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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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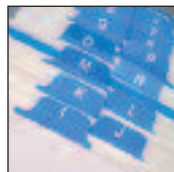
PHOTO BY STEVE LADNER PHOTOGRAPHY

6

Cover Story: *Montgomery County's Trading Post Depot captures the imagination with their vast assortment of locally produced, one-of-a-kind, "live-edge" wood creations, including bars, islands, mantels, shelves and farmhouse-style tables – custom finished or ready for DIY!*



17
Heart Disease in
Women – An Urgent
Call to Awareness



34
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Contents

- 10** | **Focus on Engineers & Architects**
Celebrating National Engineers Week
- 14** | **Tax Planning & Preparation Guide**
News and Tips from Local Tax Professionals
- 21** | **Social Media Tips**
Tips for AI Content Creation
- 22** | **Marketing Tips**
Marketing Automation Trends to Watch in 2025
- 23** | **Ask SCORE**
Highly Productive Employees Prioritize, Manage Time Well
- 26** | **Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 27** | **Regional Chamber of Commerce Round-Up**
Greater Reading / Phoenixville /
Perkiomen Valley / TriCounty Area
- 32** | **The SBRA Community**
How Committed Are You?
- 37** | **Ask SCORE**
Achieving Product/Market Fit for Your Small Business
- 41** | **Legal Perspectives**
Transfer Your Home to a Child During Your Lifetime?
- 46** | **Downtown Marketing & Development**
Flood Control Along Beaver Creek

... AND MORE!

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Expands Small Business Lending Services

Discovery Federal Credit Union is proud to expand its small business lending services, offering personalized financial solutions tailored to meet the unique needs of businesses in Berks County. With all decisions made locally, the credit union reinforces its commitment to supporting the growth and success of the local business community.

The credit union's small business offerings include competitive financial solutions for commercial and investment real estate, small business term loans for vehicle and equipment purchases, and flexible lines of credit. These products are

designed to help businesses of all sizes achieve their goals, whether it's acquiring property, upgrading equipment, or maintaining cash flow. Discovery Federal Credit Union understands the Berks County business and real estate landscape intimately, making it a trusted partner for local entrepreneurs.

What sets Discovery Federal Credit Union apart is its dedication to keeping resources and decisions within the community. Every loan granted directly benefits Berks County, ensuring that the credit union's success is tied to the success of its members. With competitive rates,

flexible terms, and personalized service, Discovery Federal Credit Union is the ideal partner for businesses looking to grow and thrive.

"We pride ourselves on being a trusted advisor to our members, including small business owners," said Michele Smith, CEO of Discovery Federal Credit Union. "Our local decision-making and deep knowledge of the Berks County market allow us to provide the kind of service and support businesses need to succeed."

In addition to its robust small business services, Discovery Federal Credit Union offers a full suite of consumer financial

products, including credit cards, home equity loans, car loans, and mortgages. With an expert team of lenders, the credit union is ready to meet the diverse financial needs of its members, whether they are business owners, individuals, or families.

To learn more about Discovery Federal Credit Union's small business and consumer financial solutions, visit www.discoveryfcu.org or reach out to Josh Oswald, Business Development Manager at 484.513.3412. The credit union remains committed to serving Berks County with integrity, expertise, and a personal touch.

www.discoveryfcu.org

Functional Works of Art from



By Kathy Hunt

Tired of characterless conference rooms and their cookie-cutter tables? Wish that your restaurant, bar, or coffeeshop had a more unique feel? Hiding your old dining or kitchen table under cloths, runners, and place mats? If you long to add something both practical and beautiful to your work or living space, Spring City's Trading Post Depot has a vast assortment of locally produced, live-edge wood furnishings and slabs waiting for you. Whether you're interested in pre-made furniture, or you have your own design ideas, Trading Post Depot owner Ed Delillo and team member Jon Stamato will work to ensure that your live-edge purchase is an absolute delight.

"These tables really become conversation pieces as well... They're both works of art and truly functional furniture."

Check out the Showroom and Scrapbook sections at tradingpostdepot.com or our Facebook page ([tradingpostdepot/](https://www.facebook.com/tradingpostdepot/)) to view more creations and find inspiration to customize your own.



PHOTOS BY STEVE LADNER PHOTOGRAPHY

Live-edge refers to the unfinished edge on a piece of woodwork. In use since Colonial times, the style was popularized in the 20th century by world-renowned, Bucks County-based woodworker, architect, and designer George Nakashima. Displaying the shape, grain, and often the bark of the tree, it showcases the wood's natural character and elegance. Many have likened live-edge furniture to a functional work of art — it looks stunning and serves a real purpose. It also provides an attractive alternative to the unremarkable furnishings that we so frequently see.

Along with beauty, every live-edge product has its own distinct appearance. With this design type, no two customers ever end up with the exact same piece.

"Live-edge is so customizable," Jon Stamato said. "At Trading Post Depot, we've done everything from a 55-foot bar top for the new Sedona restaurant in Newtown Square to little tables at King of Prussia's Cork and Candles and everything in between. The sky's the limit in terms of size and creativity."

Ed Delillo founded the Trading Post Depot in 2004. Eight years ago, he began the transition to focusing exclusively on creating and selling live-edge wood products. "There's cool wood everywhere and being able to create beautiful things from wood is a passion of ours," Stamato said.



Jon Stamato and Ed Delillo working on custom live-edge bar top.

Crafting unique furniture from locally sourced products

Understanding that customer interests and needs can vary widely, the Trading Post Depot specializes in a range of products and sizes, including dining, coffee, community, conference, and end tables. It also makes desktops, bars and countertops, floating shelves and shelving units, mantles, and benches. Located off the Royersford exit of

Route 422 at 16 East Bridge Street in Spring City, the Trading Post Depot has a massive inventory of live-edge tables and handcrafted seating on-site. Curious and prospective customers are encouraged to stop by and explore its offerings.

The business also possesses an expansive collection of customizable, live-edge slabs. Whether you are looking for a

handcrafted, 14-inch end table or a 16-foot conference table, the Trading Post Depot delivers, both figuratively and literally; its customers can opt to pick up or have their purchases delivered to them. Depending on the size and specifications for the furniture, it can take anywhere from a few weeks to a few months to complete a custom-made product.

"No project is too large or small," Stamato said. "We can accommodate anything and get creative with it. That's part of the fun of it."

(Continued on page 8)



Come explore the expansive collection of customizable, live-edge slabs at Trading Post Depot located off the Royersford exit of Route 422 at 16 East Bridge Street in Spring City.



(Continued from page 7)

One of the first steps in creating a table or other item is to select the wood. Although English walnut, cherry, and poplar rank as its most popular wood choices, the Trading Post Depot also carries slabs of hickory, oak, and maple. Whatever isn't on display can be acquired from its Lancaster-area mill. All wood is sourced in Pennsylvania and milled in Lancaster County. Stamato added that the business will work with contractors, offering them the chance to select the ideal slabs for their projects. Those interested should contact Stamato or Delillo for details.

Before being milled, the wood is kiln-dried. "This completely removes all the moisture and kills any insects that may be in the wood," Stamato said. "Kiln-drying prevents any type of warping or cracking from happening in the future. If you just milled a tree from your back yard, it could split, crack, warp, or twist."

Because Stamato and Delillo work with natural wood, knots, small fissures, and other blemishes are bound to exist. These are filled in with epoxy, which stabilizes the imperfections while allowing the unusual and breathtaking characteristics to shine through. The wood is then coated with a layer of epoxy, which supplies protection as well as a luxurious matte or glossy finish.

Stamato stressed that all Trading Post Depot products can receive a matte or satin finish.

As Stamato indicated earlier, wood slabs can be tailored to meet each customer's wishes. So, too, can the



bases for the furniture. In addition to the more conventional wood or metal supports, customers can request to have bases, pedestals, or legs constructed from enormous tree stumps, industrial cast iron cranks, and other industrial salvage or materials. Stamato said that this diversity sets the Trading Post Depot apart from the competition. Customers get to choose which high-quality materials are used.

"People really like to blend live-edge with an industrial metal leg or base, tying in both a rustic and modern feel," Stamato said. "It's a cool look."



Choosing the right piece for the office, restaurant, or home



Trading Post Depot is open from Monday through Friday from 12 to 5 PM and on Saturday and Sunday from 10 AM to 5 PM. Customers who are unable to visit during opening hours can request an appointment to tour the Spring City showroom privately.

"Part of the experience is to come in and pick out your own piece at the store," Stamato said. "It is a unique space and has more of an old-school woodshop vibe. It feels like your

grandfather's woodshop and not an assembly or production line."

Customers will attest that there is nothing quite like getting to touch, smell, and see natural wood. Experiencing the live-edge slabs and pre-made pieces in person sparks the imagination, inspiring design ideas for the home, office, and more. However, when customers lack the time to visit the Trading Post Depot, they can still view an array of items online. Go to <https://www.tradingpostdepot.com/> and click on "Live Edge Scrapbook" or "Products We Offer." There, they can get an idea of what is in stock, what has been created in the past, and what can be made for them in the future.

Customers can also call or text the store at 484.702.2460 or email through the Trading Post Depot website's "Contact Us" form and discuss pre-made or custom products. Stamato and Delillo will email images with the dimensions and design elements of wood slabs that may meet the customer's requirements.

For additional information, check out <https://www.tradingpostdepot.com/> or visit the showroom at 16 East Bridge Street in Spring City.



FOCUS ON ENGINEERS & ARCHITECTS

Muhlenberg Greene Architects Announces Newly Licensed Architect

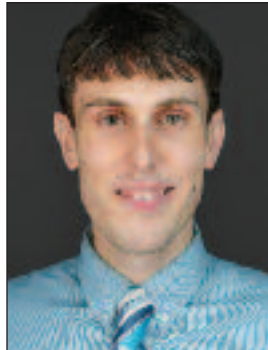
Brad Blankenbiller, RA, CSI, Attains Architectural Licensure in Pennsylvania

Muhlenberg Greene (MG) Architects is pleased to announce that Bradley S. Blankenbiller, RA, CSI, has completed the requirements for licensure and is now a Registered Architect in the Commonwealth of Pennsylvania.

Brad has been part of the design team at MG Architects for over 10 years. He earned a Bachelor of Architecture degree, with an Environmental Sustainability minor, from Philadelphia University in 2013. Brad is now MG Architects' sixth licensed architect.

