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PHOTO BY STEVE LADNER PHOTOGRAPHY

Cover Story: Headquartered in Pottstown, Community Health and Dental Care delivers accessible, affordable medical, dental, and behavioral services across the tri-county region, ensuring residents of all ages receive compassionate, comprehensive care without financial or transportation barriers.



10
Holiday Gift Guide:
Local gift ideas and treats for those on your "Nice List"



32
Browse the Marketplace
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Contents

- 12** | **Fiercepreneur**
Three Fierce AI Tips to Give Back This Christmas
- 17** | **Leadership**
Courage as a Business Skill, Not a Personality Trait
- 20** | **Marketing Tips**
Make Community Part of Your Marketing Strategy
- 22** | **Social Media Tips**
Freshen Your Social Media for the New Year
- 24** | **Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 25** | **Regional Chamber of Commerce Round-Up**
Greater Reading / TriCounty Area / Phoenixville / Perkiomen Valley / Spring-Ford
- 30** | **The SBRA Community**
Three Lessons I Learned from a Six-Year-Old
- 33** | **Legal Perspectives**
Statutory Protections for Police and Firefighters
- 40** | **Downtown Marketing & Development**
Not Every Town is Quaint
- 44** | **State Spending**
Pennsylvania Finally Closes \$50.1B Budget Deal

... AND MORE!

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A photograph of a gloved hand holding a Milwaukee Stud 25' tape measure against a green pipe. The hand is wearing a black glove with a red Milwaukee logo. The background is a gravel surface.

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COMMUNITY HEALTH AND DENTAL CARE



PHOTOS PROVIDED BY STEVE LADNER PHOTOGRAPHY AND CHDC

Behavioral Health Team

Providing Affordable Physical, Behavioral, and Dental Care in the Tri-County Area

By Kathy Hunt

Everyone knows how lousy it feels to come down with a cold, toothache, sprain, or other ailment, and how fantastic it feels to be well again. Good health is our most precious resource, but often, it takes a back seat to more immediate concerns, such as work, housing, and finances. A July 2025 report from the nonpartisan organization KFF noted that, due to cost, 36 percent of all Americans and 75 percent of uninsured American adults postponed or went without needed healthcare in the past 12 months. Thanks to the nonprofit Community Health and Dental Care (CHDC), residents of Berks, Chester, and Montgomery Counties don't have to make such a hard choice.

Headquartered in Pottstown at 351 West Schuylkill Road, behind Boscov's at the Shoppes at Coventry (formerly Coventry Mall), the nonprofit CHDC offers

affordable healthcare for all ages. With accessibility in mind, it has three offices in Pottstown, one in Barto, and one in Boyertown. It also operates a mobile dental unit at Montgomery County Community College's Pottstown campus as well as a large mobile medical unit. Its recently-acquired sprinter van will be used to provide physicals, among other services, at such sites as local recovery houses, and free screenings throughout its service area. Most of its medical appointments, though, take place at one of the five offices.

In 2024, CHDC registered over 59,200 patient visits. In terms of new patients, from July 2024 to August 2025, it averaged 400 new patients per month. This was an increase from its 2023 new patient average of 300 per month. Several factors contributed to this growth including social media marketing, insurance company referrals, and patient word-of-mouth.

Wide range of healthcare options through CHDC

The healthcare organization opened its doors to the public in October 2008. Originally funded through the Pottstown Regional Community Foundation, formerly the Pottstown Area Health and Wellness Foundation and local businesses, in 2012, it was designated a federally-qualified health center (FQHC). The title enables CHDC to apply for federal grants from the Health Resources and Services Administration (HRSA). Federally-qualified health centers serve children and adults in low-income communities, and do not turn away those who cannot pay for care.

As its name suggests, Community Health and Dental Care provides general medicine and dentistry for adults and children. The center's main site at the Shoppes at Coventry also has vision, podiatry, physical therapy, behavioral health, phlebotomy, and dispensary services. Additionally, it offers medication-assisted treatment (MAT) to those struggling with opioid use disorders or alcohol dependency.



The CHDC's mobile dental unit, currently at Montgomery County Community College's Pottstown campus, brings high-quality dental care to convenient locations.

At CHDC, case managers are on site to assist patients with insurance, paperwork, and referrals. The nonprofit accepts most major insurances, including Medicaid, Medicare, and commercial insurers. Patients without insurance pay a sliding fee that is based on family size and household income. The finance department will work with them to set up this reduced healthcare cost. Those eligible can receive discounts of 25, 40, 55, 70, or 100 percent for services received at CHDC.

Two additional Pottstown offices at 700 and 802 Heritage Drive focus on dental care and OB/GYN. In the coming year, the OB/GYN office will potentially add doulas and/or certified nurse midwives, trained professionals who give information, emotional support, and physical comfort to a mother before, during, and immediately after childbirth.

"I want to give people more resources," said Bridgette McGivern, CEO of CHDC. "And with the statistics around premature births and the challenges people face every day, having a doula and/or certified nurse midwife by a woman's side would be a great support."

McGivern, who has been with CHDC for 15 years, writes all the grants for the organization. At the time of publication, she had applied for a state grant to fund this new women's health service.

CHDC's Barto location, at 1315 Route 100 North, provides pediatric and adult medical care, dental, physical therapy, behavioral health, and phlebotomy. Its newest office, at 6 E. Philadelphia Avenue in Boyertown, has pediatric and adult medical care and women's health/OB-GYN services. Between its offices and mobile units, Community Health and Dental Care have 35 quality providers working to keep residents of the tri-county area healthy.

