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**James Stephenson, MD, MRO,
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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,
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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,
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Jonathan Leyden
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PHOTO BY STEVE LADNER PHOTOGRAPHY

Cover Story: Navigating today's complex financial and insurance landscape can be overwhelming—but it doesn't have to be. For nearly 40 years, the Conestoga Group, based in Frazer, Pennsylvania, has delivered independent, objective advice to individuals and small businesses, helping clients build true financial well-being.



26
Business Spotlight:
Ondra-Huyett —
Managers & Builders:
Celebrating 30 Years



36
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Contents

- 10 | Focus on Phoenixville**
Local News and Business Profiles
- 17 | Fiercepreneur**
Three Fierce AI Moves to Close Out the Year Strong
- 19 | Social Media Tips**
Set Smart Goals for Your Social Media in 2025
- 20 | Marketing Tips**
Instagram Indexing: Can Google Really See Your Posts?
- 23 | Cybersecurity**
Top Five Tips Every Organization Should Follow
- 28 | Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 29 | Regional Chamber of Commerce Round-Up**
Greater Reading / Montgomery County / TriCounty Area / Phoenixville / Perkiomen Valley / Spring-Ford
- 34 | The SBRA Community**
Decision Making 101
- 38 | Legal Perspectives**
Succession Planning for Family Businesses
- 44 | Leadership**
Delegation Isn't Losing Control — It's Gaining Capacity
- 48 | Downtown Marketing & Development**
Get up, Stand Up

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- ♦ Doylestown, PA: 33 miles
- ♦ King of Prussia, PA: 20 miles
- ♦ Allentown, PA: 30 miles
- ♦ Philadelphia, PA: 38 miles

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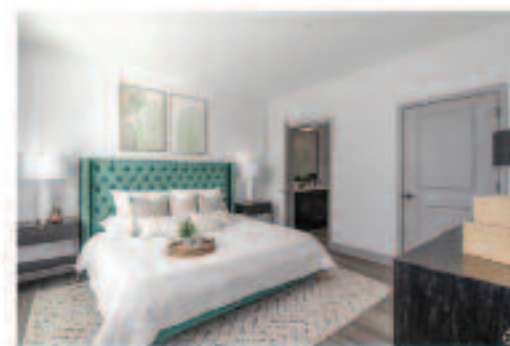
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Pioneering Better Paths to Financial Well-Being

By Kathy Hunt

With the multitude of investment, insurance, and benefits plans in today's market, selecting the best one for businesses or individuals can be overwhelming. If figuring out the differences in terms and conditions takes more time and expertise than you have at hand, contact the independent advisors at the Conestoga Group, Inc. (CGI), 601 Swedesford Road in Frazer. In business for 39 years, the firm offers unbiased financial and insurance guidance to individuals and small businesses. Generally, the ideal size for a Conestoga Group small-business client ranges from 2 to 250 employees. CGI also works with both high net worth individuals as well as average income workers and those just starting their careers or families. The many changes have created a "New Norm" for effectively using investment, insurance, and employee benefit products.



Brad Palmer
Founder & President
The Conestoga Group, Inc.

THE NEW NORM

- New Products
- New Legislation
- New Technology
- New Communication
- New Service Needs
- New Wellness Programs

CGI's mission is "to pioneer better ways for businesses and individuals to buy insurance, investments, and employee benefits while providing the service necessary to make ownership a satisfying experience." No matter whether you are looking into retirement plans such as a 401k, personal wealth management, or group insurance, you can expect independent, objective, and high-level service from CGI, said Brad Palmer, founder and President of the Conestoga Group.

Palmer began his career in financial and insurance services at Equitable, which was established in 1859 as the Equitable Life Insurance Society of the United States. After several years with Equitable, he opted to strike out on his own, founding a new advisory firm. This gave Palmer the ability to better serve his clients by delivering high-quality services and offering an array of products from almost any financial services provider.

Independent, objective advice

Independence and objectivity are essential to CGI. Palmer pointed out that, as independent Registered Investment Advisors (RIAs), CGI's 401k and personal wealth management advisors must be fiduciaries, who act in their clients' best interests, follow a prudent process in developing recommendations, and avoid conflicts of interest that negatively impact their clients. RIAs report directly to the Securities and Exchange Commission, not to the Financial Industry Regulatory Authority (FINRA) as most financial advisors from large broker-dealer firms do. This fiduciary philosophy has also helped to establish CGI's approach to non-investment products such as their group insurance advice.

Keeping independence and objectivity in mind, CGI advisors will work with any financial company that offers a quality product. "One of our primary responsibilities is to do an RFI (request for information), listen to sales pitches that any insurance or investment company has, and then decide if it's a product worth selling to our clients," Palmer said.



PHOTOS BY STEVE LAONER PHOTOGRAPHY

“We are committed to transparency, reliability, and personalized service. From the initial consultation to the implementation of your solutions, and every step thereafter, we’re with you.”

Among the health insurance providers with which CGI works are Independence Blue Cross, Aetna, United Healthcare, Cigna, and Individual Coverage Health Reimbursement Arrangement (ICHRA) programs. Under ICHRA, businesses give their employees a monthly allowance of tax-free money that the employees use to purchase their own health insurance. Established by the federal government in 2019, ICHRA programs are a new form of health insurance that can be helpful to employers with workers scattered throughout the country or who have different plan preferences. The CGI group advisor can explain and discuss whether it is appropriate for a client.

CGI’s investment advisors can also assist clients in navigating the complex world of mutual funds. The financial education website Investopedia defines a mutual fund as “a financial vehicle in which shareholders put their money together to invest in securities (e.g., stocks, bonds, money market instruments). A fund manager chooses the best investments, and every investor shares in the profits if the investments do well.”

Palmer noted that mutual funds have different share classes about which investors might not be aware. These classes are based on how much a person must invest and how much their fees will be.

“Some of the really popular mutual fund families have as many as 19 different share classes,” Palmer said. “The fees may include the investment management fee as well as sub-TA (transfer authority) fees, which aren’t itemized. You have to do the math to see how much is being charged by the fund in addition to the investment management fee. Higher expense share classes reduce the rate of return an investor receives,” he said. “It’s getting much more complicated. That’s one of the things that we do — we dive in, look at the share classes, find out what, if anything, is hidden, and which share class has the highest rate of return for our clients.”

To help with researching and monitoring investments such as mutual funds and exchange traded funds (ETFs), CGI utilizes the online research platform Morningstar Direct. The platform contains data on over 35,000 mutual funds, enabling CGI investment advisors to deliver advice built on data, analytics, and full transparency to the client. CGI has established its own sustainability score, which rates a mutual fund according to its return on investment as well as risk exposure and danger of losses.

Palmer added that, unlike CGI, large investment companies may tout products that favor the big companies. “They have adopted the mentality of doing what’s best for the company, devising more sophisticated ways to benefit themselves and their shareholders, not their clients,” he said. “Our objective is to benefit clients.”

(Continued on page 8)



Doug Palmer
President
CGI Plan Advisors, Inc.

NEW TECHNOLOGY

- Online Benefits Administration
- Payroll Integration with Online Benefits Administration
- Mobile Applications & Online Portals

NEW COMMUNICATIONS

- Videos vs PDFs
- Compliant Electronic Communications



Fredonna Smith
Senior Administrator
The Conestoga Group, Inc.

NEW SERVICE NEEDS

- Delayed vs Denied Claims
- Beneficiary Tracking
- Prescription Coverage Understanding

WELLNESS PROGRAMS

- Benefits Education & Understanding
- Wellness Assessments (Health & Finance)
- Healthcare Advocacy Service
- EAPs (Employee Assistance Programs)

Providing pathways for small businesses

Realizing that not every person stays on top of changes in the financial and insurance markets, Palmer and his advisors are committed to providing “pathways to understanding” investments, employee benefits, and insurance. These pathways are set up to reflect the client’s perspective, be it as an owner, a financial decision maker, an HR person, or individuals and employees. Furthermore, to ensure that clients’ distinct needs and concerns are met, CGI has created three separate corporations, one for each of its three areas of expertise.

As its name suggests, CGI Wealth Advisors handles wealth advisory services for individuals and consists of a Registered Investment Advisor and support staff while CGI Plan Advisors also manages 401k and other qualified plan services through an RIA and staff. The Conestoga Group itself oversees group insurance plans and provides additional human resource (HR) support so that small businesses don’t have to incur the expense of expanding their HR departments. Its HR services include access to Personify Health, a healthcare advocacy service that can aid in resolving claims, finding a provider, understanding a diagnosis or treatment, and planning for the care of an aging parent. The group also provides access to Mineral, an HR resource center possessing a live HR call center, document preparation advice, and a library of forms, templates, and other resources.

Palmer characterizes the initial meeting between a prospective small-business client and a CGI advisor as an open discussion about the client’s interests and needs. During this time, the advisor presents background information on CGI, including how it has evolved to combine old-fashioned service with modern technology and its continuous due diligence on products, service providers, and legislation that may affect its clients.

“We want to make sure that people have confidence in us and also verify our credibility,” Palmer said. “Then, we explain how we aim to do at least one of three things for our business clients — reduce costs immediately, control costs long-term, or maintain and/or improve employee appreciation of benefits.”

After determining which of the three is most important to the client, the advisor outlines how they can achieve this goal together. “If it’s lowering cost, we go through several steps that will help lower cost. If you want to control your cost long-term, that’s more about establishing a philosophy about indexing benefits,” Palmer said. Palmer has observed that some clients want to be known as one of the top companies in the area for employee benefits. Others aim to simply be better than average in their benefits offerings while some merely seek catastrophic protection for their workers. Educational enrollment meetings can help employees better understand and appreciate their benefits. CGI has developed Wellness presentations, a “New Norm” that helps with the knowledge level and thus the appreciation of overall benefits.

After evaluating various strategies as well as client feedback, the advisor creates a final recommendation. It includes differentiating factors supporting the recommendation, steps to implement the solution within a desired time frame, and how results are tracked. No fees are charged unless the recommendation is accepted.

“Our goal is to provide clients with the knowledge, tools, and service they need to make informed decisions and enjoy their investment and insurance selections.”

Forging pathways for individual clients

From determining needs and goals to recommending and setting in place solutions, CGI's individual clients follow a similar path to its business customers. The difference between the two types arises around objectives. Individuals may be looking for guidance on what to do with an inheritance or a financial windfall or how to manage a 401k or IRA plan.