The path to licensure requires an architecture degree from a school accredited by the National Architectural Accrediting Board (NAAB),

followed by the completion of a minimum of three years of experience through the Architectural Experience Program (AXP). After this, the candidate must pass the 6-part Architect Registration Examination (ARE).



Brad Blankenbiller, RA, CSI, Architect, MG Architects.

Brad has been a key team member for many notable local projects including the Reading Area Community College eSports Center, Berks County Agricultural Center Phase 1, and the Reading Muhlenberg Career and Technology Center new welding building. He also serves on the Occupational Advisory Committee for the Berks Career and Technology Center, and is a member of the Construction Specifications Institute.

Mr. Blankenbiller works out of the firm's Wyomissing office, but as customary, he will support projects throughout the firm's service area, including nine states (Pennsylvania, Delaware, New

Jersey, New York, Maryland, North and South Carolina, Virginia, Vermont) and the District of Columbia.

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

Congratulations Brad – we are honored to have you as part of our team.

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

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the plan compromise the Architect's vision of the development. Each site plan deals with the impacts of traffic management and parking layout. Managing stormwater for drainage and flood prevention often governs the design. Bringing sewer, water, and other utilities to the site can present difficult problems for the Engineer to solve.

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



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

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



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



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communities flourish today while preparing for tomorrow.

At Carroll Engineering, we recognize that funding is one of the biggest challenges facing municipalities and developers. That's why our Grants and Funding services are an integral part of what we offer. We work closely with our clients to navigate the complex process of securing financial support for critical projects, from identifying funding opportunities to preparing competitive applications. Whether you're revitalizing aging infrastructure, implementing stormwater management systems, or planning transportation upgrades, our team ensures that every dollar is maximized to achieve meaningful results. For example, we recently partnered with a local municipality to design a sustainable stormwater management system that not only reduced flooding risks and met strict environmental standards but



was also fully funded through grants secured with our assistance. By integrating financial guidance with engineering expertise, we help turn ambitious visions into reality.

We understand that every project presents unique challenges and opportunities. That's why we customize solutions to fit each client's specific needs, combining decades of experience with advanced tools and forward-thinking strategies. Sustainable design is no longer a luxury; it's a necessity, whether implementing stormwater systems to combat unpredictable weather, designing energy-efficient water systems, or creating low-impact site designs that minimize environmental disruption. We also simplify the complexities of permitting and compliance, ensuring every project meets regulatory standards seamlessly. Whether you're planning a new project, addressing infrastructure challenges, or seeking guidance in securing funding, Carroll Engineering Corporation is ready to work alongside you to build a brighter, more resilient future. Contact Rachel Skidmore, Marketing Director at rskidmore@carroll-engineering.com or 215.874.0173, 255 to discover how our expertise and financial strategies can bring your vision to life. Together, we'll lay the groundwork for success, one project at a time.



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information,
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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 42. 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 Marisela'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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TAX PLANNING & PREPARATION GUIDE

Herbein + Company, Inc. Announces Strategic Leadership Updates

Names Joshua A. Pollet, CPA, as Chief Financial Officer

Herbein + Company, Inc. (Herbein) today announced a series of strategic leadership transitions designed to position the firm for continued growth and success. These changes reflect Herbein's commitment to aligning its leadership structure with its strategic priorities.



At the core of these transitions, **Joshua A. Pollet, CPA**, has been appointed Chief Financial Officer, effective October 1, 2025. Pollet will succeed current CFO **Joseph J. Witkowski, CPA**, who plans to retire in late 2026 after an exceptional 33-year career with the firm.

Pollet's appointment underscores Herbein's focus on developing exceptional leaders. A proven leader, Pollet joined Herbein as an intern and became the third in the firm's history to achieve partnership in 2017. As leader of the firm's assurance practice and a member of the executive committee, Pollet has played a pivotal role in shaping Herbein's client service and long-term direction.

"Josh's appointment as CFO demonstrates our focus on developing exceptional leaders who align with Herbein's strategy," said Herbein Chief Executive Officer **David W. Stonesifer, CPA**. "His nearly two decades of experience in finance, strategic planning, and M&A advisory, combined

with his deep understanding of our culture, make him uniquely qualified to guide our financial future. Josh's leadership will help us grow responsibly while maintaining the strong foundation needed to invest in our people, clients, and technology."

Pollet shared, "Herbein's commitment to excellence and innovation has been inspiring throughout my career. As CFO, I look forward to building on the strong financial foundation established by our firm throughout the last 53 years, aligning our resources with strategic goals, and continuing to drive success alongside our talented team."

Witkowski added, "Josh's deep knowledge of Herbein and his forward-thinking approach make him the ideal successor. I look forward to supporting him through this transition as he steps into this key leadership role."

In addition to Pollet's appointment, Herbein announced two other key leadership transitions:



Craig A. Mengel, CPA, a partner since 2017, has been appointed Managing Director of the Business Enterprise Practice; dedicated to serving small and mid-sized business clients. Mengel's client-focused approach and strategic vision will support the continued growth of the practice. He succeeds Partner

Steven M. Wolf, CPA, who will now guide Herbein's M&A post-integration processes.



Christopher M. Turtell, CPA, a partner since 2016, has been named Managing Director of the firm's Assurance Practice, succeeding Pollet. Turtell's expertise in quality control, client service, and team development will enhance the practice's ability to meet client needs and drive future success.

"These leadership changes are part of our intention to align our leadership structure with our strategic priorities," said Stonesifer. "By positioning leaders like Josh, Craig, and Chris in these critical roles, we ensure Herbein is well-equipped to meet the challenges and opportunities ahead while continuing to help our clients succeed with confidence."

About Herbein + Company, Inc. (Herbein)

Herbein + Company, Inc. (Herbein) is an award-winning CPA advisory firm, creating impact nationally and locally since 1972. We build value through exceptional service and innovative solutions, and provide client-focused accounting, tax, advisory, HR consulting, wealth management, and risk management services. Our clients benefit from tailored strategies in the communities where they live and work that help them succeed with confidence, today and tomorrow.

Herbein is an independent member of Allinial Global, an accounting firm association of legally independent accounting and consulting firms with offices in North America and throughout the world.

Visit www.herbein.com or connect with us on LinkedIn, Facebook, and X (formerly Twitter).

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 • Canceled 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 1043 • Mutual fund statements • Other basis documentation
IRA's	• Forms 1099-R, 5498, and 8686 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 recordkeeping 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.

• **Account statements.** Account statements from your financial institution are acceptable as proof.

• **Pay statements.** You may have deductible expenses withheld 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.

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.

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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Pictured (Left to Right): Joseph Scott McArdle, co-founder, Keller Williams Realty; Bruce McLelland, Applied Video Technology; Louis Beccaria, Beccaria & Associates, LLC; Robb Frees, Frees Insurance; Mark Glowacki, Sr. Director – Tax Group – West Pharmaceutical (Ret.); Bobby Strunk, co-founder, R. Strunk Funeral Home; Michael Howell, Realty One Group Restore. (Not Pictured): Mike Kelly, K-Three Partners; Kurt Kunsch, Sr. Vice-President for Wealth Advisory Services - Phoenixville Federal Bank & Trust.

Area Businessmen Come Together to Support Local Charities

Nine leaders of the Phoenixville community are spearheading a group named, "100 Men of Phoenixville." The group is dedicated to creating a great multi-generational network of civic-minded men interested in improving the Phoenixville community. The goal is to foster camaraderie in the community while supporting charitable causes.

The date for their inaugural event is Wednesday, April 2nd from 5 p.m. to 7 p.m. at the Phoenixville's Polish American Citizens Club, 328 High Street. Members can nominate non-profits in the Phoenixville community of their choosing. Three charities will be selected at random from among the nominations. Each of these three will make five-minute presentations at the

event. One non-profit organization will receive 70 percent of the available grant funds, one will receive 20 percent of the funds, and the final one will receive 10 percent of the available grant funds. The group is expecting at least 100 men to participate with a suggested donation of \$100 each, with a goal of at least \$10,000 raised and given locally. Our group is modeled after and inspired by a similar group, "100 Women of Phoenixville," that was established several years ago. Donations are being funneled through the online fundraising site entitled, Grapevine (<https://www.grapevine.org/giving-circle/e7WiRgq/100-Men-of-Phoenixville-PA>). Personal checks will also be accepted.



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HEART DISEASE IN WOMEN: An Urgent Call to Awareness



By Dr. Mohamad Taha, Suburban Community Hospital

As a cardiologist, I often encounter a concerning misconception among women: the belief that heart disease primarily affects others and that the fear of breast cancer overshadows the true risks of cardiovascular conditions. However, it is essential to understand that heart disease is the leading cause of death for women in the United States. This reality demands our attention and action.



women, but one thing is clear: women with known risk factors — such as excess weight, high cholesterol, high blood pressure, or a history of smoking — must prioritize their heart health. It's vital to consult your healthcare provider to explore preventive measures and ensure you are taking steps to safeguard your heart.

If you have concerns about your heart health or believe you may be at risk, I encourage you to take the proactive step of scheduling an appointment with a cardiologist. Together, we can create a personalized plan that empowers you to take control of your cardiovascular health.

Remember, awareness is the first step toward prevention. Let's work together to break the stigma and change the narrative around heart disease in women. You deserve a cardiologist that will work diligently to keep your heart healthy, please don't hesitate to reach out.

Dr. Mohamad Taha is currently accepting new patients. To schedule an appointment, please call 610.290.4270. Your heart health is worth the investment!

Many women are unaware that the symptoms of heart disease can manifest differently than they do in men. While chest pain is a common indicator, some women may experience more subtle signs, such as nausea, fatigue, or flu-like symptoms. This variation can complicate diagnosis and delay treatment, which makes awareness even more crucial.

Research continues to shed light on the differences in how heart disease presents in

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Take the first step towards a healthier heart today!



HEART HEALTH AWARENESS: 3 Simple Steps to a Stronger You

Provided by GYMGUYZ Main Line & Montgomery County

February is American Heart Month, a perfect time to focus on taking care of your most important muscle—your heart. These small but impactful steps can make a big difference in your overall health and well-being.

