pvilleguy@gmail.com or call 610.792.5900.

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TOP DIGITAL MARKETING TRENDS TO WATCH IN 2025



MARKETING TIPS

By Julie Huff, Copywriter,
beMarketing

Make 2025 the year your business breaks through! Digital marketing is transforming faster than ever, making this your moment to stand out, grab the crowd's attention, and make a lasting impact on your audience. At beMarketing, we'll help you seize the new year's opportunities and make this your most successful year yet.

- **AI and Machine Learning:** AI and ML are transforming marketing. From chatbots to predictive analysis, these tools help create smarter campaigns, improve messaging, and deliver faster ROI. Embracing AI saves time, cuts costs, and keeps you competitive.

- **AR and VR:** Augmented and virtual reality bring experiences to life. Think virtual try-ons or real estate tours—these immersive tools give customers a “free sample” experience, driving engagement and boosting sales.

- **Transparency and Authenticity:** Gone are the days of keyword stuffing.

Search engines prioritize content that offers real value, so focus on addressing customer needs and building trust through transparency.

- **Influencer Marketing:** The future of influencer marketing is in long-term partnerships and co-creation. Work with influencers who align with your brand for niche, engaged audiences and authentic connections.

- **Sustainable Branding:** Consumers care about ethics. Highlighting sustainability or charitable efforts builds trust and attracts like-minded customers.

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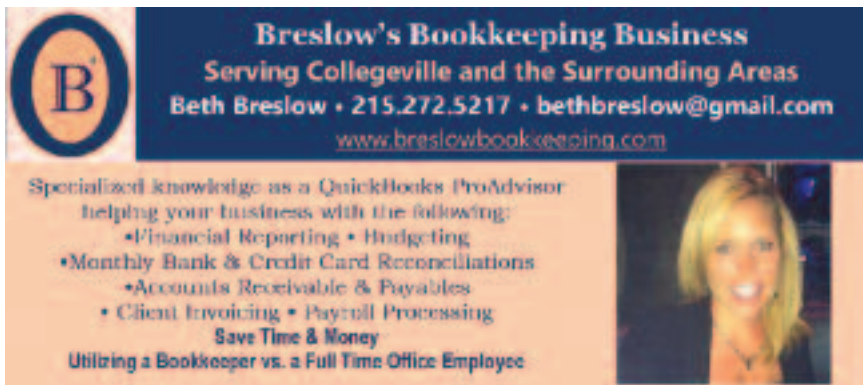
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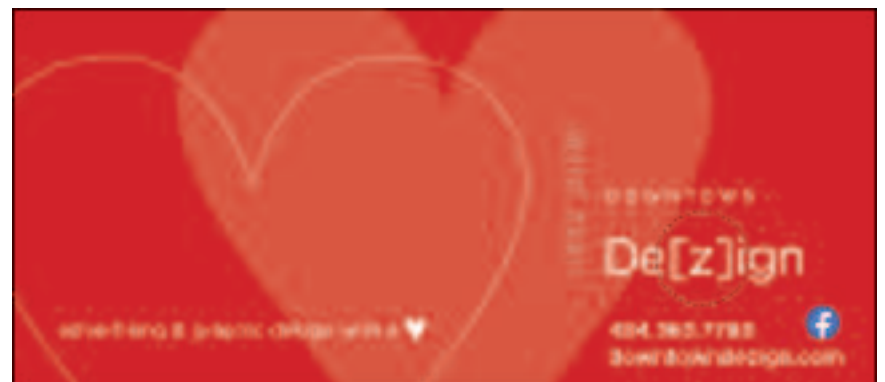
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508 North Park Rd, Wyomissing, PA 19610

484-272-5225

nikki@revitalizedmassageandwellness.com
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Nicole B. Groiss, LMT



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

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GREATER READING CHAMBER ALLIANCE

GRCA
GREATER READING
Chamber Alliance

• 606 Court Street, Reading, PA 19601
• 610.376.6766 • fax 610.376.4135
• info@greaterreading.org
• www.greaterreading.org

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

UPCOMING EVENTS

Intro to Excel

4 weeks on Mondays: Jan. 6, 13, 20, and 27
8 a.m. - 10:30 a.m.
Shearer Technical
727 Penn Ave., West Reading
\$300/person - GRCA Members
\$375/person - Future Chamber Members
Register: greaterreading.org/introexcel2025

Lead Worker Certificate Program A.M.

12 weeks on Mondays: Jan. 6, 13, 20, 27, Feb. 3, 10, 17, 24, March 3, 10, 17, and 24
9:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$690/ person - Chamber Members
\$860/ person - Future Chamber Members
Training is WEDnet eligible
Register: greaterreading.org/leadworkerjan2025

Intermediate Excel

4 weeks on Tuesdays: Jan. 7, 14, 21, and 28
8 a.m. - 10:30 a.m.
Shearer Technical Computer Consultants
727 Penn Ave., West Reading
\$300/person - GRCA Members
\$375/person - Future Chamber Members
4 weeks on Tuesdays: Jan. 7, 14, 21, and 28
2:30 p.m. - 5 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
Please remember to bring your laptop!
\$300/person - GRCA Members
\$375/person - Future Chamber Members
Register: greaterreading.org/interexcel2025

Advanced Excel

4 weeks on Wednesdays: Jan. 8, 15, 22, and 29
8 a.m. - 10:30 a.m.
Shearer Technical
727 Penn Ave., West Reading
\$300/person - Chamber Members
\$375/person - Not-Yet Chamber Members
Register: greaterreading.org/advancedexcel2025

Ultimate Excel 2019/365

4 weeks on Thursdays: Jan. 9, 16, 23, and 30
8 a.m. - 10:30 a.m.
Shearer Technical
727 Penn Ave., West Reading
\$300/person - GRCA Members
\$375/person - Future Chamber Members
Register: greaterreading.org/ultimateexcel2025