“We have our personal financial advisor if they're looking for that kind of help,” Palmer said. “If a 401k or 403b participant is wondering how they should manage their account, our 401k advisor will hold a one-on-one meeting at no charge and do a quick calculation of what they need to do to reach their retirement planning objective,” he said, adding that, participants with other assets or those near retirement may ask CGI's personal financial advisor to take over their investments.

Along with these services, an advisor will break down the complexities of Social Security, explaining yearly audits, of the taxes that fund Social Security, and the overall health of the whole Social Security program. Palmer advises people not to create a retirement plan without factoring in at least some Social Security. “Under the current taxation system, almost 80 percent of Social Security benefits will still be available according to the most recent audit, so you should include that 80 percent in your calculation,” he said. “Adding Social Security will reduce the amount needed to be saved to meet your retirement objectives.”

To assist clients with financial investments, the CGI utilizes the Black Diamond Wealth Management Platform. Part of SS&C Advent and SS&C Technologies, the software platform gives, as the CGI website states, “Conestoga clients a complete picture of their wealth with custom, streamlined communications that help them better understand their account's performance and make more informed investment decisions.”

Increased understanding about insurance, investments, and market volatility

To further ensure that clients possess enough information to understand and make sound decisions, CGI has created a series of short, insightful videos. These focus on its three categories of expertise: group insurance; personal wealth management; and 401k, 403b, and other retirement plans.



Aaron Harken
President
CGI Wealth Advisors, Inc.

Among the topics covered are health insurance rate calculations, the pros and cons of self-funded insurance plans, what types of stock funds a 401k should offer, managing risk, and shares-based investing. The videos are available on Vimeo and on the CGI website, <https://cgiadvisors.com/>. On the homepage's four user tabs, mouse over the one that describes you and click on “Learn More.” This will lead you to a page with drop-down menus for each of the three categories.

The group recently completed a video addressing market volatility and how to deal with it before it actually happens. Palmer said that it is essential for people to be highly diversified and have their accounts set up for automatic rebalancing.

“Whenever there's a big drop in the market, all we ever hear about is the Dow Jones Industrial Average or S&P 500,” Palmer said. “If you're diversified in other markets — bonds, stocks that are large-cap, mid-cap, small-cap, value, growth, foreign, domestic, and other strategies — and there is a drop in one category, there will likely be other categories that are doing fine.”

Regarding how to approach market fluctuations, Palmer advises keeping a positive attitude towards a downturned market. “The best way to look at a drop in the market is that it's not really a loss unless you sell, and the fund that just dropped in value can now be perceived as on sale,” he said. “Since 1926, over 90 percent of drops in the stock market have been followed by recovery within three years. Buying more while it's at that low market drop price means that, based on 100 years of history, it's likely to come back in three years.”

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Following the mandate of serving the client's best interest, CGI advisors are accessible at all times. Initial consultations are free and with no obligations.

“Our objective is to always charge fees that are below average. Plus, our fees are based on either a fixed calculation that we recalculate each year, or a declining scale as assets grow,” Palmer said. “When your fees are based on a constant percent of assets and not recalculated each year, there is a ‘fee creep.’ A lot of times, in small business 401ks, the owners and higher-ranking employees have the majority of assets, leaving them paying high fees that offset the maximum contribution they're allowed to put into the 401k plan.”

Knowledgeable, experienced advisors known for looking out for the client's best interests. Well-researched, objective, independent, and transparent advice. No hidden fees or “fee creep.” With so much on offer, the Conestoga Group is an obvious choice for small businesses and individuals contemplating insurance, investments, and employee benefits. To learn more about CGI or schedule a free consultation, call 610.889.9500 or visit the website <https://cgiadvisors.com/>.



Phoenixville Federal Bank & Trust

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

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O'Donnell Weiss & Mattei business lawyers work with small family businesses, large corporations, partnerships, joint ventures, sole proprietorships, limited liability companies and non-profit organizations. Clients can look to OWM for help navigating today's extremely demanding business environment, guiding them through business formation, drafting and negotiation of contracts and agreements, succession planning, etc. Consider OWM as part of your "business team" here to help you achieve your goals.

Reaching a successful outcome in any legal matter begins with OWM's commitment to open communication and a knowledge-based, team approach. In addition to our Business Group, we have four (4) other practice teams equipped to guide clients through their legal process — Real Estate/Title Insurance/Land Use; Elder Law/Special Needs Planning/Estate Planning/Estate Administration; Family Law/Divorce/Custody; and Criminal/DUI/Accidents/Civil Litigation.

Keeping up to date with the latest technology, while still maintaining personal relationships and providing individualized service, is part of what makes OWM unique. We are committed to making the experience of seeking legal help as comfortable as possible.

As active members of the TriCounty Area Chamber of Commerce, volunteers on many local Boards, and a sponsor of a multitude of community activities, OWM lawyers are committed to the communities in which we live and work.

Our fully staffed offices at 41 E. High Street in Pottstown, and 347 Bridge Street in Phoenixville, are open Monday through Friday for appointments. Since we are also a Title Agency, we hold commercial and residential real estate settlements in both offices as well.

Please visit our website www.owmlaw.com for additional information or call 610.323.2800 or 610.917.9347 and let our staff connect you with an attorney who can assist you.



100 Men of Phoenixville Successful first event leads to second event on October 15th

All nine "100 Men of Phoenixville" steering committee members, along with numerous volunteers, were in attendance to host their inaugural event held on April 2nd. The inaugural event was so successful that a second event will be on Wednesday, October 15, 2025 from 5 p.m. to 8 p.m. at the Phoenixville VFW Post 1564, 200 Starr St, Phoenixville, PA 19460.

The group now has 145 members. Three randomly selected charities from member nominations will have an opportunity to present their respective missions and activities within the Phoenixville School District geographical area. The inaugural event's winners were Good Samaritan Services which received the top prize of \$9,940; Saint Nick's Handyman Services, a non-profit handyman group that services other non-profits, received the second prize of \$2,840; and First United Methodist Church received the third prize of \$1,420 for their Kitchen Ministry which is open to all in need.

Frees Insurance once again will be donating the insurance coverage for the event. Phoenixville Federal Bank & Trust has helped with a matching grant for the operating and overhead funds of the group.

Robert Strunk, of R. Strunk Funeral Home and of co-founder of 100 Men of Phoenixville, said, "It never ceases to amaze

me the overwhelming support I find within the Phoenixville community."

Joseph Scott McArdle, with Keller Williams Realty Group and the other co-founder, added, "It's all about community, not just the money we raise locally and give back locally in a meaningful way, it's about coming together. Some of us may be business competitors, though at the end of the day it's our community and making it a better place is what really counts. These events are successful not just in the terms of money and awareness raised, and also in terms of the synergy that naturally flows from like-minded people networking together."

Peter Urscheler, Mayor of Phoenixville and Vice President of the Phoenixville Jaycees Foundation, said, "The 100 Men of Phoenixville is a shining example of what makes this community so special — people coming together to create immediate and lasting impact. The generosity, collaboration, and spirit of service in that room were palpable, and I am proud to see our local leaders stepping up to support organizations doing such vital work in our community."

The 100 Men of Phoenixville group raises money locally and gives it back locally to non-profit organizations that make a direct impact within the school district area.

For more information or to become a member, visit 100MenPhoenixville.com.

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As The Steel Site Goes, So Goes the Phoenixville Borough

The redevelopment of the former Phoenixville Steel site is now largely complete, and Phoenixville has been named the #1 Best Small Town to Live in the U.S. by Travel + Leisure Magazine.

The transformation began with residential townhomes. In 2004, demand was so high that buyers camped out overnight to secure homes. This influx of residents revitalized the town's center, bringing disposable income and a renewed energy that led to the reopening of empty storefronts.

A second campout occurred over new downtown storefronts, further boosting sustainable local business. Ongoing public and private investment encouraged more people to live, work, and play in Phoenixville.

Developer "Sonny" D'Agostino, who built French Creek Homes, credited the success to strong cooperation from local officials. He described the project as surpassing all expectations.

Joseph Scott McArdle, a realtor involved in marketing the townhomes, called the original campout the turning point for Phoenixville's renaissance. He promoted the homes as being within



Joseph Scott
McArdle

"staggering distance" of Bridge Street's bars and restaurants—a key selling point for first-time buyers. Originally priced at \$169,900, these homes now sell for around \$500,000.

McArdle also had earlier involvement with the site, trying to help convert the Foundry Building into a second location for Pulsations Nightclub. Although that project failed, the overall vision of blending residential and commercial development came to life—minus the nightclub—replaced by thriving breweries and eateries.

Barbara Cohen, former Chamber of Commerce director, helped preserve the historic Foundry Building. It now serves as a premier event venue and houses the Schuylkill River Heritage Center Museum.





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THE HILL SCHOOL AND HOBART'S RUN APPOINT ALYSSA SLADE AS EXECUTIVE DIRECTOR OF COMMUNITY ENGAGEMENT AND ECONOMIC DEVELOPMENT

The Hill School and Hobart's Run recently announced the appointment of Alyssa M. Slade as the new Executive Director of Community Engagement and Economic Development.



Alyssa Slade

Ms. Slade brings over a decade of strategic leadership experience in higher education, community engagement, and experiential learning. She assumed this new role September 15.

Most recently, in her role as Senior Director for the Holleran Center for Community & Global Engagement at Alvernia University, Ms. Slade oversaw eight major university programs and centers, including the Holleran Center, Reading Youth Initiative, and the Veterans Center. Her leadership in managing over \$1 million in grant funding and cultivating impactful university-community partnerships has significantly advanced student development and institutional priorities. Her background also includes managing federal grant programs, coordinating student employment, and directing community outreach efforts.

"I am deeply honored to join The Hill School and Hobart's Run community as the Executive Director of Community Engagement and Economic Development," shares Ms. Slade. "I look forward to leveraging my experience in community leadership and strategic partnerships to strengthen connections between Hill and the wider Pottstown community."

Ms. Slade holds a M.A. in Community Leadership and a B.A. in Psychology, both from Alvernia University from which she graduated *magna cum laude*. She lives in Sinking Spring, Pa. with her family.

"Alyssa is incredibly well-suited to take on leadership of Hobart's Run and build

on the exciting momentum that has already been generated," says Kathleen Devaney, Head of The Hill School.