1. Move with Purpose: Cardio is key to heart health, but you don't need to run a marathon to see benefits. Brisk walks, dancing, or cycling are great ways to strengthen your heart and boost circulation. GYMGUYZ trainers specialize in creating fun, heart-healthy workouts

tailored to your fitness level, so staying active can be convenient and enjoyable.

2. Fuel Your Body Right: Nourish your heart by choosing whole foods rich in nutrients. Incorporate leafy greens, berries, nuts, and lean proteins into your meals while cutting back on processed foods high in sodium and trans fats. Need guidance? A personalized nutrition plan can help you align your diet with your fitness goals.

3. Prioritize Recovery and Stress Relief: Chronic stress takes a toll on your heart. Take time each day for activities that help you unwind, whether it's stretching, yoga, or simply taking deep breaths. GYMGUYZ trainers often include stretching and relaxation exercises in sessions to help you recover and stay balanced.

Take the First Step

This February, commit to small changes that will lead to a lifetime of benefits. Whether you're starting fresh or building on your fitness journey, taking care of your heart is the greatest gift you can give yourself.





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JBT Promotes Francis to AVP, Treasury Business Solutions Manager

Jonestown Bank & Trust Co. (JBT) recently announced that Jessica Francis has been promoted to Assistant Vice President and Treasury Business Solutions Manager.

In her role as Treasury Business Solutions Manager, Francis will oversee JBT's Treasury Management team, focus on building products to help business clients enhance their operations and develop new commercial relationships for the bank.

Francis joined JBT in 2022 as a Business Solutions Officer and has over 20 years of banking experience. Francis began her career at Bank of Lancaster County before joining PNC. Prior to joining JBT, Francis was employed by Marine Bank & Trust Company in Vero Beach, Florida.

An active supporter of the Historic Preservation Trust of Lancaster and the LNS Air Show, Francis lives in Lititz, PA and is a graduate of Penn Manor High School.



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Interlace Communications Expands Services

Commercial Printing Now Available

At Interlace Communications, we've always been committed to helping businesses in the 422 Corridor elevate their marketing efforts. Known for our expertise in online marketing—including website development, SEO and now AEO, Google Ads, and social media management—we've now expanded our offerings to include commercial printing services. This addition is a natural extension of our mission to provide complete comprehensive marketing solutions, helping businesses create cohesive and impactful campaigns that connect with their target audiences both online and offline.

Our commercial printing services cater to the unique needs for your business by delivering high-quality materials that make a lasting impression. From eye-catching brochures and flyers to profes-

sionally designed business cards, banners, and more, we focus on creating tangible marketing pieces that reflect your brand's identity. Whether you're hosting an event, showcasing a new product, or enhancing your branding, our team ensures every printed piece is tailored to your goals, aligning seamlessly with your online marketing strategy.

With this new offering, we're here to provide you with a one-stop marketing solution. By integrating commercial printing with our digital expertise, we can help you develop unified campaigns that amplify your message across multiple channels. Ready to bring your brand to life with expertly crafted print and digital marketing solutions? Visit us at iciconnect.com or call us today at 484.709.6564 to learn more about how we can help your business grow.

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ACE JANITORIAL

Ace Janitorial, led by owner David Souvannarath, is a trusted name in commercial cleaning. With a robust background in retail management, David took over this family-owned business from his in-laws in 2020, continuing a legacy that has spanned over a decade. Ace Janitorial specializes in cleaning commercial buildings of all sizes, ensuring that office and bathroom spaces are meticulously maintained. What sets Ace Janitorial apart is their commitment to providing quality cleaning services at affordable prices, coupled with free consultations to address specific needs.



David Souvannarath

At the heart of Ace Janitorial's mission is a dedication to excellence and customer satisfaction. They understand the importance of a clean and professional environment, particularly for offices requiring after-hours cleaning services. Their expertise and attention to detail ensure that each space they clean is not just spotless, but also conducive to productivity and well-being.

Over the years, Ace Janitorial has built a strong reputation for reliability and top-notch service. They have become a go-to choice for businesses looking for thorough and dependable cleaning solutions. Whether it's a small office or a large commercial building, Ace Janitorial delivers exceptional results that meet the unique needs of their clients.

By combining a personal touch with professional standards, David and his team have created a cleaning service that businesses can rely on. Ace Janitorial's dedication to quality and affordability makes them a standout in the industry, continually striving to exceed customer expectations and maintain high standards of cleanliness.



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2 Ways to Learn About EOS

- 📍 **Request a free copy of *Traction* by Gino Wickham**
Contact me to request a free copy of the book that started it all, *Traction* by Gino Wickman, creator of EOS.
- 📍 **Schedule a free 30 Minute Overview of EOS**
This session is designed for the leadership team of an entrepreneurial company. During the meeting I will paint a clear picture of the system to help the team decide whether to move forward with EOS.






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TIPS FOR AI CONTENT CREATION



SOCIAL MEDIA TIPS By Theresa Mintzer

The applications for Artificial Intelligence (AI) are endless. You probably already use AI daily without realizing it. Why not try AI to help with content creation?

ChatGPT has a free version. Try it out before you pay for it. Create a prompt to generate ideas for posts. For example, try the prompt "Give me fifteen reasons to hire a tax professional." Chat will give you fifteen detailed reasons to hire a tax professional.

Next, rewrite those points using the unique tone you want to convey on social media. Then, decide on a call to action to fit the post. Now, you have fifteen new posts. You can also use ChatGPT to create posts for specific platforms and suggest the tone of the posts. Remember to include details about your ideal customer in the

prompt. Chat will write the posts for you based on that information. Then go over the posts to ensure they are appropriate for your business.

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

After you have generated your posts find stock or your own photos for each post. Batch schedule them to quickly create content for a month or more in an afternoon. AI is a tool like many others you use to automate your business.

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HOW AI IS CHANGING THE GAME: MARKETING AUTOMATION TRENDS TO WATCH IN 2025



MARKETING TIPS

By Julie Huff, Copywriter, beMarketing

Imagine marketing that feels so intuitive it's like your business can read minds. With AI, this is

becoming a reality. From hyper-personalized campaigns to 24/7 customer support, AI is reshaping the way brands connect with their audiences, turning automation into a powerful tool for growth.

1. Hyper-Personalization: AI delivers customized experiences by analyzing customer behavior, preferences, and even emotional cues. Personalized emails, targeted ads, and custom recommendations make customers feel understood, driving engagement and loyalty. AI tools analyze customer behavior, preferences, and even emotional cues to create customized experiences.

2. Predictive Analytics: By analyzing historical data, predictive analytics helps businesses anticipate customer needs and forecast trends. This enables proactive strategies that save time and money. AI-powered tools help analyze patterns to predict what products, services, or content will resonate most with your audience. Brands can evaluate past content performance to predict future trends and craft more engaging campaigns.

3. Adaptive Campaigns: AI-driven workflows adjust campaigns in real-time, ensuring the right message reaches the right audience. From ad copy to product recommendations, everything stays relevant and impactful. AI-driven workflows monitor campaign performance and customer interactions, tweaking elements like ad copy, visuals, and targeting to optimize results. A restaurant might promote trending menu items during peak hours based on real-time data.

4. AI Chatbots: AI chatbots provide instant, round-the-clock customer support. Chatbots use NLP to understand and respond to customer questions and comments, delivering human-like interactions that feel natural and intuitive. They handle inquiries, recommend products, and even assist with bookings, freeing up human teams for more complex tasks.

Embrace the Future of Marketing

AI isn't just a tool—it's a game-changer. If your strategy feels stuck, it's time to step into the future. At beMarketing, we specialize in helping businesses use AI and automation to do more with less.

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HIGHLY PRODUCTIVE EMPLOYEES PRIORITIZE, MANAGE TIME WELL

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

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

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

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

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

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

(Continued on page 24)

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(Continued from page 23)

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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A GARDEN SPOT COMMUNITY

Frederick Living is a vibrant retirement community that offers a full continuum of care, allowing residents to live purposefully and independently while having access to a range of support services as needed. With nearly 320 residents aged 55 and older, the community provides options for Independent Living, Personal and Memory Care, and healthcare services, all designed to help individuals thrive.

Residents in Independent Living choose from a variety of accommodations including one- and two-bedroom cottages or apartments with options that include a garage, balcony, patio, or sunroom. A full complement of amenities is available on campus including *The Body Shop* fitness center, two dining venues, a library, gift shop, art room, game room and wellness suite, all of which contribute to a fulfilling and independent lifestyle.

There is plenty to do at Frederick Living with over 20 micro-communities offering opportunities to stay engaged and active. Residents can pursue a favorite hobby such as needle arts, painting, beading or woodworking, or they can volunteer throughout the campus. Volunteers play a vital role in many of the campus events, fostering a sense of belonging and independence.

For those needing additional support for daily living, the Personal Care apartments provide added security while enabling residents to maintain their independence and enjoy meaningful connections with their neighbors. Personal Care also offers a safe transitional option for residents who are returning from a hospital or rehab stay, allowing them to regain strength and confidence while receiving support throughout the day. Additionally, for residents living with dementia, Aspen Village Memory Care provides specialized support, and Cedarwood Nursing offers healthcare services for those with more complex needs.

Those considering a move to a retirement community should plan to attend Frederick Living's free, six-week seminar led by Jill Kearney, Founder and CEO of Specialty Moves by Design. The series will be held in the Frederick Living Auditorium on Tuesday mornings, February 25 through April 1, 2025 from 10 am to 12 pm. Jill provides practical advice

on downsizing, moving, and creating a personalized retirement lifestyle.

Located just east of Gilbertsville, PA, Frederick Living is the perfect place to experience purposeful and independent retirement living. To schedule a tour or to register for the Downsizing Seminar, call Lisa McCartin today at 610.754.7878, ext. 1001.



Experience purposeful retirement living today.