Intermediate Excel P.M. Session

4 weeks on Thursdays: Jan. 9, 16, 23, and 30
2:30 p.m. - 5 p.m.
Please remember to bring your laptop!
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$300/person - GRCA Members
\$375/person - Future Chamber Members
Register: greaterreading.org/intermediatep2025

Berks County Commissioners Breakfast

Friday, Jan. 10
7:30 a.m. - 9:30 a.m. EST
Reading Regional Airport
2501 Bernville Road, Reading
\$45 - GRCA Member/Investors
\$60 - Future Member/Investors

***includes breakfast, networking & presentation*
Cancellation Deadline: 5 Business Days Prior
GRCA/W2W policy does not allow active campaigning or distribution of campaign materials at its event. No solicitation. Photos are taken at events and may be used on social media and in future advertising; by attending you are consenting to the use of your photo.
Contact: Alex Roche aroche@GreaterReading.org
Register: greaterreading.org/bcc25

Supervisor Training Module 1: Principles of Supervision

6 weeks on Tuesdays:
Jan. 14, 21, 28, Feb. 4, 11, and 18
8:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person for GRCA Members
\$860/person for Future Chamber Members
WEDnet eligible
Register: greaterreading.org/supermod1

Supervisor Training Module 3: Leveraging Workplace Relationships for Organizational Success

6 weeks on Wednesdays:
Jan. 15, 22, 29, Feb. 5, 12, and 19
8:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing or virtually on Zoom
\$695/person for Chamber Members
\$860/person for Future Chamber Members
Register: greaterreading.org/supermod3



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Scan code to read the whole story.

Sponsored by: **Bell Media Group**

Essentials of Effective Management: Driving Organizational Results

5 weeks on Wednesdays:
Jan. 15, 22, 29, Feb. 5, and 12
8:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person for GRCA Members
\$895/person for Future Chamber Members
Program is WEDnet eligible
Register: greaterreading.org/orgresults2025

Mastering Goal Setting for Personal and Professional Success Workshop

Wednesday, Jan. 15
Noon - 1:30 p.m. EST
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$75/person for GRCA Members
\$125/person for Future GRCA Members
Training is WEDnet eligible
Register: greaterreading.org/goalsetting2025

GRCA Executive Leadership Academy - Effective Executive Leadership for High Performance

5 weeks on Tuesdays:
Jan. 21, 28, Feb. 4, 11, and 18
1 p.m. - 4 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$1,495/person for GRCA Members
\$1,895/person for Future Chamber Members
Register: greaterreading.org/ELAperformance

GRCA Executive Leadership Academy: Dynamic Strategic Planning for Competitive Advantage

5 weeks on Wednesdays:
Jan. 22, 29, Feb. 5, 12, and 19
1 p.m. - 4 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$1,495/person for Chamber Members;
\$1,895/person for Future Chamber Members
Register: greaterreading.org/ELAadvantage

Unlock the Power of Emotional Intelligence in the Workplace

Thursday, Jan. 23 and 30
9 a.m. to Noon
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$395/person for GRCA;
\$495/person for Future GRCA Members
Training is WEDnet eligible
Register: greaterreading.org/emotional2025

Networking@Night - LEO Design Gallery

Thursday, Jan. 23
5:30 p.m. - 7 p.m. EST
LEO Design Gallery
1295 Penn Ave., Wyomissing
GRCA Member Exclusive
Contact: Katie Johnsen, 610-898-7779, kjohnsen@greaterreading.org
Register: greaterreading.org/networkingLEO
For all training questions, contact Mark Dolinski, Vice President Training and Professional Development at mdolinski@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

TCACC Wishes You Opportunity and Prosperity in 2025



By Alice Funk, TCACC Acting President

January is the perfect time to set new goals and work towards them with enthusiasm. That is exactly what the TriCounty Area Chamber of Commerce (TCACC) plans to do this coming year.

We have undergone a change, with our President for the past 14 years leaving the organization, and the Board choosing to appoint one of our own employees as Acting President to take us through the changes.

You may not really know me. Let me introduce myself. I am Alice Funk, now the Acting President. You can learn more about me on the TCACC staff page on our website. My years in the workforce include working within my families' franchise growing up, a utility, a hospital, a food distribution coop, an insurance agency, as a sole proprietor, and even another Chamber in another state. My background affords me the knowledge to understand the operation of our many Members.

I'm excited about this next chapter for the Chamber. We plan to still offer many opportunities for our 500+ Member businesses and organizations to make the RELATIONSHIPS to help them succeed, to find the

RESOURCES they need, and get the RECOGNITION they deserve.

TCACC has already prepared much for 2025 and will keep planning events and programs to keep our Members engaged and give them the opportunity to connect with each other. As you'll see on these pages, we've planned events to start your year off with lots of opportunities to engage with other Members. We hope that you'll attend our Member Breakfast this month, brought to you by the TriCounty Young Professionals. Come see us at a location on our Chamber Thank You Tour. Join us at the Business After Hours event. Connect with Members at the REACH Luncheon. Attend our educational Refresh Friday sessions.

TCACC also offers opportunities for our Members to market their business by becoming a sponsor, hosting an event, posting events to our community calendar, job openings on our Workforce Development website page, and your press releases on our News page, plus so much more. Membership is not just a plaque on your wall or decal in your front window. It's the opportunity to connect with 500+ other businesses and area leaders in the community and government throughout the year.

Let the next chapter in your business, the year 2025, be full of opportunities and prosperity. Happy New Year!



WELCOME NEW MEMBERS!