Ms. Slade will lead the team that manages the Hobart's Run initiative, which includes Cathy Skitko, Director of Hobart's Run Communications and Community Partnerships and Director of Community Service, and Jacque Steinman, Administrative Coordinator.

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CAN THE 'RAINY DAY FUND' BALANCE THE BUDGET?



By Christen Smith,
The Center Square

Pennsylvania's emergency savings account, contrary to its colloquial name of "Rainy Day Fund," is for anything but.

Instead, state law reserves the \$7 billion pot for economic downturns or unexpected revenue shortfalls, and can't be tapped without a two-thirds vote from the legislature.

Neither condition appears to have been met for Gov. Josh Shapiro's proposed \$51.5 billion spending plan, according to the Commonwealth Foundation. In a letter to Treasurer Stacy Garrity and leaders of the House and Senate, the fiscally conservative nonprofit argued that "the commonwealth's economic environment has been well known and understood for months."

"The Governor's desired spending increases for transportation, public schools, human services, and other line items do not amount to emergencies endangering the health and welfare of Commonwealth citizens," said Andrew Lewis, CEO and president of the foundation, in the letter. "Rather, these are merely the Governor's policy preferences.

"The commonwealth's structural deficit is self-inflicted by the Governor, who refuses to engage in the normal budget negotiating process — a process that is readily available and suitable to address the line items the Governor intends to finance with the Rainy Day Fund."

The Shapiro administration wants to use \$1.7 billion from the account to support increased spending in public schools, social safety net services and economic development initiatives.

(Continued on page 14)



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RAINY DAY FUND

(Continued from page 13)

In the letter, Lewis asks Garrity to withhold the transfer until lawmakers approve it or challenge the move in court. Garrity's office, however, agreed with the foundation's assessment that the conditions for tapping the fund have not been met — though no legal recourse or withholding of money without legislative approval was mentioned.

"I believe that this letter serves to reinforce the fact that using any portion of the rainy-day fund should be reserved to such time when it's actually raining, and not used just to balance the current or future budgets," Garrity told The Center Square. "This is emergency money and just like the hard-working Pennsylvanians who work hard to save a little extra for a rainy day, so too must the Commonwealth."

Garrity, who recently announced her gubernatorial campaign to unseat Shapiro in 2026, has focused much of her tenure in office on bolstering the emergency account so that if the state faces an economic downturn, the government can sustain itself for longer than two

days. The fund would now support 53 days of operation, according to Garrity.

It's been nearly two decades since the last time the account was used to cover a budget deficit. In 2009, Gov. Ed Rendell's administration transferred \$755 million after the financial collapse and Great Recession unexpectedly depleted commonwealth revenues.

According to recent polling from the foundation, two-thirds of respondents reject using the fund to cover future spending.

"Any budget proposal that leverages the use of the Rainy Day Fund must be met with the highest level of scrutiny," Lewis said. "We urge the General Assembly and Treasurer to protect the Rainy Day Fund for the future security of Pennsylvania and its next generations. Our state's future is at stake."

Gridlock has stalled movement on the state budget for more than two months, with no deal in sight. The House returned for a voting session on Sept. 29; the Senate is not slated to come back until Oct. 20, according to the legislative calendar.

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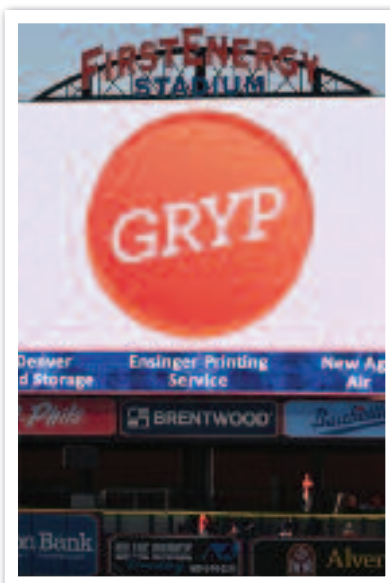
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The Reading area is full of opportunities for young professionals beginning their careers — a great location, diverse industries, and a welcoming business community. One of the best ways to tap into all of this is through the Greater Reading Young Professionals group, also known as GRYP.

GRYP brings together professionals aged 21–35 to build meaningful connections, sharpen professional skills, and give back to the community. Members benefit from a steady mix of networking opportunities, professional development programs, and volunteer initiatives — all designed to help them grow both personally and professionally. Whether it's meeting potential mentors, gaining leadership experience, or finding peers who understand the challenges of early career life, GRYP creates a space where young professionals can thrive.

More than just a calendar of events, GRYP provides a consistent and supportive environment where members can invest in their future. Each year, the organization curates opportunities that balance career growth, social connection, and community engagement. The goal is to help every member build confidence, expand their network, and take concrete steps toward a successful and rewarding career in Greater Reading.

Membership is affordable and impactful, and provides free or deeply discounted access to all GRYP programming.



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Every day, millions of seniors across the United States face a troubling reality: isolation, financial hardship, and deteriorating health. Nearly *one in three seniors reports feeling lonely, and half of those living alone struggle to afford basic necessities*. Amid these challenges, Meals on Wheels provides a vital lifeline — providing more than just food, but hope, health, and human connection.

Meals on Wheels delivers nutritious meals directly to the homes of older adults who are unable to shop or cook for themselves. For many, it's about more than the meal — it's the reassurance that someone cares. A staggering *92 percent of recipients say the program helps them live independently*. The health benefits are just as profound. *Over 77 percent of participants report improved health due to regular, balanced meals*. This consistent support can make the difference between staying in their home or entering assisted care.

As our population continues to age, solutions like Meals on Wheels are not just helpful — they are essential. It is a commitment to care for those who once cared for us.



Berks Encore delivers Meals on Wheels Berks County. For 60 years, Berks Encore has been supporting the needs of local seniors. With six senior centers — Douglassville, Fleetwood, Reading, Shillington, Strausstown, and Wernersville — Berks Encore provides nutrition, fitness, socialization opportunities, education and advocacy. Berks Encore delivers Meals on Wheels Berks County and so much more to impact the well-being and dignity of aging neighbors. To learn more please call 610.374.3195 and visit www.berksencore.org

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THREE FIERCE AI MOVES TO CLOSE OUT THE YEAR STRONG



By Deb Spence,
Fiercepreneur

October isn't just about pumpkins and sweaters — it's about checking yourself. If you're still chasing your tail, drowning in the same questions, letting leads slip through the cracks,

then this is your season to clean it up and tighten your business. AI isn't a shiny toy — it's the tool that frees you from being the worker bee so you can step back into being the CEO of your own life.

1. Clear the Noise

Think of every repeated question like a pile of dead leaves on your lawn. Hours, pricing, directions, forms — you keep raking them over and over. Stop. Put those questions into an AI assistant once and let it handle the noise. Clients get answers fast, and you finally breathe without interruptions stealing your day.

Fierce Fact: You don't need to be on-call 24/7 to prove your worth. Let the system take that weight.

2. Stop Losing People You Already Met

How many times have you handed someone your card and never heard from them again? That's money slipping through your fingers. Replace it with a smart one-page link. Two quick questions — then straight to "book a call" or "request a quote." No chasing.

Fierce Fact: You've worked too hard to let good leads fade into silence.

3. Guard Your Fierce Hour

Pick one hour every week — no excuses. In that hour, put AI to the test on one process: follow-ups, review requests, or even drafting your social posts. Try three times, keep the best version, and set it on autopilot. Do it weekly, and you'll be shocked at how much more time, clarity, and control you gain by December.

Fierce Fact: This is about reclaiming your life, not just your business. Stop running on fumes — start running with intention.

This fall isn't about coasting — it's about clearing, planting, and stacking small wins so you close the year stronger than you started.



You're Losing Hours Every Week

Not because you're lazy — because you're doing everything yourself. Answering the same questions. Following up late. Missing leads while you sleep.

The AI Sprint changes that. In 45 minutes, you'll walk away with:

- A map of where your time is leaking
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- 3 custom AI prompts built for your business
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Deb Spence
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your requirements and can tailor your coverage to protect your valuable investments. With our extensive expertise in the restaurant and bar sector, we recognize the unique challenges it entails. Liquor Liability Insurance is one of our specialties, alongside Commercial and Property & Casualty insurances, and we work with a variety of carriers. For a detailed review of your coverage and personalized recommendations, please reach out to our office at 610.326.1010 and ask for Nick Vlahos (nvlahos@vlahosdunn.com).



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SET SMART GOALS FOR YOUR SOCIAL MEDIA IN 2025



SOCIAL MEDIA TIPS

By Theresa Mintzer

With just a few months left in 2025, now is the time to set **SMART goals** for your social media and finish the

year with momentum. Creating clear monthly or quarterly goals will help sharpen your message, guide your content, and give you measurable results to track.

Take a few minutes to brainstorm your social media goals, then run them through the SMART filter:

- **Specific** — “I want more followers” isn’t specific. Instead, aim for: *I want to increase my Instagram followers by 500 or I want 30 percent more newsletter signups from TikTok by November 30th.*

- **Measurable** — Use analytics tools to track your progress. AI-powered dashboards can make this easier by highlighting trends and predicting which content will perform best.

- **Achievable** — Keep your goals realistic. You probably won’t gain one million followers in a month, but you can grow your audience by 10–15 percent with consistent posting and smart targeting.

- **Relevant** — Focus on the goals that actually move your business forward. 500 random followers won’t help if they’re not your target customers.

- **Time-bound** — Attach a deadline: *I will increase engagement on LinkedIn by 20 percent by December 31, 2025.*

- **Pro tip:** AI tools can help brainstorm captions, generate content ideas, and even analyze the best times to post, saving you hours each week while keeping you focused on the goals that matter most.

When you set goals this way, creating content becomes easier, you have a clear focus and direction.

I offer social media and Facebook ad coaching to help businesses create a **goal-driven plan** that works. Visit mintzer.solutions.com to learn more and schedule a session.

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In 1965, current owner Carl Hessler started working for Steve's North End Mower Shop while still attending Pottsgrove High School.

In 1969, Steve's North End Mower Shop moved to its current location on Maugers Mill Road. Building on continued growth, picked up the handheld product line called McCulloch.

In 1984, Carl had purchased the business from Steve. Deciding to leave the name as to not confuse current and new customers.

In 1999, the snowblower line up by Ariens was added.

In 2017, Echo handheld products were added to the lineup offered at Steve's North End Mower Shop.