ADVERTISED SERVICES DIRECTORY

ACCOUNTING / BOOKKEEPING	
BRESLOW'S BOOKKEEPING	15
HERBEIN CPAS & ADVISORS	14
ARCHITECTS	
MUHLBERG GREENE ARCHITECTS	10
VILLAGE ARCHITECTURE & PRESERVATION	11
ATTORNEYS	
WOLF BALDWIN & ASSOC. PC	41
AUCTIONEERS	
GEYER AUCTION COMPANIES	22
AUTO GRAPHICS / SIGNAGE / APPAREL	
GRABER LETTERIN' INC. SIGN COMPANY	34
AUTO TAGS, TITLE TRANSFERS	
THE AUTO TAG PLACE	47
AUTOMOTIVE / SERVICE	
BILL'S PERFORMANCE & RESTORATION	47
RED KIEFFER'S AUTO REPAIR	47
AUTOMOTIVE / TIRE SALES & SERVICE	
CJ'S TIRE & AUTOMOTIVE SERVICE	47
H & F TIRE SERVICE	47
BANKING / FINANCES	
DIAMOND FEDERAL CREDIT UNION	3
DISCOVERY FEDERAL CREDIT UNION	45
BUILDING MATERIALS CENTER	
LEZZER LUMBER COMPANY	24
BUSINESS BROKERS	
ENDEAVOR BUSINESS BROKERS	51
BUSINESS COUNSELING	
SCORE	42
BUSINESS SERVICES	
WILL OMLOR PROFESSIONAL EOS IMPLEMENTER®	20
CLEANING & ORGANIZING SERVICES	
HELP AT HOME WITH PAM	16
CONSTRUCTION SERVICES	
ONDRA-HUYETT ASSOCIATES, INC.	44
CONSTRUCTION SERVICES/BUILDING & REMODELING	
HOLLENBACH CONSTRUCTION, INC.	39
HYDIER BUILDERS	48
DIGITAL PRINTING / MARKETING / ADVERTISING	
BERKS DIGITAL, INC.	18, 34
EDUCATION / TECHNICAL SCHOOL	
NORTH MONTGO TECHNICAL CAREER CENTER	42
ELECTRICAL CONTRACTOR	
MARRIED 2 ELECTRIC	26
ENGINEERING SERVICES	
CARROLL ENGINEERING, CORP.	12
EARTH ENGINEERING	11
LUDGATE ENGINEERING	10
EVENT SPACE	
THE LINK BY MAR	13
FLOORING	
CHESMONT CARPET ONE	48
MY DAD'S FLOORING	40
GRAPHIC DESIGN & SOCIAL MEDIA SERVICES	
SUZY RAE DESIGN	34
GRAPHIC DESIGN SERVICES	
DOWNTOWN DEZIGN	34
GRAPHIC DESIGN, SIGNS & PRINTING SERVICES	
FASTSIGNS	34
INTERLACE COMMUNICATIONS / WINDSOR PRESS	18
LUCKY SQUIRREL PRINTWORKS	34, 41
HEALTH / HEALTHCARE	
COMMUNITY HEALTH & DENTAL CARE	23
SUBURBAN COMMUNITY HOSPITAL	17
HEALTH & BEAUTY	
SHERYL WILLIAMS HAIR REPLACEMENT SPECIALIST	38
HEALTH & FITNESS / GYM	
FIT LIFE FITNESS	23
HEALTH & FITNESS / PERSONAL TRAINING	
AEROBIC RHYTHMICS	35
GYMGUYZ KING OF PRUSSIA & MONTGOMERY COUNTY38	
HEALTHCARE / OCCUPATIONAL HEALTH	
OCCUPATIONAL HEALTH / POTTSTOWN HOSPITAL - TOWER HEALTH	2
HOME DÉCOR / CUSTOM FURNITURE	
TRADING POST DEPOT	46
HUMAN RESOURCES CONSULTING	
WORKPLACE HARMONY	37
INDUSTRIAL SUPPLY	
CLARK INDUSTRIAL SUPPLY, INC.	40
INSURANCE & FINANCIAL SERVICES	
CISICK PLANNING	13
INSURANCE SERVICES	
BONNIE HEATH SENIOR INSURANCE BROKER	26
JAB INSURANCE BROKERS	21
LANDSCAPING / PROPERTY MAINTENANCE	
TONY & JOE'S LANDSCAPE DESIGN	26
LODGING /HOTEL	
SURESTAY PLUS BY BEST WESTERN	16
MACHINE SHOP / WELDING & FABRICATION	
LEVAN MACHINE & TRUCK EQUIPMENT	18
MANUFACTURING	
REPPERT'S CANDY	21
MARKETING SERVICES	
BEMARKETING	22
MEDICAL SPA	
YOUNG MEDICAL SPA	46
ORGANIZATION	
POLKA DOT POWERHOUSE POTTSTOWN CHAPTER	42
POTTSTOWN ROTARY CLUB	44
SMALL BUSINESS RESOURCE ASSOCIATION	41
ORGANIZATION / CHAMBER OF COMMERCE	
GREATER READING CHAMBER ALLIANCE	27
ORGANIZATION NON-PROFIT	
BOYERTOWN AREA MULTI-SERVICE	49
FAMILY CAREGIVERS NETWORK, INC.	42
GOODWILL KEYSTONE AREA	39
HABITAT FOR HUMANITY OF MONTGOMERY AND DELAWARE COUNTIES	37
PAYROLL SERVICES / BOOKKEEPING SERVICES	
EXPRESS DATA SYSTEMS, INC.	15
PAYROLL SERVICES / HR SUPPORT	
PREMIERNOW PAYROLL & HR	52
PHOTOGRAPHY PROFESSIONAL	
KEVIN YORK PHOTOGRAPHY	35
STEVE LADNER PHOTOGRAPHY	49
PLUMBING CONTRACTOR	
A. JACKSON ECKER, INC.	35
PRINTING SERVICES	
EVERYTHING PRINTING	16, 34
PROFESSIONAL COACHING	
BREANNA ANGSTADT INTUITIVE TRANSFORMATIONAL COACH	36
REAL ESTATE	
KELLER WILLIAMS JOSEPH SCOTT MCARDLE	48
UNITED REAL ESTATE STRIVE 212 JEFF WITTIG	35
REAL ESTATE / COMMERCIAL & INDUSTRIAL	
ZUBER COMMERCIAL REALTORS	31
RESTAURANTS	
BEE KEEPERS CAFÉ	43
FRIDA'S MEXICAN TAQUERIA	43
GRACIE'S 21ST CENTURY CAFÉ	43
LIMERICK DINER / FLYING PIG TAVERN	43
MR. STICKY'S HOMEMADE STICKY BUNS	43
MS. PICKLES SANDWICH SHOP	43
SPECK'S DRIVE-IN	43
YE OLD COVENTRY PUB	43
RETAIL / GIFT BASKETS	
BETTY'S ORIGINAL GIFT BASKETS	35
RETAIL / TOBACCO & RELATED PRODUCTS	
COLE TOBACCO	35
RETIREMENT COMMUNITY	
KEYSTONE VILLA AT DOUGLASSVILLE	20
SECURITY SERVICES	
SECURITY SERVICE COMPANY	24
TAX PREPARATION SERVICES	
H & R BLOCK	15
TECHNOLOGY / IT	
STCNETCH & EDTECH SPORTS	46
TRAVEL AGENCY	
H & G TRAVEL ADVENTURES	50
TREE SERVICE	
CHIPPERTREE SERVICE, LLC	20
VIDEO PRODUCTION/TELEVISION	
PCTV NETWORK	36



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The client is the center of everything I do: their needs, goals, and preferences, their financial considerations, and what type of coverage they are accustomed to. I have lots of happy customers who enjoy being able to call throughout the year when something comes up they want to discuss. For this reason I get many referrals, for which I am grateful. We form lasting relationships and there is hardly anything I would not do for my clients.



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Route 422 Business Advisor

PROMOTE YOUR BUSINESS! CALL (610) 323-6253

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

Intermediate Excel AM Session - February 2025

Monday Feb 3, 2025

8:00 AM - 10:30 AM EST

Four weeks on Mondays:
Feb. 3, 10, 17, and 24

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

Shearer Technical Computer Consultants
727 Penn Ave.

West Reading, PA 19611

\$300/person - GRCA Members

\$375/person - Future Chamber Members

<http://GreaterReading.org>

Contact: Mark Dolinski, Vice President Training
and Professional Development

Intermediate Excel AM Session - February 2025 -
Event Registration

Advanced Excel AM - February 2025

Tuesday Feb 4, 2025

8:00 AM - 10:30 AM EST

Four weeks on Tuesdays:
Feb. 4, 11, 18, and 25

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

Shearer Technical

727 Penn Ave.

West Reading, PA 19611

\$300/person - GRCA Members;

\$375/person - Future Chamber Members

<http://GreaterReading.org>

Contact: Mark Dolinski

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11861>

Breakfast4Success (Feb. 2024) -

Powerhouses: Women in Male-Dominated Fields

Wednesday Feb 5, 2025

7:30 AM - 9:30 AM EST

Santander Performing Arts Center

3rd Floor Ballroom

136 N 6th St., Reading

\$40 / GRCA Member

\$50 / Future Member

Contact: Jackie Stiles 610-898-7785

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11870>

Intro Microsoft Word - February 2025

Wednesday Feb 5, 2025

8:00 AM - 10:30 AM EST

Four sessions on Wednesdays:
February 5, 12, 19, and 26

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

Shearer Technical Computer Consultants

727 Penn Ave., West Reading

\$300/person - Chamber Members;

\$375/person - Not-Yet Chamber Members

Contact: 610-898-8386

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11862>

Intro to Excel - February 2025

Thursday Feb 6, 2025

8:00 AM - 10:30 AM EST

Four weeks on Thursdays: Feb. 6, 13, 20, and 27

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

Shearer Technical

727 Penn Ave.

West Reading, PA 19611

\$300/person - GRCA Members;

\$375/person - Future Chamber Members

<http://www.greaterreading.org>

Contact: Mark Dolinski, Vice President Training
and Professional Development

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11863>

Re-Member Refresher Webinar (Feb 2025)

Thursday Feb 6, 2025

12:00 PM - 1:00 PM EST

Zoom link will be sent to
attendees ahead of event

Contact: Dallan Yoh

Re-Member Refresher Webinar (Feb 2025) -
Event Registration

Practical Project Management Workshop

Tuesday, Feb. 11

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

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$250/person for GRCA;

\$300/person for Future GRCA Members

Training is WEDnet eligible

Contact: Mark Dolinski

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11805>

GRCA Trip Virtual Info Session - Spain Sunshine & Sangria 2025

Tuesday Feb 18, 2025

5:30 PM - 7:00 PM EST

Virtual / Online Event

Login Link to be shared week of event

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

Click here to BOOK YOUR TRIP TODAY!