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

BSA CUB SCOUT PACK 146 POTTSTOWN

(484) 525-0146

<https://pack146pottstown.com/>
Membership Organizations, Nonprofit Organizations

Sly Fox Tastin' Room

(484) 524-8210

<http://www.slyfoxbeer.com/>
Restaurants, Craft Breweries / Distilleries, Food Products – Specialty

What's Hot Cards & Collectibles

(484) 973-6284

<http://whatshotcards.com/>
Collectibles - Coins, Stamps, Etc.

MEMBER ANNIVERSARIES

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

46+ Years

Pottsgrove School District

39 Years

JL Machine & Tool, Inc.

30 Years

Valley Forge Tourism & Convention Board

11 Years

Pottstown Dance Theatre

L&J Cleaning Service, Inc.

5 Years

AAMCO Transmission & Total Car Care

Lucky Squirrel Printworks Inc.

McCarthy Engineering, Inc.



UPCOMING EVENTS



Monday, 11:30 AM - 1:30 PM

Monday Impact Crew

Join fellow Young Professionals and volunteer at the Pottstown Cluster! We will mainly be sorting and pre-bagging for the pantry. Come make a difference in the community while connecting with fellow young professionals!

Jan
13
2025



Thursday, 7:30 PM - 9:45 PM

Not Dancing Move Meet Mingle

Join us for a night at Pottstown Dance Theatre with a World Dance Class. We will learn a little bit of African, Irish, and Italian Dances! There will be plenty of time to mingle with fellow attendees!

Jan
23
2025



Thursday, 5:30 PM - 7:30 PM

Meetup & Trivia

Join us at Sly Fox Brewing for a relaxed evening of trivia and networking! This casual outing is the perfect chance for young professionals to enjoy food and refreshments, test your knowledge, and connect with like-minded individuals.

Feb
6
2025



View all Upcoming Chamber Events by scanning the QR Code. To learn more about the TriCounty Young Professionals program, contact hailey@tricityareachamber.com.

TriCounty Thank You Tour Thursday, January 16th



Stop 1: Boyertown
8:30 AM - 10:00 AM

The Crossroads Guitars and Art
(Route E, Philadelphia Ave., Gilbertsville)



Stop 2: Limerick
11:30 AM - 1:00 PM

Aradia at Limerick Pointe
(51 West Arcadia Dr., Limerick)



Stop 3: Pottstown
4:30 PM - 6:00 PM

TriCounty Health Plans
(80 Robinson St., Suite D, Pottstown)

Why Attend: The TriCounty Area Chamber is coming to you with three convenient stops in your area throughout the day! Swing by to pick up your 2025 Membership Packet, explore our program offerings, and connect with Chamber staff and fellow Members. Enjoy snacks and beverages at each location, and get the latest updates on upcoming events, programs, and Chamber happenings.



Which stop will you be attending? Please let us know when registering or email alice@tricityareachamber.com.

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

TRICOUNTY AREA CHAMBER OF COMMERCE
America's Most Powerful Magazine

BUSINESS AFTER HOURS

Tuesday, January 21st
4:30 PM - 6:30 PM
Keystone Villa at Douglassville
1180 Ben Franklin Hwy. East, Douglassville, PA 19518
\$10 per person

Host: **Keystone Villa**
AT DOUGLASSVILLE
A TRICOUNTY AREA CHAMBER OF COMMERCE MEMBER

Join us for this monthly mixer to connect, share and meet your fellow Members. This event at Keystone Villa at Douglassville provides a chance to tour the facility, learn more about what they offer, and consider it as a possible resource or partner for future endeavors.

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

TRICOUNTY REACH
A TRICOUNTY AREA CHAMBER OF COMMERCE INITIATIVE

Women's Empowerment Panel LUNCHEON

Tuesday, February 4th | 11:30 AM - 1:30 PM
La Massaria at Bella Vista Golf Course
2901 Fagleyville Rd., Gilbertsville, PA 19525

Join us for lunch, connections, and inspiration. These leaders bring diverse perspectives shaped by real-world experiences, providing practical examples of overcoming challenges, fostering teamwork, and driving success.

Carey Rosaglio
Director of Community Engagement & Grant Writing
Pottstown Hospital - Tower Health

Lisa Lightcap
Vice President
Commercial Lending
QNB Bank

Blossing Delella
Quality Manager
Bassett Healthcare

Jenae Orsini
Chief Marketing & Development Officer
Community Health and Dental Care (CHDC)

Member Price: \$45 | Non-Member Price: \$90

Sponsor: **JB Gigs**
A TRICOUNTY AREA CHAMBER OF COMMERCE MEMBER

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

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE



• **Future headquarters:**

710 Main St., Phoenixville, PA 19460

• 610.933.3070

• fax 610.917.0503

• info@phoenixvillechamber.org

• www.phoenixvillechamber.org

Office Hours:

Monday - Friday, 9am - 5pm

All office hours are by appointment only at this time.

Staff is on site Monday - Friday and for special events.

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."

**Visit our events page
for details on
these events and more.**



2025 WITH THE CHAMBER: EVENTS FOR EVERYONE!

*Find the perfect fit for your
schedule with our exciting lineup:*

*Monthly Coffee & Connections
Monthly After-Hours Social Mixers
Member Spotlight Events
Lunch & Learns
Annual Awards Dinner
Annual Golf Outing
Annual Gala
—and so much more!*



**JOIN US FOR A YEAR OF
NETWORKING, LEARNING,
AND CELEBRATION!**

COFFEE & CONNECTIONS

The perfect networking event created to help you build meaningful relationships, exchange ideas, and expand your professional network. This one-hour event offers the perfect opportunity to connect with Chamber members, local business leaders, and community professionals.

Held monthly from 9am-10am.