Still to this day, 41 years later Steve's North End Mower Shop is still owned by

Carl and is coordinated with his son Gary. They provide sales and services to homeowners, landscapers and municipalities. Their major brands today include Toro, Gravely, Ariens and Echo. Service is provided on most other brands they do not sell.

Next time you're in need of repair or replacement of your current outdoor lawn and garden equipment. Give Steve's North End Mower Shop a call or email.

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TOP FIVE CYBERSECURITY TIPS EVERY ORGANIZATION SHOULD FOLLOW

By Bruce Sarte, STCNtech

In today's digital-first world, cyber threats are growing in both sophistication and frequency. From phishing scams to ransomware attacks, businesses of all sizes are at risk. That's why prioritizing cybersecurity is no longer optional — *it's essential*. It is also essential to have a trusted resource that can help you stay safe and secure in this every changing landscape. Here are the top five key strategies every organization should adopt to keep their data, employees, and customers safe from the TechSperts at STCNtech!

#1 - Organizations must invest in endpoint detection and response (EDR) to stop threats before they spread. Antivirus simply is not enough. Our team deploys advanced EDR and MDR (managed detection and response) solutions to monitor devices around the clock, detect malicious activity, and automatically remediate attacks.

#2 - Regular backups with business continuity and disaster recovery (BCDR) are critical. With advanced tools that no one else can bear, our TechSperts guarantee zero data loss and rapid recovery, even in the event of a breach or natural disaster.

#3 - Strong access controls and identity management ensure that only authorized individuals gain entry to sensitive systems. This prevents insider threats and unauthorized logins. And with our advanced physical access controls, you can follow an individual from the moment they enter your building until the moment they leave.

#4 - Organizations should adopt proactive monitoring and patch management. STCNtech's remote monitoring and management (RMM) platform keeps systems up to date and secure, closing vulnerabilities before cybercriminals exploit them.

#5 - Organizations must not overlook physical security. Our AI-powered surveillance cameras and access control systems provide a vital layer of defense against theft, vandalism, and unauthorized facility access — because cybersecurity extends to who is in your building, and where they are!

At the end of the day, no business should face the complexities of cybersecurity alone. The TechSperts at STCNtech are experts in all things security — from advanced digital safeguards to integrated camera systems and disaster recovery planning. To protect your organization with confidence, reach out to STCNtech today at 610.910.9347 or email online@stcnetech.com.



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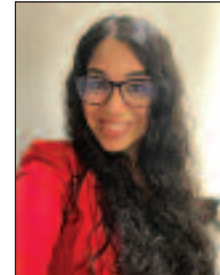
Berks Counseling Center

Each September, Recovery Awareness Month shines a spotlight on the strength, resilience, and hope of individuals overcoming addiction. It's a powerful reminder to reduce stigma, promote understanding, and support accessible treatment options that truly make a difference in people's lives. This annual observance encourages communities to come together and celebrate the journeys of recovery, inspiring hope for those still on their path to wellness.

Berks Counseling Center (BCC) plays a vital role in this movement by providing essential services such as counseling, peer support, and medication-assisted treatment. Located at 645 Penn Street in Reading, PA, BCC is dedicated to helping individuals find their way to recovery and rebuild their lives. Through these programs, the center creates a supportive environment where hope, resilience, and transformation can flourish.



Led by Elizabeth Fortuner, who oversees BCC's Marketing, Communications, and Community Relations, the organization actively promotes awareness and community engagement each year. Elizabeth is passionate about fostering meaningful relationships and encouraging collaboration to strengthen the recovery community. For inquiries, event collaborations, or to share ideas, contact



Elizabeth Fortuner

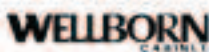
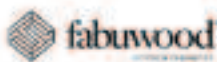
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All of the materials we use are registered by the EPA and are completely safe when applied according to the label by a licensed pest professional.

Ticks are Vectors of Disease

and are second only to mosquitoes. They can transmit Lyme disease, and nearly 95% of all Lyme disease cases are from the northeastern part of the United States.



James Harrison, Owner

Associate Certified Entomologist,
one of 12 in the state!

With over 50 years experience in solving tick problems, Patriot Pest Solutions is prepared to protect you, your family and your pets.

All of our certified, state-licensed technicians are fully insured and ready to eliminate your tick problem. Our treatment methodology was devised by our own in-house Associate Certified Entomologist, one of twelve in the entire state of Pennsylvania. **We know how to get rid of ticks and keep them from coming back.**

TICK PEST CONTROL

- ★ Tick season peaks in early Spring
- ★ Safe for children & pets
- ★ Guaranteed! (or your money back!)

If you're seeing ticks, **DON'T WAIT!**

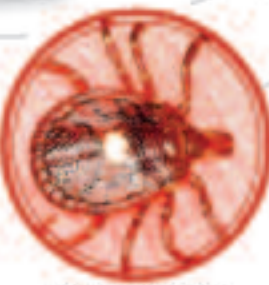
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AMERICAN DOG TICK



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JULY 31, 2023.



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610.489.5136 | PatriotPestSolutions.net



Today's Mission Critical and Data Center environments require numerous infrastructure, controls, and monitoring systems. Each of these must be fully coordinated and installed with a focus on the end user's requirements. For 30 years Ondra-Huyett has been a trusted construction partner on over half a million square feet of actual data hall space. Our experienced Teams provide value through the pre-construction and construction phases along with overseeing the commissioning process ensuring that each system performs to the specific requirements needed for today's computing.

If you are looking to build a data center or similar facility, Ondra-Huyett is the logical choice.

When considering a Data Center or Mission Critical build or upgrade, Ondra-Huyett has the experience and proven track record for constructing and delivering these highly functioning spaces.

While every construction project has requirements which must be achieved, Mission Critical Facilities raise the bar during the planning, design, and construction phases. Ondra-Huyett's experience in assisting the owner in each of these phases has been instrumental in delivering successful projects.

As part of the Team, from as early as the conceptual and planning phases, Ondra-Huyett can provide input on site development, logistics, and the operational needs of the facility. Our knowledge and experience, gives us the ability to participate in "single points of failure", security and building access discussions.

During the design phase, Ondra-Huyett will provide valuable insight into construction efficiencies that have been gained from years of experience ensuring a well-orchestrated construction process. Budget and schedule are always at the forefront during the design phase and as such Ondra-Huyett provides accurate budget pricing and detailed construction schedules to assist the overall decision-making process.





Throughout construction Ondra-Huyett focuses on every detail to ensure an effective work sequence and the delivery of a quality installation. Monitoring the schedule with particular focus on equipment deliveries allows for adjustments to be made in real time. Tracking and managing the construction costs starts with an in-depth scope and bidding process and continues throughout the entire project build. Keeping a watchful eye on the initial budget and spending is critical to a successful project.

Mission Critical Facility construction can be some of the most complicated and expensive to build. Our track record for delivering these facilities has provided our owners with reduced costs, quicker to market builds and highly functioning facilities, yielding them the ability to achieve their every goal.

Call us today to learn more about key Data Center Components and how Ondra-Huyett can assist in building an infrastructure backbone to today's computing requirements.

“As a commercial construction contractor, our mission is to provide unsurpassed service, quality and value to our clients as we achieve their construction objectives.”