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

Contact: Jackie Stiles, Vice President of Business
Development & Special Programs

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11845>

Sales Methods & Mastery Training Program

Wednesday Feb 19, 2025

8:30 AM - 4:30 PM EST

Wednesday and Thursday February 19 & 20

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

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$795/person for GRCA Members

\$995/person for Not-Yet Chamber Members

\$695 **Early Bird** registration by January
31 (Chamber Members)

\$795 **Early Bird** registration by January 31 (Not-
Yet Chamber Members)

Contact: Mark Dolinski

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11811>

Essentials of Effective Leadership - Winter 2025

Wednesday Feb 26, 2025

8:30 AM - 11:30 AM EST

Dates: Five weeks on Wednesdays:
Feb, 26, Mar. 5, 12, 19, and 26

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

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$695/person for Chamber Members;

\$895/person for Future Chamber Members

Contact: Mark Dolinski, Vice President Training
and Professional Development

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11834>

Networking@Night - Fraser (Feb 2025)

Thursday Feb 27, 2025

5:00 PM - 7:00 PM EST

Fraser Advanced Information Systems

320 Penn Ave., West Reading

Free to GRCA Members

Contact: Katie Johnsen 610-898-7779

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11871>

**For more information, visit
www.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

WELCOME NEW MEMBERS!

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

Casey Services Club
(610) 327-4929

<http://caseyservice.net/>
Nonprofit Organizations

Hope Capital Investments
(267) 966-7421

<http://www.hopeillc.com/>
Property Management

Primerica - Samuel A. Yoder
(610) 442-8209

<http://www.primerica.com/syoder>
Financial Services, Insurance Companies

Perpendicular Angel Design
(610) 405-2087

<https://www.perpendicularangel.com/>
Website Design

MEMBER ANNIVERSARIES

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

47+ Years

Borough of Pottstown

Brookside Country Club

Constellation

Herbein + Company, Inc. (Formerly Cappelletti, Pinter & Company, P.C)

Frantz, P. Richard, A.I.A., Architect

Fox Rothschild LLP

The Hill School

Maillie LLP

O'Donnell, Weiss & Mattei, P.C.

Pottstown Area Economic Development

Pottstown Engineered Products, Inc.

Pottstown Hospital Tower Health

Rhoads Energy – Rhoads Air

Specht Realty, Inc.

Truist

Twin County Construction Co., LLC

Yergey.Daylor.Allebach. Scheffey.Picardi

35 Years

Fulton Bank

Moyer's Catering

5 Years

Iron Gate Biergarten

J.J. Ratigan Brewing Co.

Storage Sense Pottstown

BOYERTOWN AREA PROGRESS DINNER

BOYERTOWN AREA PROGRESS DINNER

**Thursday, March 27th
5:00 PM - 8:30 PM**

La Massaria at Bella Vista

2901 Fagleysville Rd., Gilbertsville, PA 19525

- Cocktail hour with cash bar
- Dinner
- BASH Telecommunications students present a video showcasing companies that have constructed new buildings or enhanced existing ones, contributing to the beautification of the area.
 - Carmelo's Pizza
 - Community Health & Dental Care
 - Lehigh Valley Health Network
 - The Peppermint Stick Candy Store & Parlor
- James K. Boyer Quality of Life Award presented to Preston's Pantry for their involvement and service to the community.

Member: \$100

Member Table of 10: \$900

Non-Member: \$200

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



REGIONAL CHAMBER ROUNDUP



UPCOMING Events





Tuesday, FEBRUARY 11 - 1:30 PM
REACH Luncheon
 Join us for a panel discussion featuring REACH Members. Explore how they've advanced in their workplaces, gain insights into essential leadership traits, and hear about the experiences and lessons that have shaped their journeys.

Feb 4 2025



1st Friday of each month 9:30 AM - 1:00 PM
Relationships & Coffee
 Meet new people, check in with each other, and share inspiration. Grow your network and connect with other professional women and non-binary people.

Feb 28 2025



Thursday, FEBRUARY 11 - 1:30 PM
REACH Luncheon
 This is a unique chance to gain insights from a proven leader (Holly Badal, President of Neighborhood Hospitals within the Lehigh Valley Health Network), connect with like-minded individuals, and take away practical advice to elevate your own career.

Apr 8 2025

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



UPCOMING EVENTS



Thursday 5:00 PM - 7:30 PM
Meetup & Trivia
 Join us at City 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



Wednesday 6:30 PM - 9:00 PM
Reading Royals Hockey Game and Tour
 Join us for a tour and then watch a game of hockey with the Reading Royals. Your registration fee also includes a hotdog and soda voucher. Parking is available on-site at the arena.

Feb 26 2025



Thursday 4:00 PM - 6:00 PM
Financial Literacy Panel
 Join us for a Financial Literacy Panel led by fellow Young Professionals! Topics include: retirement savings strategies, budgeting basics, business fraud information, understanding credit for personal and business finances.

Mar 13 2025



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





Joint Happy Hour

With Greater Reading Chamber Alliance and Upper Perkiomen Valley Chamber

THURSDAY, MARCH 20TH

5:00 PM - 6:30 PM

THE GRILLE AT BEAR CREEK MOUNTAIN RESORT
THIS EVENT IS FREE TO OUR MEMBERS



There is no charge to attend; however, we do ask that you register due to limited seating. Scan the QR Code to register, call 610.326.2900, or visit tricountyareachamber.com

Save the Date

ANNUAL DINNER

THE 'BE IN THE ROOM' EVENT OF THE YEAR!

APRIL 24 2025

AT 5 PM
 RIVERCREST GOLF CLUB & PRESERVE
 MEMBERS: \$110
 NON-MEMBER: \$220
 MEMBERS TABLE OF 10: \$1000

Call 610.326.2900 or email alice@tricountyareachamber.com. Scan the QR Code to register or visit tricountyareachamber.com. Sponsorships are available!



REGIONAL CHAMBER ROUNDUP

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

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.



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!

Join TODAY to receive...

New MEMBER Promo

PROMO ITEMS	VALUE
(1) Month E-news Ad	\$100.00
(6) Month Homepage Logo	\$225.00
(2) FREE Months Membership	\$ Varies

Call Chamber for Details
610-489-6660

New Member Promo

Join the Perkiomen Valley Chamber of Commerce this February and make the most of these exclusive benefits! Don't miss this opportunity to enhance your business visibility and connect with our vibrant community.

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!**



Title Sponsor Phoenixville Hospital Tower Health

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

SAVE THE DATES!

March 26, 2025 – PV Chamber Annual Membership Meeting

June 9, 2025 – Annual Golf Outing at Spring Ford Country Club



We Work For You...

Call Toll Free 1-866-948-2255

FOR SALE-

504-512 Chestnut St., Pottstown



Attention Real Estate Developers!

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

Reduced to \$665,000

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.

LOOKING FOR SPACE TO LEASE IN ROYERSFORD (1001359872)



301 N Lewis Rd, Royersford

SEVERAL SPACES AVAILABLE WITH MULTIPLE OPPORTUNITIES

Store Front - Parking Lot side Was a sneaker outlet **1900 Sq ft**

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

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

Call for more information and showings.

FOR SALE- 205 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

LAND FOR SALE Washington Twp - Berks County

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



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THE SBRA COMMUNITY HOW COMMITTED ARE YOU?



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

Here we are, one month into the New Year and many of you have attempted to set goals or resolutions to make some kind of a change about something. Regardless of your attempt to make a change, 80 percent of you will give up and go back to whatever behavior you were trying to change. Oddly enough, more people today are inclined to not even set a goal or make a resolution because they just don't want to or they know they will fail or they actually forget what their goal or resolution was. Sad, but true.

As human beings we are challenged daily with decisions that, in many cases, are simple to make such as what to have for breakfast or what to wear. Taking a short cut to work that sometimes saves you ten minutes versus taking the normal route, might be another example of a simple choice.

This article however is not focused on simple choices, rather, difficult ones that may have a significant impact on your business or personal life.

Choices that are hard to make, some with consequences that might even be life changing. Like setting goals or making resolutions, why is making a change from what you are currently doing to something else so difficult?

I was meeting with a client a few weeks ago that had come to me to discuss a business problem. He started his business three years ago and in the first year he had seven clients. Total revenue barely paid his expenses, let alone

give him a salary. Fortunately, his wife had a job that helped pay the family bills. In year two his client base stayed the same and by year three he started to look for help. Early in our meeting I asked him why it took so long to reach out for help. His response was that he was too embarrassed to ask for help. I then asked him what he was doing to get new clients. His response was, nothing because he didn't know how. Finally, I looked at him and asked, "how committed are you" to being your own boss and owning your own business? He looked at me and said "Very, that's why I am here. I am ready to make whatever changes I need to be successful." I then asked him "How bad do you want this?" After a few moments of silence he responded, "I am tired of working hard and making no money and being supported by my wife — I will commit to do whatever it takes to make my business successful."

His statement was huge as resolutions and goals are meaningless unless they are backed-up by a commitment. By definition, a commitment is an agreement or pledge to do something in the future. A commitment is something which regularly takes

up some of your time because of an agreement you have made or because of a responsibility that you have. A commitment holds you accountable to yourself and others. That's why many people fail, they do not like to be held accountable.

As business owners or managers, let's take a look at some of the commitments we inherit that may require us to make changes.

1. Being the FIRST one at work and the last one to leave.
2. Being the LEADER and driving force of the business. Make SALES a priority.
3. Taking responsibility for EVERYTHING that happens in the business — Good and Bad.
4. Being the FACE of the business and the relationship builder in the community.
5. Being RESPONSIBLE for sticking to the company's Mission and Vision. Don't get sidetracked.
6. Creating a CULTURE that lures new customers and employees and keeps old ones.
7. Embracing CHANGE as inevitable keeping your business relevant.
8. Being a constant LEARNER and engaged with your industry.
9. Being a consistent ENCOURAGER and MOTIVATOR to everyone.
10. Being a SERVANT leader instead of a boss.

Be a doer, not a procrastinator. It's easy to put things off till tomorrow that you should do today. Successful people are committed to being GREAT, not good. They run the extra mile and are not satisfied with second place. When in doubt about something, they search for people with the answers and don't allow their EGOS to hold them back from being successful. When they make a commitment to do something you can be assured that they will do it-NOW.