ANNUAL AWARDS DINNER

Each year, the Phoenixville Regional Chamber of Commerce celebrates and honors its members for their contributions to the Phoenixville community. This year, we celebrate the best of the best in the Phoenixville Community, as nominated by you.

SAVE THE DATE: March 19, 2025

ANNUAL GOLF OUTING

Swing into action at our annual Chamber of Commerce Golf Outing! Join local business leaders, entrepreneurs, and professionals for a day of networking, friendly competition, and business connections on the lush greens.

SAVE THE DATE: April 29, 2025

ANNUAL CHAMBER GALA

A night where we celebrate the Chamber, its members, and our incredible community. The event promises to be a spectacular affair, all in support of our community.

SAVE THE DATE: November 15, 2025

REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



521 Main Street, Trappe, PA 19436 • 610.489.6660
• info@PVchamber.net • www.PVchamber.net

Welcome to the Perkiomen Valley Chamber of Commerce!

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

PV Perks Discount Cards Are Here!

Enjoy discounts at 13 fantastic local restaurants, retailers and service providers —every time you visit, now through June 30, 2025. Great for gifting clients or thanking employees!

Featured Businesses: Copperfield Inn at Lakeside, HARVEST Seasonal, Ember + Ale, Pizza Stop, Jersey Mike's Subs, Alex Blom Creates, Animal Medical Center, Marco Motors, Nashcards, Michelle's Jewelry Studio, The Grand Fromage, Too Cool Apparel, and Wehrung's.

Order now at www.PVChamber.net. Available for pickup or delivery via USPS. Don't wait - get yours before they're gone!

WELCOME NEW MEMBERS

Animal Medical Center
Veterinary Hospital
Kristen Vieson (610) 489-8982
www.mypetdoc.com

HARVEST Seasonal Grill & Wine Bar
Farm to table menu
Lauren Mendicino (484) 854-6365
www.harvestseasonal.com

Key Bank Limerick
Serves individuals and small businesses
Kirsty Antosy (610) 489-7216
www.keybank.com

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!



Don't Miss Out: Grab Your
Early Bird Tickets for the
2025 Women's Conference &
Expo now! www.PVChamber.net



POST-EVENT UPDATE

A Festive Night to Remember!

Thank you to everyone who joined us on December 10th at RiverCrest for the PV Chamber Annual Holiday Party! It was a wonderful evening filled with holiday cheer, delicious food, and great company.

Special thanks to our board, volunteers and sponsors for making the night memorable and to our honored guests who enjoyed complimentary tickets. Here's to a fantastic year ahead!



BE BETTER.
GROW FASTER!



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 **Small Business
Resource Association**



THE SBRA COMMUNITY WHAT WILL MATTER?



By Gary Seibert, CEO,
Small Business Resource Association

When you read this article, and hopefully you do, it will be sometime in the beginning of 2025. As I write this, having just come off Thanksgiving and now preparing for Christmas, I can't help to think about how much time I spent during this last 40 days of the year with friends and family. For some strange reason, maybe because of my ever-growing age, I am becoming more and more aware of things that I previously spent very little time thinking about, like the future and if I am doing all the things that I should be doing.

I know I am working as hard as I ever have and enjoying what I do very, very much. But there always seems to be that little voice inside of me that keeps asking, "Are you really doing things that MATTER or are you just keeping busy".

Are you contributing to society in some way or just living day-to day. Are you making a difference or just being indifferent. Or, does it really matter who you are and what you do?

I believe that we all have a God-given purpose and, as Entrepreneurs and business owners, we achieve

more when we become servant leaders rather than bosses, we get more out of giving than getting, as well as helping others achieve success even when it might be at our expense.

While I was pondering these thoughts and going through some old files, I came across a paper I was given many years ago by a mentor. He told me that my journey as an entrepreneur should have a purpose and he asked me if I knew what my purpose was. As a young businessman, starting my career, I answered with, "I think so, making money and being successful". He laughed and gave me a

piece of paper titled "What Will Matter" and said "read this and then file it away. Pull it out 50 years from now and see if you truly fulfilled your real purpose in life by focusing on what really mattered.

I believe 2025 will bring opportunities like we have not seen since Covid 19. We will have many choices to make as our careers grow or pivot and those decisions just may

determine "what will matter" in our lives. Please read the message below, written by Michael Josephson from the Josephson Institute, and then take a look at your life and ask yourself "WHAT REALLY MATTERS"?



What Really Matters

How will the value of your days be measured?

What will matter is not what you bought, but what you built, not what you got, but what you gave.

What will matter is not your success, but your significance.

What will matter is not what you have learned, but what you taught.

What will matter is every act of integrity, compassion, courage and sacrifice that enriched, empowered or encouraged others to emulate your example.

What will matter is not your competence, but your character.

What will matter is not how many people you knew, but how many will feel a lasting loss when you're gone.

What will matter is not your memories, but the memories that live in those who loved you.

What will matter is how long you will be remembered, by whom and for what.

Living a life that matters doesn't happen by accident.

It's not a matter of circumstances but of choice.

Choose to live a life that matters.

SBRA Business Spotlight



Merry Brothers Electrical Services

565 Poplar St. Bally, PA. 19503

Phone: 484-261-5590



**MERRY BROTHERS
ELECTRICAL SERVICES**

Merry Brothers Electrical is a trusted electrical contractor specializing in high-quality residential and commercial electrical solutions. As an authorized dealer, installer, and service provider for Generac generators, they ensure reliable backup power systems for homes and businesses. With a commitment to exceptional workmanship and customer satisfaction, Merry Brothers Electrical delivers dependable services tailored to meet diverse energy needs.

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



www.millerlawgroup.net



www.furnituresoup.com



www.service360group.com



<https://taxfacts.biz>

WELCOME NEW SBRA MEMBERS

Merry Brothers Inc.