7584 Morris Court, Suite 210, Allentown, PA 18106

Call 610.366.1709 or visit www.ohainc.com



ADVERTISED SERVICES DIRECTORY

ACCOUNTANTS / BUSINESS ADVISORS

HERBEIN + CPAS AND ADVISORS40

ACCOUNTING / BOOKKEEPING

BRESLOW'S BOOKKEEPING36

ARCHITECTS

MUHLBERG GREENE ARCHITECTS19

ATTORNEYS

O'DONNELL, WEISS & MATTEI, P.C.10

WOLF BALDWIN & ASSOC. PC42

AUCTIONEERS

GEYER AUCTION COMPANIES38

AUTO GRAPHICS / SIGNAGE / APPAREL

GRABER LETTERIN' INC. SIGN COMPANY36

AUTO TAGS, TITLE TRANSFERS

THE AUTO TAG PLACE46

AUTOMOTIVE / SERVICE

BILL'S PERFORMANCE & RESTORATION47

RED KIEFFER'S AUTO REPAIR47

AUTOMOTIVE / TIRE SALES & SERVICE

CJ'S TIRE & AUTO47

H & F TIRE SERVICE47

KANTNER'S TIRE SERVICE46

AUTOMOTIVE SALES

MCGINTY MOTOR CARS47

AUTOMOTIVE SALES & SERVICE

PATRIOT BUICK GMC21

BANKING / FINANCES

JBT BANK49

MEMBERS FIRST FEDERAL CREDIT UNION3

PHOENIXVILLE FEDERAL BANK & TRUST10

BUILDING MATERIALS CENTER

LEZZER LUMBER COMPANY24

BUSINESS BROKERS

ENDEAVOR BUSINESS BROKERS51

BUSINESS COACHING AND DEVELOPMENT

LIGHTHOUSE LEADERSHIP44

BUSINESS CONSULTANT

FIERCEPRENEUR17

COMMERCIAL FLOOR CLEANING SERVICES

ZEROREZ DELAWARE VALLEY28

CONSTRUCTION SERVICES

ONDRA-HUYETT ASSOCIATES, INC.12

CONSTRUCTION SERVICES/BUILDING & RE-

MODELING

HOLLENBACH CONSTRUCTION, INC.13

CONTRACTOR / HANDYMAN SERVICES

SVS CONTRACTING19

DIGITAL PRINTING / MARKETING / ADVERTISING

BERKS DIGITAL, INC.14, 36

EDUCATION

THE HILL SCHOOL / HOBART'S RUN12

EDUCATION / EARLY CHILDHOOD DEVELOPMENT

MAGIC MEMORIES EARLY LEARNING SCHOOLS28

EDUCATION / TECHNICAL SCHOOL

NORTH MONTCO TECHNICAL CAREER CENTER49

EDUCATION / WORKFORCE DEVELOPMENT

PENN STATE BERKS22

SCHMIDT TRAINING & TECHNOLOGY CENTER AT RACC44

ENGINEERING SERVICES

EARTH ENGINEERING45

LUDGATE ENGINEERING38

EVENT FACILITY

BALLY SPRING INN41

FLORIST

NORTH END FLORIST36

GRAPHIC DESIGN, SIGNS & PRINTING SERVICES

FASTSIGNS36

LUCKY SQUIRREL PRINTWORKS36, 38

HEALTH / HEALTHCARE

COMMUNITY HEALTH & DENTAL CARE17

SUBURBAN COMMUNITY HOSPITAL19

HEALTH & FITNESS / PERSONAL TRAINING

GYMGUYZ KING OF PRUSSIA & MONTGOMERY COUNTY 18

HEALTHCARE / AUDIOLOGIST

HEARING HEALTH CONNECTIONS AUDIONOVA20

HEALTHCARE / COUNSELING

BERKS COUNSELING CENTER36

HEALTHCARE / OCCUPATIONAL HEALTH

OCCUPATIONAL HEALTH / POTTS TOWN HOSPITAL - TOWER

HEALTH2

HUMAN RESOURCES CONSULTING

WORKPLACE HARMONY16

INDUSTRIAL SUPPLY

CLARK INDUSTRIAL SUPPLY, INC.12

INSURANCE & FINANCIAL SERVICES

CISICK PLANNING13

INSURANCE SERVICES

BONNIE HEATH SENIOR INSURANCE BROKER49

JAB INSURANCE BROKERS14

THE CONESTOGA GROUP50

VLACHOS DUNN INSURANCE18

LANDSCAPING / PROPERTY MAINTENANCE

TONY & JOE'S LANDSCAPE DESIGN22

LAWN MOWER SALES & SERVICE

STEVE'S NORTH END MOWER SHOP22

MACHINE SHOP / WELDING & FABRICATION

LEVAN MACHINE & TRUCK EQUIPMENT45

MANUFACTURING / CONFECTIONARY

REPPERT'S CANDY40

MARKETING SERVICES

BEMARKETING20

MEDICAL SPA

YOUNG MEDICAL SPA46

ORGANIZATION

POLKA DOT POWERHOUSE POTTS TOWN CHAPTER49

POTTS TOWN ROTARY CLUB48

SMALL BUSINESS RESOURCE ASSOCIATION28

ORGANIZATION / CHAMBER OF COMMERCE

GREATER READING CHAMBER ALLIANCE45

ORGANIZATION NON PROFIT

BERKS ENCORE16

PAYROLL SERVICES / BOOKKEEPING SERVICES

EXPRESS DATA SYSTEMS, INC.14

PAYROLL SERVICES / HR SUPPORT

PREMIERNOW PAYROLL & HR52

PEST CONTROL SERVICES

PATRIOT PEST SOLUTIONS25

PHOTOGRAPHY PROFESSIONAL

STEVE LADNER PHOTOGRAPHY42

PLUMBING CONTRACTOR

A. JACKSON ECKER, INC.37

PRINTING SERVICES

EVERYTHING PRINTING36

REAL ESTATE

KELLER WILLIAMS JOSEPH SCOTT MCARDLE50

UNITED REAL ESTATE STRIVE 212 JEFF WITTIG37

REAL ESTATE / COMMERCIAL & INDUSTRIAL

ZUBER COMMERCIAL REALTORS39

RESTAURANTS

GRACIE'S 21ST CENTURY CAFÉ43

LIMERICK DINER / FLYING PIG TAVERN43

RED TOP PIZZA BY PENNY'S43

SPECK'S DRIVE-IN43

YE OLD COVENTRY PUB43

RETAIL / GIFT BASKETS

BETTY'S ORIGINAL GIFT BASKETS37

RETAIL / TOBACCO & RELATED PRODUCTS

COLE TOBACCO37

SENIOR LIVING COMMUNITIES

APARTMENTS AT SANATOGA GREENE5

TAX PREPARATION SERVICES

H & R BLOCK11

TECHNOLOGY / IT

ASKSPOTAI48

PLUSONE TECHNOLOGY23

STCNETCH & EDTECH SPORTS23

VENUE FOR CORPORATE EVENTS

READING PUBLIC MUSEUM24

VIDEO PRODUCTION/TELEVISION

PCTV NETWORK37



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ROUTE 422 Business Advisor
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GRCA ROUNDUP

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

Breakfast4Success: Mike Duff Unfiltered

Oct. 1, Time: 7:30 a.m. – 9:30 a.m.
Berkshire Country Club
1637 Bernville Road, Reading
\$40/person-GRCA member exclusive
Register at Greaterreading.org/duff

GRCA Executive Leadership Academy — Effective Executive Leadership: The Key to Success in an Ever-Changing World

Oct. 1, 8, 15, 22 and 29, Time: 1 p.m. – 4 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$1,495/person- GRCA Members;
\$1,895/person- Future GRCA Members
Register at Greaterreading.org/keytosuccess

GRCA Executive Leadership Academy — Financial Analysis for Executives: The Bottom Line

Oct. 2, 9, 16, 23 and 30, Time: 1 p.m. – 4 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$1,495/person- Chamber Members;
\$1,895/person- Future Chamber Members
Register at Greaterreading.org/bottomline

Intermediate Excel*

Oct. 6, 13, 20 and 27, Time: 2 p.m. – 4 p.m.
Shearer Technical Computer Consultants
727 Penn Ave., West Reading
\$400/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/interexcel

Intro to Excel*

Oct. 7, 14, 21 and 28, Time: 2 p.m. – 4 p.m.
Shearer Technical Computer Consultants
727 Penn Ave., West Reading
\$400/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/introexcel

Unlock the Power of Windows 11 with Copilot AI: Your Ultimate Productivity Assistant

Oct. 8, 15, 22 and 29, Time: 2 p.m. – 4:30 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$400/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/copilot

Berks Women2Women — Evening of Empowerment with Keynote Speaker Dr. Katie Sandoe

Oct. 9, Time: 5:30 p.m. – 8 p.m.
Redner's Event Center
2024 Centre Ave, Reading
\$65/person- GRCA Members;
\$85/person- Future GRCA Members
Register at Greaterreading.org/spark2025

Sales Methods & Mastery Training Program

Oct. 16 and 17, Time: 8:30 a.m. – 4:30 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$795/person- GRCA Members;
\$995/person- Future GRCA Members
Register at Greaterreading.org/salesmastery

Berks Family Business Alliance: All in the Family Gathering — Dolan Builds Community

Oct. 16, Time: 4 p.m. – 6 p.m.
GoggleWorks Center for the Arts
201 Washington St., Reading
\$15/person- GRCA Members;
\$25/person- Future GRCA Members
Register at Greaterreading.org/dolanfba

Essentials of Effective Leadership Part 2*

Oct. 22, 29, Nov. 5, 12 and 19,
Time: 8:30 a.m. – 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person- GRCA Members;
\$895/person- Future GRCA Members
Register at Greaterreading.org/leadership2

Advanced Excel*

Oct. 23, 30, Nov. 6 and 13, Time: 2 p.m. – 4 p.m.
Shearer Technical Computer Consultants
727 Penn Ave., West Reading
\$400/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/advanced

Networking@Night — Discovery FCU

Oct. 23, Time: 5:30 p.m. – 7 p.m.
2744 Century Blvd., Wyomissing
FREE-GRCA member exclusive
Register at Greaterreading.org/discoveryfcu

2025 Manufacturing Summit

Oct. 28, Time: 8 a.m. – Noon
Miller Center for the Arts
4 N. 2nd St., Reading
\$35/person- GRCA Members;
\$50/person- Future GRCA Members
Register at Greaterreading.org/mfg25

Supervisor Training Module 2: Managing Performance & Developing Employees*

Oct. 28, Nov. 4, 11, 18, 25 and Dec. 3,
Time: 8:30 a.m. – 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person- GRCA Members;
\$860/person- Future GRCA Members
Register at Greaterreading.org/super2
*WEDnet eligible

REGIONAL CHAMBER ROUNDUP



MONTGOMERY COUNTY CHAMBER OF COMMERCE

- 101 Bill Smith Blvd, King of Prussia, PA 19406
- 610-265-1776 • MontcoChamberPA.org

ADVOCACY: The Chamber works for your business interests and the future of small and large companies in Montgomery County. The Chamber works for business reforms and promotes legislative action on a county, state and federal level to ensure Montgomery County is an attractive place for businesses to prosper. **NETWORKING:** For business development, nothing can work better than the personal contacts developed through the Chamber. Chamber events offer nearly 40 events annually designed for you to meet and connect with other members. Events include monthly Business Builders, quarterly Lunch & Learns, bi-monthly Chat & Chews, Legislative Forums, and four Signature Events.

BENEFITS OF JOINING THE CHAMBER:

Advocacy | Networking | Grow Your Business | Referrals | Benefits Management
e-news | Website | Mailing Lists | Recognition... BECOME A MEMBER A MEMBER

UPCOMING EVENT



Mind, Body, Business,

Kids, Pets & YOU

Wellness Expo



Saturday, November 8

10 AM- 6 PM

All Ages Welcome!



- Mindfulness Lounge & Power Talks
- Business & Financial wellness zones
- Pet Wellness vendors
- Interactive kids' activities
- & More!

Philly Expo Center, Oaks PA

Montcochamberpa.org

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ENTRY**



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Scan the QR code or visit
<https://members.montcochamberpa.org/events>



18 W. Lightcap Road, Suite 613, 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



A NEW HOME AND A HUB FOR GROWTH: TCACC OPENS AT PHILADELPHIA PREMIUM OUTLETS

By Harrison Santangelo, President
The TriCounty Chamber of Commerce

The TriCounty Area Chamber of Commerce is thrilled to announce the grand opening of our brand new, state-of-the-art offices at the Philadelphia Premium Outlets. Located at 18 W. Lightcap Road, Suite 613, Pottstown, PA, this expansive 3,500 square foot space marks a significant milestone for our organization and the entire TriCounty community. This strategically located facility is poised to become a dynamic hub for business, leadership, and community connection. We are now open to serve you Monday through Friday, from 8:00 AM to 5:00 PM, and the space doubles as a much-needed Visitors Center for the TriCounty area. This presents an opportunity for our members to reach a vast audience, as we are offering exclusive

advertisement space on a prominent digital billboard that will be seen by over 5 million visitors annually. We understand the diverse needs of our members, from burgeoning startups to established corporations. That's why our new offices are designed with flexibility and professionalism in mind. The generous space can accommodate both small and large Chamber members, providing a setting for a multitude of purposes, whether you need to host a board meeting, deliver a presentation, meet with important clients, or simply require a quiet, professional environment to work. At TCACC, we are deeply committed to fostering leadership and continuous improvement within our community. To that end, our new facility proudly introduces the Leadership Library, a curated collection of the best

leadership books available. Furthermore, we are excited to offer dedicated workspaces for members to utilize. This flexible co-working space, known as the TCACC Collective, provides a professional and collaborative environment for those needing a temporary office away from their own, or simply a change of scenery to spark creativity.