Are you truly COMMITTED to making 2025 your best year ever? If so, make a list of things you need to change, prioritize the list, assign completion dates to each change and then find an accountability partner to help keep you focused. Your success or failure will be determined by answering this question — HOW COMMITTED ARE YOU?



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NO MARKETING PLAN FOR 2025? IT'S NOT TOO LATE.



By Mark Kramer,
Core1Marketing,
Proud SBRA
Member

If you have a small business, in all probability, you have a business plan, especially if you had to borrow money to get it going. Now, here's the big question, do you have a marketing plan?

If your answer is NO, you're not alone. Would you believe that only half of small business owners operate with a marketing plan? According to a survey of 350 small and medium business owners, conducted by *Outbound Engine*, 50 percent of those did not have a marketing plan for the year. I can attest to this statistic. I can't tell you how many business owners I've consulted with that after asking me how I might help them grow their business, I get a blank stare when I ask them to see their marketing plan.

Marketing is an *ongoing process* of educating consumers why they should buy your product or service, the key to ensuring the growth of your business. A well thought out marketing plan will help identify your target customer, where they live, where they play, and more importantly, it helps address the big question – *why should they buy from me?*

The key to having a marketing plan, especially for a small business owners, is the peace of mind that comes with knowing they can make the right day-to-day decisions about growing their business without spending a lot of time during the decision making process. If you're losing sleep over how to best spend your marketing dollars, a marketing plan provides the direction and ease of decision making that can help you sleep like a baby. Without a clear plan, many business owners end up trying too many different marketing tactics and end up walking away with little or no success without even knowing why.

As the former marketing director for a multi-million-dollar hospitality group and a healthy marketing budget, I was *constantly* being contacted by advertising sales reps selling print, radio, billboards, digital media, coupon books, directory advertising, cable TV, newspaper advertising, and more... DAILY. Without having a well-constructed marketing plan to follow, my head would have been spinning

wondering if I was making the right decisions to grow the business while spending tons of time evaluating every single ad proposal that came across my desk. If that *greatest deal ever, that limited-time offer that expires tomorrow, that promotion that's guaranteed to drive a boatload of customers through your door* is something that's not in your plan, it's easy to say "no thanks"... confidently.

So why do so many businesses try to operate without marketing plan? Budget is usually a factor. Let's face it, after employee salaries, marketing is typically the biggest expense for most businesses. But here's something that will put a smile on your face – developing a marketing plan will actually save you money. When you understand who your target is and you know how to best reach and connect with them, that's where you need to spend your marketing dollars. There's no waste, no guesswork, you simply follow your PLAN.

Time is a factor that often delays the planning process. Small business owners are BUSY. And we all know it takes time to plan, but when you think about the time you'll save by not having to negotiate and make decisions about countless advertising options for your business, having a plan to guide you will put you way ahead of the game.

Experience plays a large part in creating an effective marketing plan. While small business owners wear many hats and there is some great do-it-yourself online help for marketing, we all can't be great at everything. It may be worth allowing a professional to help you get started with your plan. And if you do have a marketing plan, you want to make sure those marketing dollars are being spent in the most productive way possible.

Finally, whether you're starting a new business or you're a seasoned veteran, your marketing plan cannot be created then tucked away until next year rolls around. Especially in today's climate, change is constant and you need to keep pace with your customers' change in habits in order to stay connected. Review your plan at least quarterly to ensure that its components continue to send a clear, consistent message to your target about what you do and why you do it.

Mark Kramer at Core1Marketing.com provides the experience of a virtual Chief Marketing Officer to small business owners in Berks County.

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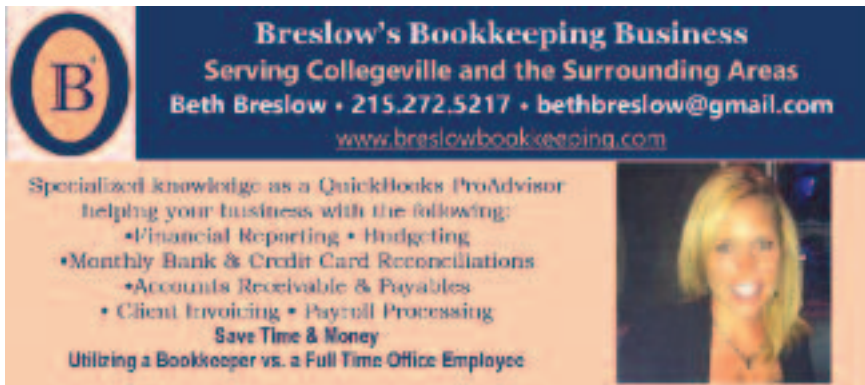
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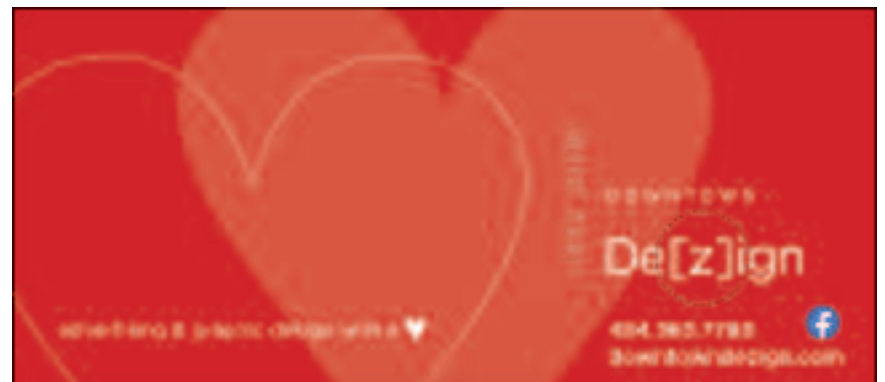
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Ask SCORE

BUSINESS PLANNING: THE NEXT GENERATION

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

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

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

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

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

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

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

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

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

An experienced, outside perspective can benefit any small business, which is it's a good idea to contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the SCORE TriCounty office, or visit www.pottstownscore.org.

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ABOUT ME

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

Breanna spent most of her life overweight, dieting, 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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Ask SCORE

ACHIEVING PRODUCT/ MARKET FIT FOR YOUR SMALL BUSINESS STARTUP

Every business starts as an idea. Turning that idea into a profitable small business startup requires your idea — your product or service — to achieve what's known as product/market fit.

Product/market fit is the evidence that your product or service fills a need in the market and that the market is willing to pay enough for it to allow your business to generate a profit. So, how do you know if your product or service is a fit?

Listen to your customers. They'll tell you whether your product or service fits their needs.

The only way to truly achieve product/market fit is to first listen to your customers. Then, develop your product or service around meeting that need and solving the problem with a better solution.

Better solutions can come in multiple forms. You can develop a new solution or an improvement to an existing solution. If you uncover that the market is unwilling

to pay for an existing solution, you may be able to achieve product/market fit by offering a less expensive alternative to a competitor's product.

"Consider that your business will only succeed if it adds real value for the user. In this case 'value' means that businesses or individuals will understand they need or want it enough to pay you a price that will give you profit and success," advises SCORE mentor Bob Goedjen. "Start by understanding your target market's need and then whether you will be a better solution than your competition."

Before you jump in, do research to determine if your product or service has product/market fit.

A business must turn a profit to stay alive. Without product/market fit, you can't sustain your business and will end up losing money. Take these three steps to achieve product/market fit before you launch your startup.

(Continued on page 38)



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Ask SCORE

(Continued from page 37)

Conduct Research to Understand your Customer's Current and Future Needs

Understanding the true needs of your customer and what they're willing to pay for a solution is the first step in identifying product/market fit. Start by researching your target demographic.

Perform primary research by spending time with a prospective customer or within your industry. You can also conduct secondary research by reading industry blogs and articles, print publications, or looking at the results of research studies and surveys. You can even conduct your own survey by polling a group of prospective customers or using third-party online services like Survey Monkey.

Develop A Single Value Proposition

Trying to be all things to all people is a losing battle. Focus on just your target customer. Ask yourself, 'what it is that they most value?', 'what problem do they have that no one else has solved?' and 'what are they willing to pay for the solution?' By working to fully solve one

pain point for your customer, you're more likely to achieve product/market fit and deliver better value in the end.

Listen. Learn. Adapt.

Have a well-thought-out business plan, but also be open to shifting the plan as you receive customer feedback and as you watch the needs of your customers evolve. Even once you've achieved product/market fit, don't stop listening and learning. Your customer's feedback and buying behavior are your best indicators of product/market now and over time.

Achieving product/market fit is not an easy part of the startup journey. It pays to have support from a colleague or mentor experienced in the art of launching a startup, like a SCORE mentor. A SCORE mentor will help you through the entire business planning process, including the research needed to fully assess product/market fit. Contact a SCORE mentor today.

SCORE is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author and do not necessarily reflect the views of the SBA.



SKILL GAMES REGULATION BACK ON THE TABLE



**By Christen Smith,
The Center Square**

A multi-year push to regulate and tax skill games in Pennsylvania got a jumpstart last month from its most

vocal legislative proponent.

Sen. Gene Yaw, R-Williamsport, began circulating a co-sponsorship memo for his \$300 million plan to officially legalize the machines in private clubs and small businesses, like the American Legion, VFW and volunteer fire companies.

The money, he said, can support another initiative he lobbied to get to the governor's desk: the Clean Streams Fund. "Skill games are a piece of the economy in our state," he said. "They cannot and should not be ignored."

The casino industry has long opposed the effort, even filing a lawsuit in 2024 that would subject skill games to the same 54 percent tax rate. Supporters say the challenge was nothing more than a tactic to crush its competition.

(Continued on page 40)



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SKILL GAMES REGULATION

(Continued from page 39)

Pace-O-Matic, a leading skill games manufacturer, supports regulation to legally distinguish its machines from games of chance, like slot machines.

Supporters say winning comes through mastery, not sheer luck, making them entirely separate from traditional gambling devices. There are an estimated 67,000 gaming terminals in the state.

Mike Barley, chief public affairs officer at Pace-O-Matic and spokesman for Pennsylvania Skill, said regulation and taxation are “commonsense” and would support 15,000 workers at small businesses and volunteer organizations across the state.