Matos Tire Service

Maid to Bee Clean

Queens' Café

Sitren Skin Therapy

East Coast Sports Academy

Go Fish Seafood

Just B Whole Body and
Wellness Coaching

Kinya Ramen

Spartan Capital

WindowHero Northeast Reading

Will Omlor, EOS Implementer

THE DIFFERENCE BETWEEN A CREDIT UNION AND A BANK



**By Anthony Pomponio, Chief Lending Officer,
Riverfront Federal Credit Union**

As the Chief Lending Officer for Riverfront Federal Credit Union, I am often asked what is the difference between a credit union and a bank. Essentially, the difference is the preference of your banking needs. Credit unions and banks are both financial institutions that offer similar services, like savings accounts, loans, and checking accounts. However, they differ in structure, ownership, and purpose. Here's a breakdown:

Ownership

- **Credit Union:** Owned by its members (customers), who are also partial owners of the credit union. Members typically share a common bond, like living in the same area, working for a certain employer, or belonging to a specific industry group.
- **Bank:** Owned by shareholders or private owners, not the customers. Profits are distributed to shareholders, often through the ownership of stocks.



Purpose

- **Credit Union:** Operates as a nonprofit organization with the primary goal of serving its members. Any earnings are returned to members through lower fees, better interest rates, and other benefits such as credit counseling and financial planning.
- **Bank:** A for-profit business aiming to maximize profits for shareholders. Profits are often reinvested into the business or paid out as dividends.

Membership

- **Credit Union:** Requires membership based on eligibility criteria, such as geographic location, employer, or membership in a group.
- **Bank:** Open to the general public; anyone can open an account.

Rates and Fees

- **Credit Union:** Typically offers lower loan rates, higher savings rates, and fewer fees because it's focused on member benefits.
- **Bank:** May have higher fees and less favorable rates compared to credit unions, as they aim to generate profit.

Governance

- **Credit Union:** Run by a board of directors elected by its members, with each member having an equal vote, regardless of their account size.
- **Bank:** Managed by a board of directors elected by shareholders, with voting power typically based on the number of shares owned.

Accessibility

- **Credit Union:** Operate just like banks with branches, ATMs and ITMs (Interactive Teller Machines). Many credit unions participate in shared networks for wider access across the country; thus, reducing fees. Over the last five years, credit unions have focused and implemented advanced digital tools for enhanced service to its members. This includes interactive mobile banking platforms, financial and credit tools.
- **Bank:** Often the same as credit unions.

Insurance

- **Credit Union:** Deposits are insured by the **National Credit Union Administration (NCUA)**, up to \$250,000 per depositor.
- **Bank:** Deposits are insured by the **Federal Deposit Insurance Corporation (FDIC)**, also up to \$250,000 per depositor.

Summary

If you value personalized service, lower fees, and better rates, a credit union might be a good fit. Additionally, credit unions are reinvesting into operations that include digital tools for easier mobile banking experience, broad access to a branch network and integrating AI technology for greater member service participation.

May need to evaluate your financial needs against many different banks in the local area. Your choice will depend on your financial priorities. Like credit unions, local community banks are vested in the community.

NEW YEAR, NEW YOU:

THREE SIMPLE TIPS TO JUMPSTART YOUR FITNESS GOALS

Provided by GYMGUYZ Main Line & Montgomery County

The New Year is the perfect time to reset, refocus, and invest in your health. Whether you're starting from scratch or looking to take your fitness routine to the next level, here are three practical tips to help you kick off the year strong and stay consistent.

1. Set Realistic Goals

Start with small, attainable goals that build toward long-term success. Instead of aiming to lose 20 pounds in a month, focus on developing healthy habits, like working out three times a week or increasing your daily step count. Celebrating small victories will keep you motivated and help you avoid burnout. Remember, fitness is a journey—not a race!

2. Make Fitness Convenient

One of the biggest barriers to staying active is time. Eliminate excuses by finding ways to fit fitness into your daily routine. A quick 15-minute workout at home, a brisk walk during lunch, or a customized in-home workout can help

you stay consistent. For example, services like GYMGUYZ bring certified trainers and all the necessary equipment right to your door, making it easy to prioritize fitness without the hassle of commuting to a gym.

3. Stay Accountable

Accountability can make all the difference in achieving your fitness goals. Partner with a friend, join a fitness class, or work with a personal trainer to keep you on track. Having a professional guide you through your fitness journey—like the nationally certified trainers at GYMGUYZ—can help you stay motivated and adjust your plan as needed.

Keep It Fun

Most importantly, find joy in the process. Whether it's dancing, hiking, or trying a new workout, staying active should feel rewarding — not a chore. When fitness is enjoyable, it becomes a lifestyle. Customized programs, like those offered by GYMGUYZ, can be tailored to include activities you love, helping you stick with your routine long-term.



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3 FINANCIAL REPORTS EVERY SMALL BUSINESS OWNER SHOULD UNDERSTAND

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

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

- Profit and Loss Statement
- Balance Sheet
- Cash Flow Statement

Profit And Loss Statement (P&L)

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

A P&L statement is made up of the following main sections:

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

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

Balance Sheet

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

(Continued on page 34)



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Ask SCORE

(Continued from page 33)

Most often, the report shows company assets on the left and liabilities plus equity on the right to represent the following accounting equation:

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

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

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

Cash Flow Statement

- Your Cash Flow Statement sheds light on:
- When cash is flowing into your company
- From where cash is flowing into your company
- When cash is flowing out of your company
- From where cash is flowing out of your company

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

It is valuable because even a business that shows a profit on its P&L statement

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

Money Isn't Everything—But Managing It Isn't Optional.