This new chapter for TCACC at the Philadelphia Premium Outlets represents our ongoing dedication to supporting and growing the TriCounty region. We invite you to celebrate this exciting development with us at our **Open House on October 15th, 2025, from 3:00 PM to 6:00 PM. The official Ribbon Cutting Ceremony will take place at 4:00 PM**, an especially meaningful time as it falls on National Support Your Local Chamber Day. We look forward to welcoming you!

WELCOME NEW MEMBERS

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

AMA Paper Co

(610) 570-2228

Distributors / Wholesalers

<http://amapaperco.com/>

Bluestone Fundraising Advisors

(267) 500-9551

Consultants

<http://www.bluestonefundraisingadvisors.com/>

Lendmark Financial

(484) 945-2161

Financial Services

<http://www.lendmarkfinancial.com/>

Opportunity House

(610) 374-4696

Nonprofit Organizations

<http://opphouse.org/>

Signarama

(484) 961-8802

Signs / Banners / Flags

<http://signarama-limerick.com/>

The Residence at Boyertown

(484) 783-0310

Retirement Communities

<https://theresidenceatboyertown.com/>

MEMBER ANNIVERSARIES

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

47+ Years

Borough of Pottstown

Element Risk Management

Hollenbach Construction, Inc.

Pottstown School District

Schumacher & Benner
Funeral Home & Crematory

40 Years

Tornetta Realty Corp.

21 Years

National Financial Network

Independence Blue Cross

Steel River Playhouse

Keystone Villa at Douglassville

5 Years

E. Kenneth Nyce Law Office

Nuage Logic Inc

Arcadia at Limerick Pointe

REGIONAL CHAMBER ROUNDUP



UPCOMING EVENTS.

OCT
7

Tuesday, 5:00 PM - 6:30 PM

Business After Hours

Join us for the October Business After Hours networking event at the Pottstown Children's Discovery Center, hosted by Tri County Area Federal Credit Union. This monthly mixer is the best way to connect, share, and meet fellow Chamber Members in a relaxed, welcoming atmosphere. Registration is \$10 per Member.

OCT
15

Wednesday, 8:30 AM - 10:00 AM

Roundtable: Office Managers & Administrators

Attend to interact with others that hold admin responsibilities. This will be an informal gathering, led by you (this is your Chamber), to have a conversation, discuss, listen and assist, discuss needs, and celebrate successes. Plus, we will celebrate Administrative Professional's Day, for those who keep their office running smoothly day to day. Have a question, seeking suggestions, best practices, or just someone to talk to that knows the basics of the role you (and they) play at your company - good and bad? 🙋

OCT
17

Friday, 8:30 AM - 10:00 AM

Refresh Friday: Avoid IRS Surprises- Bookkeeping and Tax Tips Strategies That Work

Are you a small business owner, freelancer, or self-employed professional tired of last-minute tax panic and messy books? Join us for this power-packed workshop where we break down the essentials of smart bookkeeping and proactive tax planning - in simple, clear language you can actually use. You'll learn how to keep your finances organized, avoid costly mistakes, and stay on the IRS's good side. Whether you're just starting out or already in business, this session will give you practical tools to take control of your finances and feel confident come tax time.

OCT
28

Tuesday, 8:00 AM - 9:30 AM

Membership Breakfast - Connect

This Breakfast will feature our Annual Meeting, where we will share important updates, celebrate accomplishments, and outline the Chamber's plans for the year ahead. In addition, attendees will have the opportunity to connect with fellow Members through engaging roundtable discussions on key business topics, including Technology, Marketing, Finance, Human Resources, and Sales. These discussions provide a valuable space to exchange ideas, share best practices, and gain insights from peers facing similar challenges, making this event both informative and highly interactive.



VISIONARY

TriCounty
HEALTH PLANS

STAKEHOLDER



BUILDING COMMUNITIES



CREATING CONNECTIONS



SUPPORTING COMMERCE



REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE



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."

- **Future headquarters:**
710 Main St.,
Phoenixville, PA 19460
• 610.933.3070
• fax 610.917.0503
- info@phoenixvillechamber.org
- www.phoenixvillechamber.org



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

WELCOME NEW MEMBERS!

- Baked Bouquet**
Custom cupcake bouquets
(267) 436-3244
www.bakedbouquet.com
- GNG All Holiday Decorators**
Custom holiday & special event décor
(484) 752-5553
www.gngallholidaydecorators.com
- Tornambe Painting**
Interior & Exterior Painting
(484) 401-2522
www.tornambepainting.com
- Elevate Consulting Group**
Automated accounting / bookkeeping services
(484) 535-0060
www.elevatecg.us/

NEW PROGRAM!



PV Next-Gen is a vibrant network for young professionals (ages 22-40) across the Perkiomen Valley, Montgomery, Berks, and Bucks Counties. Our members—entrepreneurs, innovators, and rising leaders—connect, grow skills, and give back to the community. Annual membership is \$25 for PV Chamber member employees and \$50 for non-members. Learn more and see upcoming events at www.PVchamber.net.

EVENTS

Monthly events include Business Roundtable Lunches, 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!

October 9, 2025 @ 5PM -7PM — Chamber Mixer at Harleysville Bank

Join us for a business card exchange at Harleysville Bank, 889 E Ridge Pike, Royersford. Enjoy refreshments, connections and enter the raffle drawing to win fabulous prizes. FREE for members; \$10 guests. RSVP www.PVChamber.net

October 15, 2025 @ 3:30PM - 6PM — Cornhole tournament & Happy Hour Event

Join us for a fun afternoon of sport and connections. Teams determined by blind drawing – make new connections! All welcome to attend. Purchase player/spectator tickets and sponsorships at www.PVChamber.net

FEATURED PROGRAM!

Get Ready for the PV Summit

Connect. Engage. Empower. Whether you're looking to grow your network, gain valuable insight, or spotlight your business, the PV Summit is the place to be. Vendor Space is limited. Attendee tickets give all day access to vendor fair, breakout sessions, networking, luncheon and keynote address. Visit www.pvsummit.net for ticket information.



Save the Date – Annual Holiday Party – December 9th at RiverCrest Golf Club & Preserve

SPRING-FORD CHAMBER OF COMMERCE

• P.O. Box 127, Royersford PA 19468 • 610.489.7200 • www.springfordchamber.com



The Spring-Ford Chamber of Commerce is a community-focused business advocate. We strive to help our member businesses grow while improving the community in which we all live and work. The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors. Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!

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Spring-Ford Chamber Announces Upcoming Professional Networking Events

The Spring-Ford Chamber of Commerce invites local professionals to two exciting networking events designed to foster connections, collaboration, and business growth.

- **October 23, 2025 - Professional Networking**
Railroad Street Bar & Grill at 36 Railroad St, Linfield, PA (5:30 PM)
- **November 19, 2025 - Professional Networking**
Hares Hill Brewing Company at 1161 Ridge Road, Pottstown, PA 19468 (5:30 PM)

These events provide a fantastic opportunity to meet local business leaders, exchange ideas, and grow your professional network in a welcoming and engaging atmosphere. Don't miss out! Mark your calendars and join us for an evening of fun, networking, and new opportunities.

The Spring-Ford Chamber of Commerce is committed to driving economic growth, retaining and growing local businesses, and fostering relationships that will continue to enhance the progress and prosperity of our members and the community we serve. We are excited to share upcoming events! The Spring-Ford Chamber of Commerce is thrilled to continue our thriving- Spring-Ford Chamber Business Connect! This event is held every Tuesday at the Sunshine Café. Interested in speaking? Reach out to us at mileva@springfordchamber.com

BUSINESS Connect

Join us at Sunshine Cafe Tuesdays at 8:00 AM

October 7th
October 14th
October 21st
October 28th

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THE SBRA COMMUNITY DECISION MAKING 101



By Gary Seibert, CEO,
Small Business Resource Association

I spent the last week trying to make a decision about what my October article would be about. I did some research as to hot topics for today's small to mid-sized business owners. The list was endless so

I was even more confused about what

I really should write about. I started talking to friends and members of our association (SBRA) about things that would be of interest to them and now with even more ideas, it made my decision that more difficult.

At the same time, our Emerging Entrepreneurs Academy is entering into our 5th year. This time of the year is critical for fundraising and meeting with students at all the local high schools to generate student registrations for the summer of 2026. Where do we start and how do we divide up the responsibilities? Important decisions need to be made.

Then there are similar day-to-day operational decisions that every business owner has to make every day, and they never seem to go away.

In addition to our business responsibilities comes the responsibilities we have to our spouses and children. How do we decide how much of our time could and should be spent with them? And what about ME? I need to go to the gym to stay healthy, play a round of golf to clear my mind or just go to breakfast with a good friend to share my decision-making problems.

I know that none of you reading this article have never experienced any of the above. You are a true black and white kind of thinker with no gray clouding your decision-making process. You are a forward thinking, optimistic thinker that replaces the word problem with opportunity. Now you have a whole new set of decisions to make trying to figure out what opportunity is the best one to chase.

There is never a day, from the moment we wake up till we fall asleep at the end of the day, that we are not dealing with decisions. Most of them are pretty simple and do not take a whole lot of thought. However, the major decisions like making changes in your business direction, expanding your facility, hiring or firing employees, borrowing money or any other decision that keeps you awake at night, are the decisions that we really need help with.

PLEASE understand that the results of all the decisions we make will have a consequence, either good or bad. Therefore, our decision-making process should be one that directs us in a path that leads to a positive and beneficial result.

All of us make hundreds of decisions (choices) every day. Most choices have no right or wrong attached to them—like what you decide to wear or what you eat. But we always face decisions that carry a little more weight. We don't want to do wrong, and we don't want to cause others to do wrong, so how can we make such decisions?

If I choose one course of action:

1. Does it reinforce the kind of person I am trying to be?
2. Am I motivated by a desire to help others?
3. Does it help me do my best?
4. Is it in line with my morale and ethical being?
5. Is it the best and most beneficial action available?
6. Am I thinking only about myself, or do I truly care about other people's reaction?
7. Am I acting lovingly rather than selfishly?
8. Does it reflect my Mission, Vision and Core Values?
9. Will this decision prevent hurting someone else?
10. Have I discussed this decision with my trusted advisors and are they in agreement?