“We ask lawmakers to pass this measure because it has helped many of these businesses and organizations stay afloat as they deal with inflation and worker shortages,” he said.

While game manufacturers vary, those familiar with them disagree about the distinction, often likening them to slot machines. Data published by the American Gaming Association last year

found that most Americans view them as games of chance.

Critics say the machines equate to an unregulated gambling industry, housed in corner stores, bars, and non-profit clubs with no regulation and very little oversight, opening the door for potential abuse and even addiction.

Yaw’s bill requires machines to be connected to a terminal collection and control system that gives monitoring capabilities to the state, ensuring accurate collection of taxes. Penalties for operating unlicensed machines will be raised, limits will be placed on the number of machines allowed in a single establishment, and the business itself cannot use the machines as a primary source of income.

According to competing polls conducted last year by CYGNAL for the PA Taverns and Players Association, or PA TAP, Pennsylvania voters have major support for skills games: 50 percent of those polled opposed a ban on skills games, and 60 percent supported the lower 16 percent tax proposed.

INHERITANCE TAX STRATEGIES:

Should You Transfer Your Home to a Child During Your Lifetime?



LEGAL PERSPECTIVES

By Supriya G. Philips, Esquire, Wolf, Baldwin & Associates, P.C.

Pennsylvania is one of a handful of states that assesses inheritance tax. The inheritance tax rate for lineal descendants (transfers to your children) is four and a half percent of the value of the property being transferred.

Many clients wish to limit (or completely avoid) the amount of inheritance tax that is due when they pass away. They start scheming, and by the time they visit Wolf, Baldwin & Associates, P.C. and have an estate planning consultation with me, they've created an exhaustive list of strategies in their heads and I'm their soundboard. Some ideas to avoid paying inheritance tax consistently appear. One of those ideas is transferring the title of the family home to a child during a person's lifetime.

There are two times at which a child can receive property: (1) after you die or (2) during your lifetime. If the transfer occurs after you pass, the transfer is directed either by your Will or the Pennsylvania intestacy statute. If the transfer occurs during your lifetime, it is considered an *inter vivos* transfer. Both have tax implications.

Transfers After Death

If you transfer the title of your home to your daughter through your Will (or if it passes through the intestacy statute if you decide not to execute a Will), your child will be required to pay inheritance tax on the date-of-death value of your home (the value of your home on the exact date of your passing).

Example 1: In 1990, you purchase your dream home for \$50,000.00. During your lifetime, you execute a Will leaving everything to your daughter. You pass away in 2030. On the day that you die, your dream home is valued at \$200,000.00. This means that your daughter will be required to pay \$9,000.00 in inheritance tax.

$$0.045 \times \$200,000.00 = \$9,000.00$$

Transfers During Life

If you transfer the title of your home to your daughter during your lifetime, there are significant factors to be considered to decide if the transfer is financially worthwhile.

Gifting and the One-Year Look Back Period

The first factor to consider is the one-year look back period for gifts. If you transfer your dream home to your daughter during your lifetime and less than one year passes before your death, the Pennsylvania Department of Revenue will consider the home as part of your estate. This means that your daughter will still be required to pay inheritance on the entire value of your home, even though the title of the home was transferred to your daughter.

(Continued on page 42)



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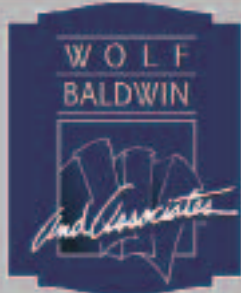
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LEGAL PERSPECTIVES

(Continued from page 41)

If you manage to transfer the property to your daughter and continue living for at least one year from the date of the transfer, when you pass away, the Department of Revenue will not consider your dream home as part of your estate. As such, your daughter will not have to pay inheritance on the value of the home. Using the fact pattern from Example 1, your daughter will avoid paying \$9,000.00 in inheritance tax.

Capital Gains Tax

The second factor to consider is capital gains tax. When a person sells a home, the IRS requires the seller to pay capital gains tax on any profit made from the sale.

Example 2: In 1990, you purchase your dream home for \$50,000.00. During your lifetime, you execute a Will leaving everything to your daughter. You pass away in 2030. On the day that you die, your dream home is valued at \$200,000.00. Your daughter decides to use your dream home as a rental property. In 2040, your daughter sells your dream home to a neighbor for \$400,000.00.

Since the title of your dream home was transferred to your daughter after your death, your daughter receives a stepped-up basis in the home's value.

This means that the value of your home *at the time of your death* will become the new tax basis for your daughter, reducing her capital gains tax liability. Your daughter will be required to pay capital gains tax on \$200,000.00.

$$\$400,000.00 - \$200,000.00 = \$200,000.00$$

Capital gains tax ranges from 0%-20% depending on a person's income bracket. In this scenario, your daughter is a high-income earner and is required to pay 20% in capital gains tax.

$$20\% \times \$200,000.00 = \$40,000.00$$

In total, your daughter pays \$49,000.00 in taxes (\$9,000.00 in inheritance tax in 2030 and \$40,000 in capital gains tax in 2040.)

Example 3: In 1990, you purchase your dream home for \$50,000.00. In 2024, you transfer the title of your dream home to your daughter during your lifetime. You pass away in 2030, six years after the transfer. On the day that you die, your dream home is valued at \$200,000.00. Your daughter decides to use your dream home as a rental property. In 2040, your daughter sells your dream home to a neighbor for \$400,000.00.

(Continued on page 44)

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LEGAL PERSPECTIVES

(Continued from page 42)

Since the title of your dream home was transferred to your daughter during your lifetime, your daughter does not receive a stepped-up basis. Instead, the value of your dream home at the time you purchased it will be the tax basis for your daughter. Your daughter will be required to pay capital gains tax on \$350,000.00.

$$\$400,000.00 - \$50,000.00 = \$350,000.00$$

As in the previous example, your daughter is a high-income earner and is required to pay 20% of in capital gains tax.

$$20\% \times \$350,000.00 = \$70,000.00.$$

In total, your daughter pays \$70,000 in taxes (\$0.00 in inheritance tax in 2030 and \$70,000.00 in capital gains tax). But wait — transferring the title of your dream home to your daughter during your lifetime was supposed to save money. Was avoiding inheritance tax really the best way to limit paying taxes in the long run? No, not in this example. And we have not even considered in this article the gift tax implications or the potential Medicaid implications of

making a transfer for less than fair market value, nor have we considered the perceived versus the actual value of avoiding probate.

Transferring the title of your family home to your child during your lifetime can seem like an appealing strategy to save money. However, this decision should not be made without careful consideration. There is no one-size-fits-all answer, and the right choice will depend on the specific goals and circumstances of a person and their child(ren). Before making any decisions about transferring property or other assets, it is essential to consult with an estate planning attorney. An attorney can help navigate the complexities of inheritance taxes, Medicaid rules, capital gains taxes, and other considerations to ensure that the transfer is done in the most beneficial way possible.

Supriya G. Philips, Esquire is an associate attorney of Wolf, Baldwin & Associates, P.C. at the firm's Pottstown office and focuses her practice on estate planning and estate administration. She may be reached at 610.323.7436 or by e-mail to sphilips@wolfbaldwin.com.



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FLOOD CONTROL ALONG BEAVER CREEK



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

In mid-November, we held the second public meeting of the stakeholders along the floodplain in Caln Township. The Borough of Downingtown is a sub-basin area of Brandywine Creek. The houses along Brandywine and Beaver Creek, as well as Brandywine Creek and Parke Run, are most affected by flooding.

These homes constitute most of the moderate-income housing in the Downingtown/Caln Area. The area's groundwater has significantly risen, limiting ground recharge and worsening flooding. Flooding occurs annually and impacts these homes. Therefore, mitigation activities are needed to make these structures more resistant to flooding damage.

About 75 people attended the presentation at the Thorndale Fire Hall to listen

to Nicholas Agnoli, a consultant hired by the Downingtown Resilience Fund, present the best options from the 30 or so projects submitted for consideration at the first meeting.

The inter-municipal plan for curtailing flooding is addressed as a floodplain rather than as individual projects within the floodplain. This project will provide a clear and definitive road map for success.

Comprehensive flood control measures are essential for minimizing the adverse impacts of floods. These measures involve a combination of structural and non-structural approaches to manage flood risks effectively. Establishing a cohesive approach to flood mitigation involves several key steps and could encompass structural and non-structural measures.

Structural Measures:

1. Floodwalls, soil Berms, or elevation changes are vertical barriers like levees. They are typically used in urban areas to protect infrastructure from floodwaters.

(Continued on page 48)





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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 46)

2. Channel Improvements: This involves modifying river channels to increase their capacity to carry floodwaters. It can include widening, deepening, or straightening riverbanks and wetlands development.

3. Housing rehabilitation to exterior components of flood-impacted homes. (this application)

Non-structural Measures:

1. Floodplain Management: This involves regulating land use in flood-prone areas to reduce the risk of flood damage. It includes zoning laws, building codes, and the preservation of natural floodplains.

2. Early Warning Systems: Developing and implementing robust early warning systems can provide communities with timely information about impending floods, allowing for efficient evacuation and other emergency responses.

3. Public Education and Awareness: Educating the public about flood risks and encouraging community involvement in flood mitigation efforts is crucial. Awareness campaigns can help individuals and businesses prepare for potential flooding.

4. Flood Insurance: Providing insurance options for properties in flood-prone areas can mitigate financial losses associated with floods. It also encourages property owners to adopt preventive measures.

A comprehensive flood control strategy combines these measures to create a resilient system capable of managing flood risks. It requires collaboration between government agencies, local communities, and other stakeholders.

I found few attempts to handle these issues on a floodplain level and more regarding individual political subdivisions. The long and short of it is that it is not easy. The common thread was the citizens who were impacted by the flood. Citizen participation is high, and the desire for a positive outcome is substantial.

The issue is Beaver Creek, and the silt built up over the years, blocking the flow into the Brandywine. This blockage has caused the stream to back up and the Caln Township area to flood. The epicenter of the flooding is on Mary Street in the borough.

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A \$684,580 grant from the Statewide Local Share (Casino Revenue) was submitted after the project received the blessing of approximately 75 homeowners and a resolution from the Borough of Downingtown as the applicant. The grant will fund the engineering and permitting of the work.