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

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



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EQUIPMENT LEASING EQUALS LASTING VALUE

Ready to invest in some new equipment for your small business, but concerned about the added burden of a loan? Consider leasing.

Not only does leasing help you conserve your cash, it also ensures that you don't wind up paying for equipment that quickly becomes obsolete or unsuited for your needs. And if you need the equipment only for a short time or special project, leasing saves you the hassle of having to be both buyer and seller.

There's no limit to the type of equipment available for leasing, or the size of the company that can access it. Even one-person operations can lease equipment. Unlike loans, leases generally do not require a down payment. You're required to finance only the value of the equipment expected to be used during the lease term. Depending on the type of equipment and lease arrangement, you may also be responsible for routine maintenance and other costs as well. When the lease expires, the equipment goes back to the leasing company, completing your obligation.

Leases are not loans, so their costs are calculated differently. Payments on an operating lease are considered an overhead expense that you can deduct from your business income. Generally, however, the cost of leasing is similar to the cost of other financing options when you consider the entire transaction.

Flexibility is another leasing hallmark. You can tailor a lease to fit your month-to-month, seasonal or annual cash flow needs. And if customers or the competition demand that you always have the latest technology, a short-term lease can help you get what you need and keep your cash. Most leasing companies offer lease-to-own plans if you determine that purchasing the equipment is in your best interests of your business.

The Equipment Leasing and Financing Association (ELFA), a trade group of leasing companies and financial services companies, has a special section that explains the basics of leasing at its Web site, www.elfaonline.org. You'll also find guidance on leasing options and benefits, loan/lease differences, leasing terminology, and a searchable directory to help find a leasing company to meet your needs.

To learn more about small business loans and leasing, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 13,000 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter or find a counselor online at www.score.org.



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Berks County Assistant DA Announces Judge Bid

Kathryn Lehman, Berks County Assistant District Attorney, recently formally announced her candidacy for Common Pleas Judge in the 2025 election.

"As a lifelong resident of Berks County, I am passionate about serving our community. Having served Berks County as both an Assistant District Attorney and a defense attorney, I am uniquely qualified, experienced and embody the qualities needed to be a fair and impartial Judge. As Supervisor of the Drug Task Force in the Berks County District Attorney's Office, I have and will continue to successfully prosecute the most serious cases, including homicides, sexual abuse of children, violent drug dealers, and corrupt organizations. As a Judge, I will be able to use my extensive courtroom experience to ensure that residents of Berks County are served with justice," Lehman said.

Lehman is a graduate of Shippensburg University, and later went on to earn a master's degree in social work from Boston College. While working full-time as a multi-systemic therapist with delinquent youth, she pursued and completed her law degree at Widener University in Harrisburg.

Previously, Lehman began her legal career in the Berks County Public Defender's Office before moving to her current position. Lehman's unique qualifications for the position have earned her endorsements from John T. Adams, Berks County District Attorney, and Eric J. Weaknecht, former Berks County Sheriff and Pennsylvania Elect State Representative.



"Kathryn is not only dedicated and hardworking, but also has extensive jury-trial experience— making her uniquely qualified to serve as Common Pleas Judge," said Adams. "Her commitment to upholding the law while understanding the needs of our community will ensure that everyone receives a fair hearing in court." Most notably, Lehman led the prosecution in Berks County's largest fentanyl bust in September 2024.

If elected, Lehman would replace Judge Jeffery K. Sprecher, who retired.

Lehman resides in Ontelaunee Township with her husband Guy and retired Sheriff K9 Max and Sasha. In addition to her legal career, she is the President of the Berks County Field Hockey Officials Association and remains an active official. She is also an instructor at the Reading Police Academy and an active member of the Ontelaunee Grange.



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UPDATE: WORKERS' COMP LAW WILL ALLOW COMPENSATION FOR POST-TRAUMATIC STRESS



LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire, Wolf, Baldwin & Associates, P.C.

So-called “mental-mental” workers’ comp claims, where a purely mental stress causes a mental injury, are some of the most difficult types of cases to prove under Pennsylvania Workers’ Compensation law.

In order to be successful on this type of claim, an injured worker must show that they were subject to an abnormal working condition. This restrictive element of proof has historically made it very difficult for claimants to be successful obtaining compensation for mental injuries, such as anxiety, depression, or post-traumatic stress disorder.

This was especially true for first responders such as police and EMS workers, who might be called upon to respond to a horrific scene, but their arrival at that scene would universally be found to be a normal working condition for a first responder. Thus, first responders who did suffer from post-traumatic stress injuries due to their work would not typically be able to obtain wage loss or medical benefits.

The Pennsylvania Legislature has now taken steps to fix that loophole. Senate Bill 365 was signed into law by Governor Shapiro on October 29, 2024, becoming Act 121 of 2024. Act 121 provides for compensation for post-traumatic stress injuries for first responders. It does not take effect, however, until October 29, 2025.

The new law defines first responders as an emergency medical services (EMS) provider who is an active volunteer, employee, or member of an EMS company or fire company, a State Police

officer, or a peace officer who responds to emergency calls. Did you know that even volunteer EMS and firefighters can obtain wage loss benefits if they are injured in the course of their duties, whether or not they have another paying job? That is a topic for another day, but it is true that emergency volunteers are already covered by workers’ compensation.

Instead of having to prove an abnormal working condition, the new law specifically provides that “[a] post-traumatic stress injury suffered by a first responder shall not be required to be the result of an abnormal working condition to be a compensable injury under this act.” Section 301(g)(1).