If you answered "YES" to all the above questions then you can be pretty secure feeling that your decision is a good one. However, sometimes, even well thought out decisions negatively affect others. An example is de-hiring someone.

Even though the decision had to be made, the bigger decision is how do I de-hire this person. Losing your job is, in most cases, a horrible and very challenging situation for the person losing their job. Great employers are equally concerned as to how they deal with the employee as they were with dealing with the decision to de-hire the employee. I would

suggest reflecting on the chart above.

As for the process for making decisions

1. Identify exactly what it is that you are making a decision on. What is the real problem?
2. Do your due diligence and gather ALL the information you can.
3. Bring a trusted advisor in to discuss the options, discuss the pros and cons.
4. Chose the best option that aligns with your culture and core values.
5. Take action by implementing your decision and reviewing its results.

Finally, once you have made that decision, ask yourself "How will I feel about this decision 10 minutes, 10 months, and 10 years from now?" This may help you gain perspective and clarity, leading to SMARTER DECISIONS in the future. Remember, your decisions do not affect just you. In most cases other people are subjected to the consequences of your decisions, good or bad. Choose wisely and remember the 10-10-10 rule.

SBRA Business Spotlight



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- Breakfast Referral Club – October 3rd at B2 Bistro
- SBRA Mingle – October 29th at the Windsor Inn

CULTURE LIVES WITHIN PEOPLE®

By Craig Neal®, The Collaborator®

In the relentless rush to stay competitive, business leaders are pouring resources into an ever-growing stack of technology, automation, and AI. The search is on for a silver bullet—a tool that will provide a definitive edge, preferably one that installs in five minutes and requires zero human interaction. But this focus on external fixes is dangerously misplaced. The most powerful force in any business is not its software; it is, and always has been, its people.

That's because **CULTURE LIVES WITHIN PEOPLE®**.

It is not a program you can install or a variable you can manufacture. Many leaders believe their job is to "build" a culture, but you cannot construct a living thing. You can't assemble it like a piece of flat-pack furniture and hope the instructions are in a language you understand. It's a living, breathing outcome of the interactions, beliefs, and behaviors of the individuals on your team.

As a leader, your true role is not to construct the culture, but to ensure your vision is consistently manifest in the one that emerges. The people who make up your organization will inevitably create a culture. In a leadership vacuum, they will develop their own, often based on little more than survival and good coffee. But when guided by a clear and consistently demonstrated vision, they will manifest that vision in their daily work, creating a powerful, aligned culture.

When this living culture is healthy, the benefits are tangible and impossible for a competitor to replicate. It's what:

- Turns a first-time customer into a loyal advocate.
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So, while your competitors are focused on the temporary advantage of the latest tool—one that will be obsolete by the next quarter—you can cultivate the enduring power of your people. They can always copy *what* you use. They can never copy the vibrant, resilient culture that lives within your team.

About the Author: What if your company's true potential is locked behind internal friction? Craig Neal®, The Collaborator®, is an **executive advisor** who helps leaders find the key. He applies his deep experience in **strategy & execution, team alignment, and intellectual property** to change the "condition" that holds a business back, elevating its culture and overall performance. To learn more, visit craigneal.com or follow [@changecondition](https://twitter.com/changecondition).

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SUCCESSION PLANNING FOR FAMILY BUSINESSES

— Avoiding Ownership Disputes



LEGAL PERSPECTIVES

By Christopher Rothermel, Esq.,
Wolf, Baldwin, and Associates, P.C.

For many Pennsylvania entrepreneurs, their family and business are their proudest legacies, but handing the keys of their family business to the next generation presents a unique challenge. Transitioning leadership and ownership responsibilities, when left undefined, can ignite disputes among heirs that threaten both the company's stability and family relationships. Nothing can undo decades of hard work and sacrifice faster than a family dispute over business ownership. Without a clear succession plan, founders and their families may face costly litigation. In such cases, the courts, rather than the family, could end up deciding who controls the business they built from the ground up.

Succession planning is not just about preparing for one's passing. It's also about ensuring the uninterrupted stability of the business and avoiding family conflicts. The earlier the succession plan is in place, the more options are available for leadership development, tax efficiencies, and strategic decision-making to ensure the business's long-term future. A frequent flashpoint for ownership disputes is when a business lacks a formal operating or shareholder agreement to govern who will take over the business upon the founder's passing. It is imperative that a founder not only decide who will own and operate the business (not necessarily the exact same people), but how to transfer their ownership interest to the succeeding owner. These transfers are typically structured as either a gift, sale, or testamentary transfer through the founder's Will.

For many business owners, the natural instinct is to leave the business to the children who are actively involved in the business, while ensuring fairness to all heirs, including those not involved with

the business. Unfortunately, family dynamics are rarely straightforward. Equal ownership among heirs, for example, often leads to conflicts between those actively managing the business and those who are not. Disagreements over profit distribution, decision-making authority, or reinvestment strategies can escalate quickly. This is especially true if the succession plan does not clearly delineate ownership, management, and financial roles.

Transferring business responsibilities and ownership to inactive heirs can generate tension and slow decision-making, and put the company's operations at risk. Heirs who are inactive or lack experience may be asked to make important decisions for which they are not prepared. Even more concerning, inexperienced heirs may request profit distributions or buyouts that drain the business's cash, putting its stability at risk. In the most serious cases, these disagreements can escalate into extended disputes or litigation, threatening both the company's operations and family relationships.

(Continued on page 40)

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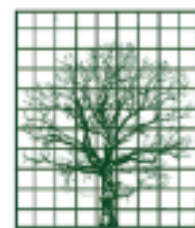
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LEGAL PERSPECTIVES

(Continued from page 38)

A carefully crafted succession plan addresses these risks by defining roles, establishing fair compensation, and providing tools to protect the business while fairly compensating non-participating heirs. Legal tools can be used to craft tailored succession solutions which address both business continuity and family fairness. Examples include buy-sell agreements with installment or annuity payment plans; the use of voting and non-voting shares to distinguish control from economic ownership; mechanisms to reward active heirs for their sweat equity; advisory boards to provide neutral guidance; non-qualified stock option plans to incentivize performance; deferred stock-vesting agreements; and non-qualified deferred compensation plans.

By carefully utilizing these tools, business owners can balance the needs of all family members while ensuring the long-term stability and growth of the company.

Communication is critical. Succession planning is often delayed because it forces families to confront uncomfortable topics: mortality, fairness, and the future of the business. Yet, open discussions

provide clarity, align expectations, and give successors the opportunity to learn from the founders' experience. Open communication reduces misunderstandings, while legal tools both protect the business and spare the heirs the burden of difficult decisions since the choices have already been clearly determined in the succession plan.

Succession planning should also account for the founder's retirement and personal financial security. Many founders reinvest in the business for decades, often reducing their own compensation to ensure the company's success. Founders may not have adequately saved for retirement, as they may be "cash poor" but "rich on paper." These owners may rely on the business to provide for their retirement at a level to which they have become accustomed. A succession plan can structure adequate support for the founder through their golden years while gradually empowering successors. This dual focus can ensure both the business's long-term continuity and the founder's personal financial well-being through the inclusion of appropriate contingencies in gifting transfers.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 40)

Another important part of succession planning is having the company hold life insurance policies on key owners. Unexpected passings can create financial strains on the business, which is the last thing a family should be concerned about during a difficult time of grief. If purchased while the owner is young enough to do so, life insurance can provide funds to buy out an owner, cover debts, or support the business during a transition, especially when the business includes non-family owners. If an owner passes away, the insurance proceeds can be used by the business or other owners to purchase the deceased owner's share of the business without selling assets or straining cash flow. This helps the remaining owners, whether family or not, to maintain control and stability while protecting the financial interests of everyone involved.

In addition to family dynamics and financial planning, succession planning should consider potential tax consequences. Starting the process early can provide more flexibility and may allow for strategies that minimize tax impact on both the business and the heirs. Because tax implications can vary widely de-

pending on the structure of the transfer — i.e. gifting arrangements, testamentary transfers, or sales — it is essential for business owners to consult with both an accountant and an attorney. Early planning ensures that the succession strategy is not only fair and effective but also tax-efficient, helping to preserve the value of the business for the next generation.

Succession planning is not a one-time task. It is an ongoing process. Since families and businesses evolve, plans should be reviewed regularly to reflect changes in financial circumstances, leadership capabilities, and family dynamics. Early planning and professional guidance are essential to protect the business and maintain fairness among heirs. For Pennsylvania business owners, a well-designed succession plan ensures that their legacy endures, the business continues to thrive, and family relationships remain strong across generations.

Christopher D. Rothermel, Esquire is an associate attorney of Wolf, Baldwin & Associates, P.C. at the firm's Pottstown office and focuses his practice on business law and transactions. He may be reached at 610.323.7436 or by e-mail to crothermel@wolfbaldwin.com.



STEVE LADNER
PHOTOGRAPHY

Published in GQ, Harpers Bazaar, French Vogue,
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"DELEGATION ISN'T LOSING CONTROL— IT'S GAINING CAPACITY"



**By Lana Potgeiter,
Lighthouse Leadership**

I recently witnessed a "masterclass in delegation" in the most unexpected of places: a wooded trail at the Althouse Arboretum in Pottstown.

Ken Hamilton, founder of GreenAllies, oversees the Arboretum — but not in the way most leaders do. Every single idea, event, program, and community initiative is run by high school students. From planning workshops to hosting hundreds of guests, the 25 students lead while Ken provides the framework, encouragement, and the opportunity. Truthfully, to me he seems to simply be the liability signature! You can see more about what they accomplish here: <https://www.green-allies.org>.

Leaders often ask me, "How do I get more done?" The better question is, "How do I develop others so more can get done without me?"

Here's what I noticed when we visited

GreenAllies: It's a living illustration of three leadership skills that are more relevant today than ever: **delegation, coaching, and empowerment.**

Delegation:

Multiplying Impact Through Others

Most leaders know they *should* delegate, but struggle with it. The common excuses — "It's faster if I do it myself" or "They won't do it the way I would" — keep many leaders overextended and under-supported. Yet true delegation isn't about offloading busywork; it's about transferring responsibility in a way that develops others and multiplies results.

Delegation is an art: effective delegation requires trust, clear communication, and the right level of support. In the early stages, you may need to supervise closely. Over time, as confidence and competence grow, step back and allow more freedom, adding responsibility. Ken models this well, letting students start with the white space outside the box and move on to executing entire projects with minimal or no oversight.