When the work is completed, eighteen clusters of row homes will be removed from the floodplain, and wetlands will be created to improve the water quality. This is significant because these properties are repetitive loss properties, and flood insurance costs are overwhelming.

Flooding not only wipes out low-income properties from the rentable inventory but also creates a situation where long-term residents and homeowners can no longer afford them. Insurance payments have increased monthly payments for the mortgagee and are passed on to the renter in rental units. This kind of increase in affordability dictates a population that requires affordability greater than the current residents.

One resident's insurance premium is \$5,000 a year, or an additional \$400+ a month more than their regular mortgage payment, which includes principal and interest plus escrowed insurance and taxes.

Part of the study will identify elements of FEMA's Community Rating System, which could lower flood insurance payments by 25 percent. A discount on the \$400 increase would be a \$100 monthly reduction or \$1,200 per year.

To address the problem, not one thing needs to be done, but a number of issues need to be resolved.

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

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By Christina Lengyel,
The Center Square

Pennsylvania Rep. Chris Deluzio joined Massachusetts Sen. Edward Markey to introduce the *All Aboard Act*, a bill that would invest \$200 billion in national railway infrastructure over the next five years.

The proposal would fund high speed rail, as well as expansion and improvement of existing tracks. It allocates funds toward electrification, safety, labor protections and rail worker training programs.

"The American people ought to have a rail system that is safe, gets folks quickly where they want to go, and keeps the economy moving — all while slashing road traffic," said Deluzio, a Democrat who just won his second term in November representing the 17th congressional district in southwestern Pennsylvania.

The largest part of the bill's price tag goes towards the future of passenger trains. It provides \$80 billion to the Federal-State Partnership for Intercity Passenger Rail, \$30 billion to the Consolidated Rail Infrastructure Safety Improvement program, \$30 billion for Amtrak, and \$10 billion for the Railroad Crossing Elimination program.

Current intercity rail in Pennsylvania includes Amtrak's Keystone Service, which runs between New York City and Harrisburg through Philadelphia, and the Pennsylvanian service which runs from New York City to Pittsburgh through Philadelphia. Philadelphia's 30th

St. Station grants access to much of the East Coast through Amtrak's Northeast Regional rail line, while Pittsburgh connects the state to the Midwest and beyond.

The Rail Passengers Association, who support the bill, say that Amtrak's current system is "skeletal at best." They hope to see the rail system more than double from 22,000 to 45,000 miles of tracks, a figure that would come close to mirroring the interstate highway system.

Improving safety is a high priority in Pennsylvania. For Deluzio, whose district borders Ohio and contains a large swath of the Pittsburgh metropolitan area, dangerous crossings are a major concern. The congressman has also been a vocal critic of rail companies like Norfolk Southern, whose derailment in East Palestine created an environmental disaster.

Reducing pollution from the rail industry is at the heart of the bill.

"Building an expansive, reliable, and electrified rail network across our nation would put us on a high-speed track to fend off the worst effects of the climate crisis," said Markey.

Environmental groups supporting the bill not only hope to see the reduction of pollution from individual commuters on the roadway but also look to infrastructure updates that would electrify existing heavy polluting railyards.

Railyard pollution takes an especially large toll on rail workers and the people in surrounding communities, many of which are lower income and classified as



Left: Workers manage clean-up at the site of a toxic train derailment near the Ohio-Pennsylvania border in February 2023. Right: U.S. Rep. Chris Deluzio, D-Pa.

environmental justice communities. The bill proposes \$500 million in *Clean Air Act* grants and \$50 million for an electrification fund.

Electrification means eliminating dangerous diesel exhaust. The International Agency for Research on Cancer classifies diesel exhaust as carcinogenic, while the Environmental Protection Agency says it is "likely carcinogenic." Other known health impacts of air pollution include heart disease, asthma, neurotoxicity, immune dysfunction, and early death.

The *All Aboard Act* would also engage labor unions, including that of the threatened steel industry, which has been essential to western Pennsylvania's cultural and economic fabric.

Carl Rosen, general president of the United Electrical, Radio & Machine Workers of America, said railroads "must do their part to make necessary investments required to clean up our communities and create good union jobs."



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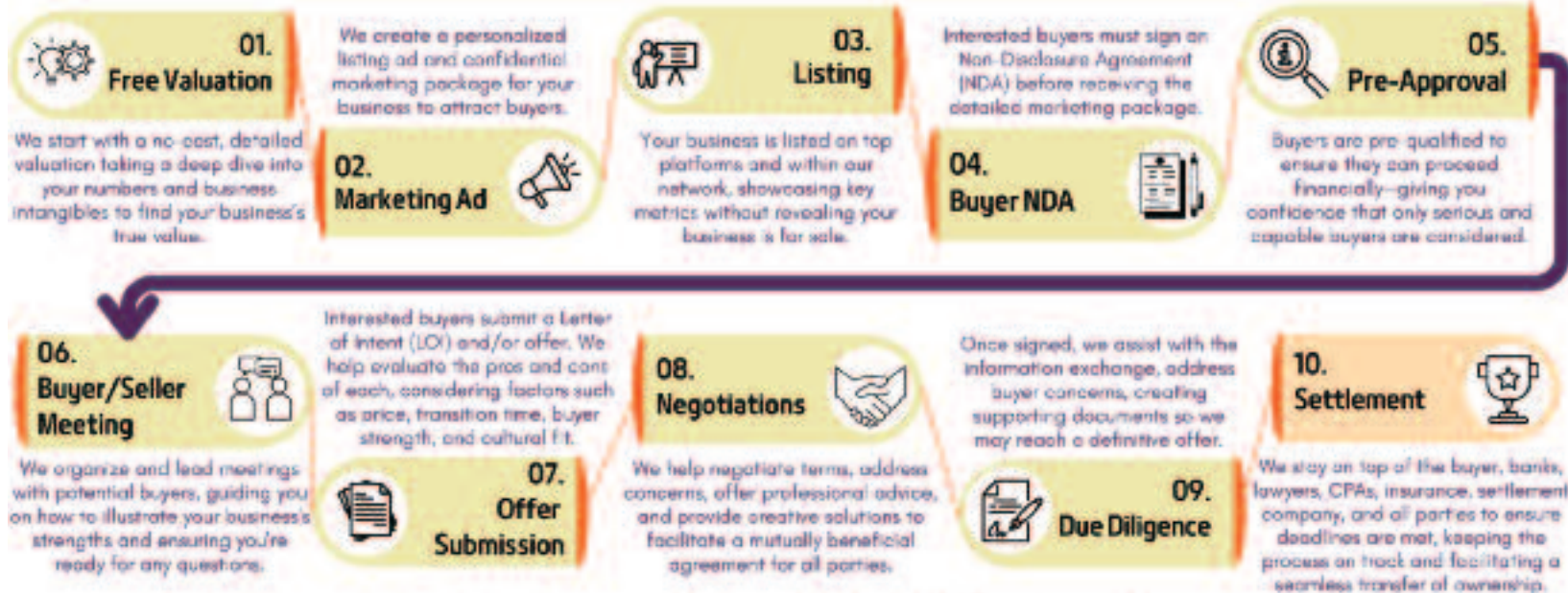
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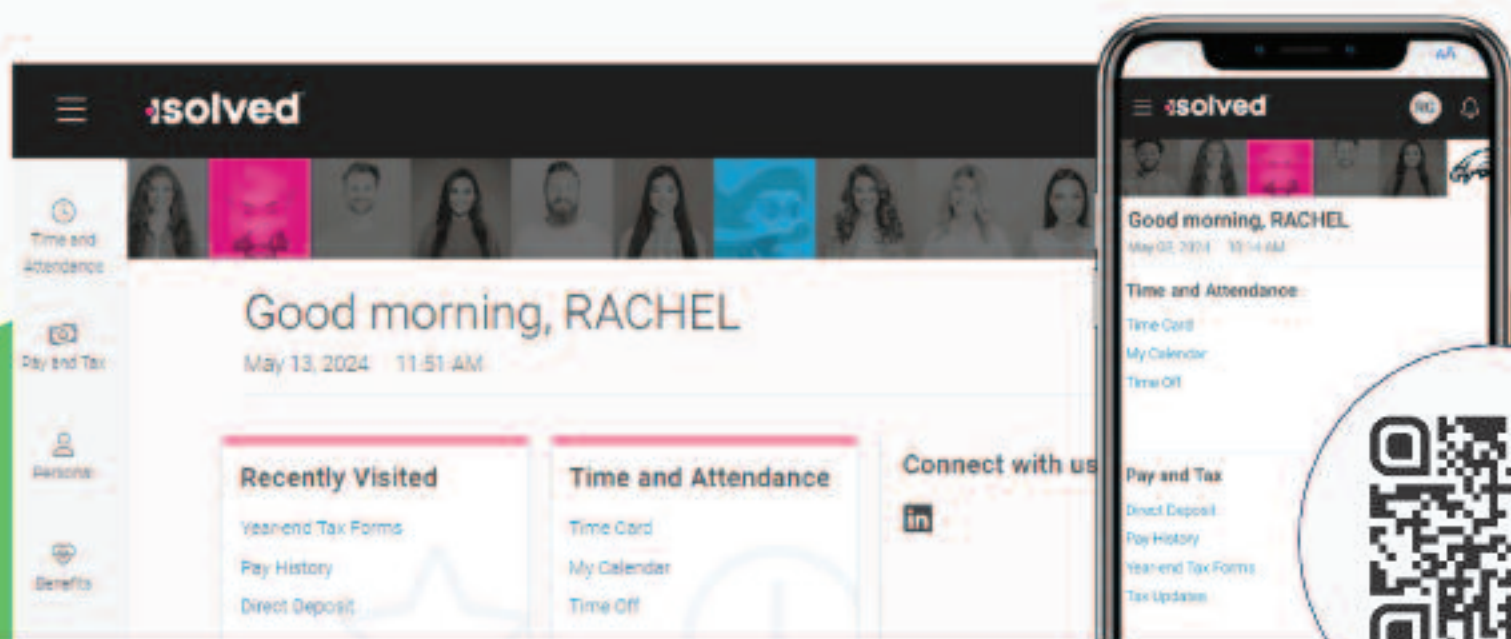
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