The law defines a “qualifying traumatic event” as an incident or exposure: (1) resulting in serious bodily injury or death to an individual; (2) involving a minor who has been injured, killed, abused or exploited;

(Continued on page 38)

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LEGAL PERSPECTIVES

(Continued from page 37)

(3) involving an immediate threat to the life of the claimant or another individual; (4) involving mass casualties; or (5) responding to crime scenes for investigations. If the first responder, in the course of their duties, suffers a post-traumatic stress injury as a result of a qualifying event, then the claim should be granted. The new law limits such claims to the period of the post-traumatic stress injury, but not for more than two years (104 weeks). The diagnosis must be made by a licensed psychologist or psychiatrist (interestingly, licensed clinical social workers are not mentioned as being qualified to diagnose), and the claim must be filed no later than three years after the date of such diagnosis.

The law also provides that "a post-traumatic stress injury suffered as a result of a disciplinary action, job or performance evaluation, job transfers or employment termination shall not be compensable." Section 301(g)(6).

Like with all new laws, the courts will likely have to flesh out some details, such as what constitutes mass casualties or what does exploitation of

a minor mean? Can a claimant still attempt to show that an injury was caused by an abnormal working condition to get around the 104-week cap on benefits? But clearly this new law is a step in the right direction to protect our first responders, and it provides far more opportunity for them to seek redress than the currently existing law. There will be plenty of opportunity for good lawyering as new cases are brought under the new law. All workers' compensation claimants are well-advised to seek advice from a certified specialist workers' compensation attorney when dealing with the workers' comp system in Pennsylvania.

Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, Pennsburg, and West Chester. He has been certified as a specialist in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court since the certification became available in 2013. Mr. Wolf can be reached at 610.323.7436 or by e-mail to Lwolf@wolfbaldwin.com.

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PENNSYLVANIA WORST STATE FOR LITIGATION BLOAT

By Christina Lengyel, The Center Square

The American Tort Reform Foundation has labeled Pennsylvania as the nation's worst "Judicial Hellhole" in a new report.

"Lawsuit abuse in the City of Brotherly Love has reached a fever pitch with nuclear verdicts," claims the foundation, suggesting that "eye-popping nine-figure damage awards were issued without hardly a thought."

In making its case against the commonwealth, the group highlights huge sums awarded in the Philadelphia Court of Common Pleas and recent decisions by the state's Supreme Court which open the door both for increased litigation and higher claims for damages.

The tort system has a major influence on cost, especially in industries like health care, where defending against a constant flood of malpractice suits drives the cost of liability insurance higher and higher. Health care professionals cite the prohibitive costs as a major reason so many of the state's private practices have shuttered their doors.

The Perryman Group estimates Pennsylvania's "tort tax" to be over \$1,400 in reduced output per person across the state, caused by a combination of factors like

increased costs, lost opportunities and deferred innovation. The group also estimates a loss of over 170,000 jobs annually.

Still, some judges and plaintiffs alike view litigation as a means to inflict punishment on otherwise untouchable monoliths. In fact, several of the cases supporting the "Hell-hole" moniker feature defendants from massive corporations like Exxon and Monsanto who don't enjoy much public esteem.

The document claims that Philadelphia Judge Carmello Jacquinto "inflamed" the jury by mentioning the role of fossil fuels in climate change when giving instructions on a case against Exxon related to a case of cancer caused by gas station benzene exposure. It was later revealed that one juror posted the company was "objectively a villain" on social media.

A bright spot for those seeking reform is recent legislation proposed by Rep. Torren Ecker, R-Abbottstown.

"Our civil justice system must protect the innocent while eliminating the burdens that hinder growth. By reforming our tort system, we can create an environment where innovation thrives, and all Pennsylvanians can enjoy a higher quality of life," said Ecker.

(Continued on page 40)



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Breanna Angstadt is a Certified Integrative Nutrition Health Coach, Life Coach, NLP Master Practitioner & Personal Trainer.

Breanna spent most of her life overweight, diet hopping whilst battling eating disorders. After many years of trial & error, seeking help & transforming her mindset, she not only surpassed her health & fitness goals, but then went on to inspire others to transform their own lives. After founding the successful Just & Whole Body & Wellness Coaching, Breanna has used her experience, education & intuition to coach women around the world transform their mindset as well as their physique.

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LITIGATION BLOAT

(Continued from page 39)

Advocates for reform insist that civil court is not the appropriate venue for grappling with broad social issues. Rather, legislators need to address problems like health care reform, gun control and consumer safety.

Reformers will have to navigate a system that incentivizes both attorneys and judges to preserve the system. Third-party litigation allows firms to pursue lawsuits without cost to the plaintiffs, enabling them to initiate claims where they anticipate big payouts.

Meanwhile, judges receive large campaign contributions from civil litigation firms and political action committees created in their interest. According to the foundation, contributions to LawPAC, the state trial bar's committee, and the Committee for a Better Tomorrow, the Philadelphia Trial Lawyers' Association's PAC, have exceeded \$15.3 million in the past six years.

With very few options for recourse outside the litigation system and facing exorbitant costs for health care, job loss, time away from work and cost of living, civil suits are the logical next step for many after facing a life-altering injury or loss. The steep costs of long-term care demonstrate the cyclically escalating

nature of the current system.

One \$45 million award mentioned in the report was the case of a teen gunshot victim who choked after being discharged from Temple University Hospital without being tested for his ability to swallow solid foods. The teen went into cardiac arrest and suffered permanent neurological damage.

Cases originating outside the city have increased following a 2022 decision by the Pennsylvania Supreme Court that allows plaintiffs to file lawsuits anywhere a company operates within the state, rather than limiting the venue to the location an incident occurred.

Since the change, Philadelphia has seen a major uptick in malpractice lawsuits.

Other decisions the foundation views as incentivizing civil suits include a 2023 case that renders government standards and regulations inadmissible evidence in product liability cases, leaving the burden on the manufacturer — even when in compliance with the law. A case from earlier this year, the foundation says, “effectively allows for duplicative damages for the same conduct.”