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Delegation alone doesn't guarantee success. It must be paired with coaching — the art of drawing out potential rather than dictating solutions.

True coaching, as LMI's *Effective Coaching and Empowerment* program emphasizes, is not telling people what to do but helping them discover their own answers. A coach's role is to listen, ask powerful questions, and create a space where others learn through hands-on experience. When we don't step in to fix problems, we encourage our teams to experiment, reflect, and adapt. That's why they don't just complete tasks — they grow as leaders themselves. They have ownership — this is their project! Accountability is inherent.

Empowerment: Building Commitment, Not Compliance

The ultimate goal of leadership is empowerment — enabling others to act with commitment, confidence, and ownership. Unlike motivation through fear or incentive, which only produces compliance, empowerment builds *internal commitment*. People act not because they have to, but because they *want to*.

When we delegate and empower our team, they aren't just fulfilling assignments. They feel trusted, valued, and capable. That sense of ownership is what makes empowerment so powerful: it creates leaders at every level, not just at the top.

What Leaders Can Learn

The Arboretum may be run by students, but the lessons apply to every business, nonprofit, and team:

1. Delegate with intention. Don't just hand off tasks—transfer responsibility and authority in proportion to the person's ability, then increase freedom as competence grows.

2. Coach for growth. Replace "Here's how I'd do it" with "What options do you see?" This shifts ownership and strengthens problem-solving skills.

3. Empower through trust. Believe in people's potential. When you set high expectations and provide support, they will rise to meet the challenge.

"When we coach and empower, people don't just complete tasks — they grow into leaders. Not future leaders, but leaders to take you and your business into the future."

PS. Do yourself, your team, or family a favor: go visit the Arboretum.

For additional information, please text or call 484.347.0515.

Lana Potgieter is an internationally acclaimed leadership coach and business strategist who specializes in empowering business owners and executive teams within small to mid-sized organizations.



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Kantner's Tire Service, Inc. is a tire sales and service business located in the town of Shoemakersville, PA.

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In 1990, the business expanded to include an additional bay, a warehouse, office and waiting room. In 1994 and 2000, respectively, Troy and Todd (Glenn and Jane's sons), joined the business on a full-time basis and are now vice presidents within the corporation.

Troy's sons are the 3rd generation of the Roberts family involved in the business. Trevor Roberts started full time after graduating high school in 2013 and Derek Roberts started in June 2022 after graduating from Indiana University of Pennsylvania.

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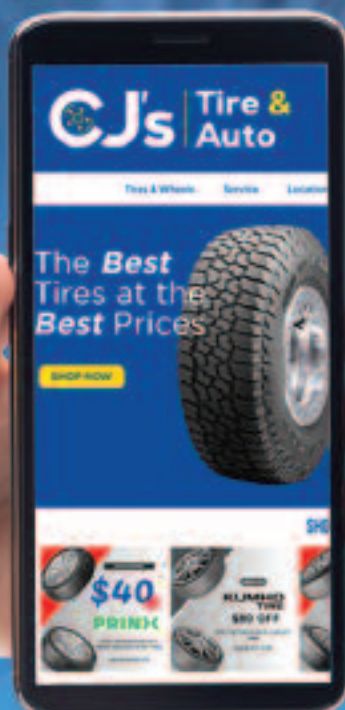
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DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

We are living through turbulent times. The past decade has brought a virus, widespread illegal immigration, and social issues in cities caused by these events. It has impacted both rural areas and downtowns across America.

As I have mentioned several times, the current period the US is experiencing closely resembles Mao's Cultural Revolution years. This was a decade-long sociopolitical movement that began in 1966 to strengthen Mao's authority and support communism by removing traditional and capitalist influences from Chinese society.

Officially called the Great Proletarian Cultural Revolution (1966–1976), it was a tumultuous and violent movement initiated by Mao Zedong to reestablish his control. Millions of students were organized into the Red Guards. The Red Guards publicly persecuted millions of people identified as “class enemies.”

These groups targeted and attacked intellectuals, teachers, officials, and anyone linked to “bourgeois” ties.

This was exemplified by the attacks on the “Four Olds”: Red Guards were directed to destroy the “Four Olds” — **old customs, old culture, old habits, and old ideas**. This resulted in widespread destruction of historical sites, artifacts, and literature.

Does any of this sound familiar?

We are under attack not only on our way of life but also on truth itself. This manufactured reality is similar to philosopher Michel Foucault's concept of “regime of truth,” a single, uncontested version of events, including the discourses deemed true, the methods for distinguishing truth from falsehood, and the roles of those who speak truth.

Dr. Drew Pinsky, chief patient officer at The Wellness Company, called it a sign of a dangerous societal shift. “Whenever mass murder has occurred, it's always been in a setting of dehumanization, always.” Mobs often begin by scapegoating and stripping rivals of their humanity, which they believe ultimately gives them permission for violence. “One of the things that mobs do is they scapegoat, they first

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dehumanize," said Pinsky, "And once they're scapegoating, they go for blood.

What I have learned in watching the political nonsense play out is that if you attack someone, invoking name-calling and categorizations, if you are a "threat to democracy," you then accuse someone of being a "threat to democracy." As a real-time exercise, go to Google News and search "Joseph Goebbels big lie."

Kids ... it is happening before your very eyes.

Institutional antisemitic activity, the made-up research validating "facts" in academic research, along with misinformation and personal polarization, have negatively impacted our perception of truth.

Many coastal towns and downtown areas have become exaggerated have-and-have-not scenarios due to the impact of the virus lockdown, disrupting the balance of timely rent payments and the flow of rent money to property owners. A massive influx of illicit drugs created a situation where many displaced people stood on street corners, appearing like drug zombies. Traditional work patterns were disrupted, leading to significant vacancies in office buildings, decreased street foot traffic, and shifts in the retail landscape in downtown areas

due to the absence of office workers.

Planning tools like the 15-minute city will eventually aim to prevent movement between wealthy and socioeconomically challenged areas, creating self-sufficient enclaves. Under the guise of climate action, society will become more fragmented, similar to what happened in the split of France after Charlemagne's death, when the regionalization of the feudal lord's wealth and land overrode the commonality of central authority.

Efforts to discredit our founding fathers came during the Lockdown, starting with the statues of Civil War generals and moving to Thomas Jefferson and George Washington. The problem now in America is that **old customs, old culture, old habits, and old ideas** are working for many people.

Events of the past month reveal how deeply people embracing religious beliefs, traditional mores and folkways are being dehumanized. Traditional media outlets manipulate the news to support this dehumanization; the same outlets you trusted during the Kennedy assassination and Watergate now appear to be creating a "regime of truth" that is crumbling under the weight of where it's leading us.

(Continued on page 50)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 49)

We are quickly approaching a point where action is unavoidable. The Bird flu, especially H5N1, first identified in domestic waterfowl in China in 1996, is impacting our food supply. Foreign governments are purchasing our farmland and food infrastructure. Foreign nationals are smuggling mold spores and other microbes that could threaten our food system.

Sources outside the country are funding protests against our system. The

pallets of bricks that mysteriously appeared during some ANTIFA riots could easily be turned into pallets of more dangerous weapons. Meanwhile, traditional media support calls to defund the police and push for gun control.

How is this all possible? Because we are America, and freedom is held dear to us, evidently, even if it is used to bring our demise.

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

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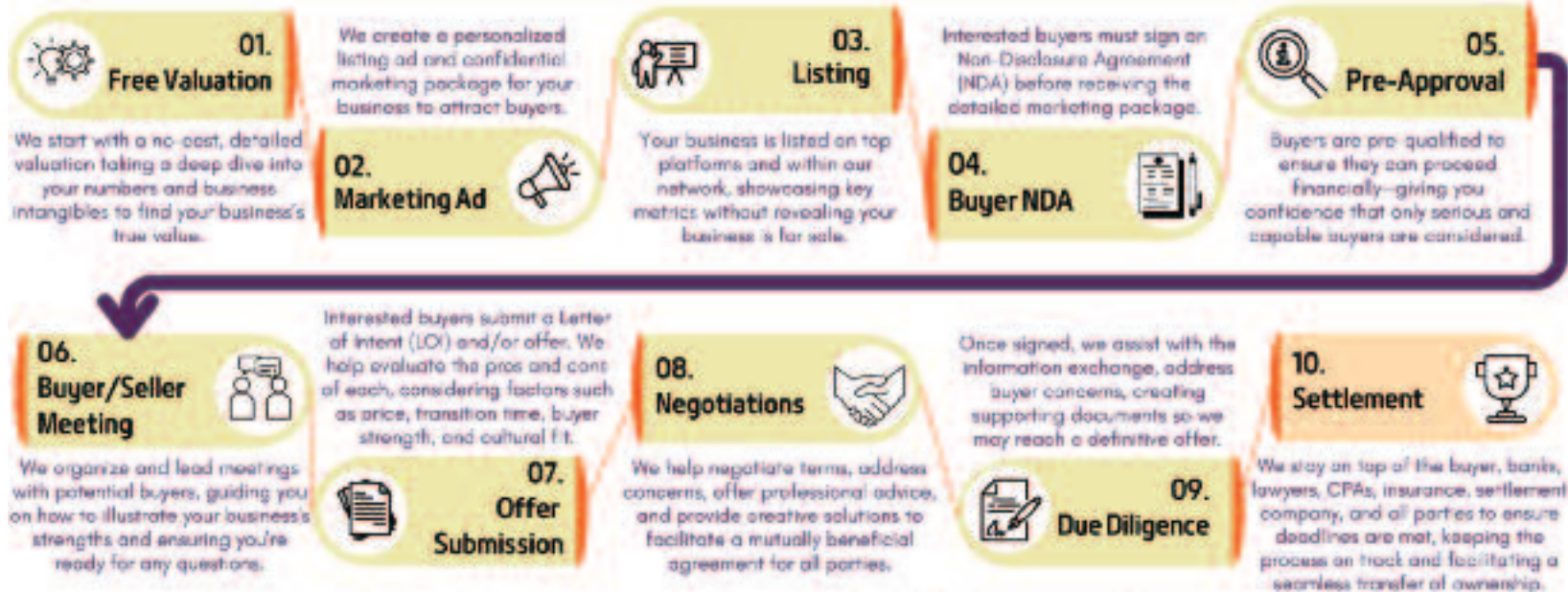
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