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WHEN AGENCIES GO AWAY, SOME PROGRAMS STAY



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

The incoming Trump administration will bring changes, which remind me a little bit of the Reagan years. We have been promised wholesale changes in the composition of government agencies.

Agencies can be consolidated, abolished, or merged to save on administrative costs. In many cases, the agency can go away, but the programs that need to be continued will either get a rehaul and a new name or be combined into an agency with a similar focus.

When Lydon Johnson was president, he created the Great Society programs, which were administered by the Community Services Administration (CSA). Reagan disbanded the agency, and the programs were canceled or moved to another agency. When those programs moved to a different agency, the federal government branded them as new.

I managed a weatherization program in Washington County, Pennsylvania, even though it was a passthrough program

through what was then the Department of Community Energy. To implement the new and improved weatherization effort, a new set of guidelines was adopted and approved.

This program served the poorest of the poor — The income limit was 150 percent of the poverty level, which was pretty low at the time. Some houses did not have central heat and had individual gas burners in each room. Houses need repair, and any weatherization effort would be a band-aid.

I found that I could redo the houses I had already done with the clean slate. This usually meant installing aluminum storm windows because they, under the CSA they were not considered eligible costs. The cellulose insulation was in and adequately vented, and the weather stripping customarily needed to be replaced, but installing storm windows was easy. As long as the estimator got the measurements correct, we completed the homes quickly.

We were paid a fixed rate per job completed. All of a sudden, I was rolling in administrative money. By mid-year, I had reached my contract limit and received an amendment for more houses.

(Continued on page 44)



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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 42)

I had three years' worth of houses to breeze through. Because I was using the program for a dual purpose, the work was being done by people eligible for the Comprehensive Education and Training Act (CETA). Now that I was there to train people, I thought it would be in the employees' best interests to try to place them in private employment.

We had a lot of success placing people in private firms, but I also had a lot of people getting fired from that employment. It was probably because I was a little too loose with my work rules.

The change in the federal administration had an unintended impact on the program, and this will happen again this time. Multiyear authorizations on a federal level sometimes hamper efforts to change things, and there is always a period of adjustment.

This is why it is so difficult to do what the incoming Trump administration wants. Some of these things are so embedded in the system that they may be part of a side deal to gaining approval for funding legislation in the first place. It is a treacherous path woven with hoops to

jump through and circles to complete.

It is a good idea to look at the issues with the government from a new perspective. Not a jaundiced eye but a new eye, clear and focused. The people administering some of these programs sometimes need to catch up on what they are there for. They are there to say "yes" and try to work around what will be a problem.

In the age of social media conflict and complaints, I am sure that people will lose their minds when some of these agencies disappear. Many of these folks will need to learn what they are talking about. If an agency is eliminated, some programs will probably live on but will be repackaged.

We are about to begin chaos as the administrative people will need help adapting if they keep their jobs. There are better times to be aligned with a narrative than now. Too often in recent years, people have been more ideology-oriented than program-oriented. I feel that things are going to change.

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



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PENNDOT MAKES BIG PROGRESS, MORE WORK AHEAD

By Christina Lengyel, The Center Square

PennDOT celebrated a busy year in 2024.

The agency has seen 5,485 roadway miles of improvement, much in paving, a major sore spot for Pennsylvanians.

The year also brought progress on 422 state and locally-owned bridges and 447 private-sector construction contracts.

The state claims over 120,000 miles of roadways, with over 41,000 owned by the state and over 79,000 owned by local municipalities. Nearly 29,000 benefit

from the Federal Aid system, including over 7,000 miles within the National Highway System and nearly 2,000 miles of the Interstate System.

"Investing in and improving our infrastructure is a commonsense way to spur economic development, create jobs, and help Pennsylvanians reach their destinations safely and efficiently. These improvements will help our communities grow as we continue working together to move Pennsylvania forward," said Gov. Josh Shapiro in October.

(Continued on page 46)

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PENNDOT MAKES BIG PROGRESS

(Continued from page 45)

In 2023, PennDOT boasted the largest drop in poor-condition bridges of any state in the country, and the current administration has sought to keep up the momentum with the hundreds of projects in the works. Of the state's over 25,000 bridges, just about 2,200 were in need of repair.

The state received \$1.6 billion in federal aid to improve bridge infrastructure immediately before the collapse of Forbes Avenue Bridge in Pittsburgh in 2022, which saw a bus plummet into the ravine below.

Despite putting up impressive numbers, legislators and residents maintain vocal opposition to the state's transportation priorities. A chief complaint is a lack of attention to local issues and road safety that affect people in their day-to-day lives in favor of highway infrastructure that supports the state's massive trucking industry.

Local issues like potholes, traffic calming, pedestrian and safety measures are taken into account with broad surveys and town halls, but many feel their concerns fall on deaf ears. Last year, the state's pedestrian deaths

increased, a statistic that other states have seen go down since the height of the COVID-19 pandemic.

Much of the contention around funding derives from the split between the state's vast rural areas and its major cities, leading many to complain about the state's investment in public transit like SEPTA, which supports about 700,000 daily riders in the Philadelphia region.

Divisions between Republicans and the Shapiro administration came to a head when SEPTA announced it would need to increase fares and reduce its

routes to stay afloat in 2025. The legislature failed to agree on long-term funding.

Republican leaders insisted that more investment should be made in infrastructure across the state with SEPTA support from other revenue sources. Shapiro said that proposals, including one that would tie income from skills-games regulation to the authority, never made it to his desk.

Ultimately, Shapiro flexed funding from federal highway capital funds to delay a transit crisis in the city.

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