Integrated programs to address all clients' needs

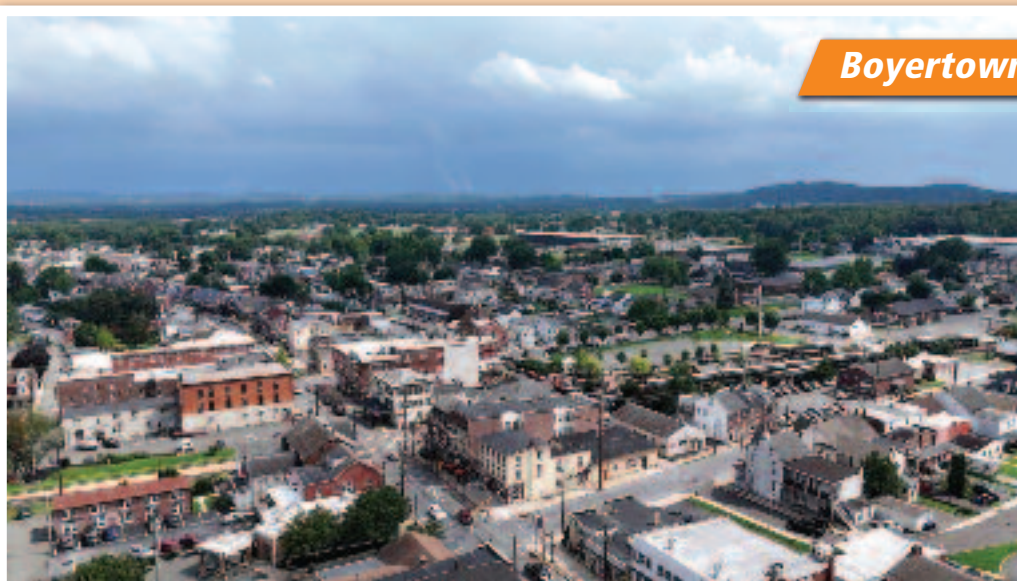
Patients of CHDC can anticipate obtaining an integrated team of professionals who work to ensure that all their healthcare needs are met. The team consists not only of medical, dental, and behavioral health providers but also the aforementioned case managers. Along with determining and explaining benefits eligibility and assisting with paperwork, case managers may connect clients with organizations that assist with rent payment, heating, food insecurities, and other concerns.

(Continued on page 8)

CHDC has offices in five convenient locations throughout...



Pottstown



Boyertown



Barto

(Continued from page 7)

Integration also plays a role in providing timely and convenient healthcare. “If a patient comes for a medical appointment, we try to make sure they have their dental and vision appointments on the same day, too,” McGivern said. “We try to be considerate of people’s time. They’re here, so let’s try to get everything done the same day.”

The center further assists its clients by running a free shuttle service to, from, and between its health centers. Seeing a physician at the Boyertown office and then heading to a physical therapy appointment in Pottstown? No problem! Patients who are 18 years or older can sign up for transportation at the same time that they make their appointment(s). With the exception of those with young children, a patient may bring one companion on the shuttle.

In addition to on-site, telehealth, and transport services, CHDC has partnered with Tower Health Hospital in Pottstown to support the community’s growing unhoused population. CHDC’s board certified psychiatric nurse devotes a portion of her time to its street medicine program, building trust with unhoused patients, and referring them back to the health center if they require additional care. To ensure that no one’s needs are overlooked, the street medicine team will go into the woods, on foot, to meet with and assist patients, McGivern said.

“Our community health workers really help to build that trust. In the last few months, we’ve sent one of our certified recovery specialists with the street medicine team,” Neiman said. “Some of the population may have substance use disorders, and our recovery specialist can help build trust so that, once a person feels ready, they can come back to the health center and begin treatment.”

She added that one of the organization’s certified recovery specialists, Deliverance, recently became a certified allied addiction practitioner, while another certified recovery specialist, Darryl, is working towards his bachelor’s degree in psychology. “At CHDC, we’re proud to support our staff in growing both personally and professionally,” Neiman said.



Street Medicine Team



Mobile Sprinter Van

Grant allows for expanded behavior health services

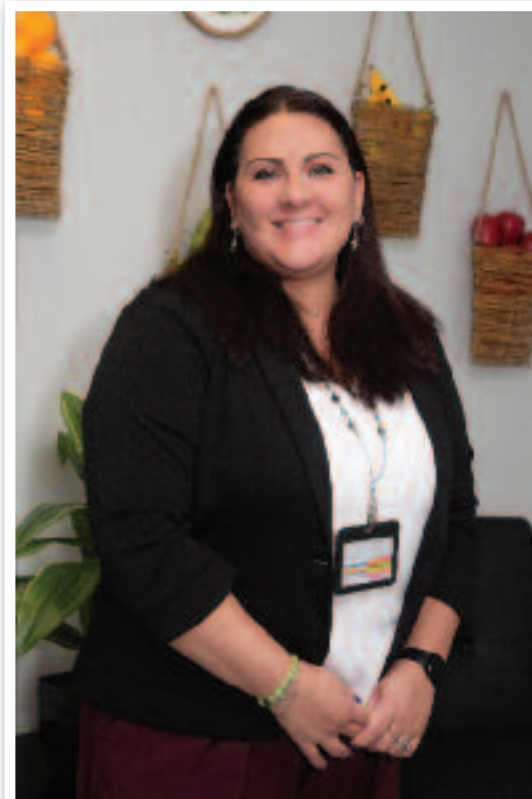
Whether someone feels overwhelmed by life, is grieving a loss, or is fighting depression, anxiety, addiction, or other issues, CHDC will assist in finding the path to a brighter future and better quality of life. At the initial intake appointment with a behavioral health consultant, the person’s therapeutic needs are assessed. If considered appropriate, the patient is then referred to one of the CHDC Well-Being Navigators who provide short-brief behavioral health support. Along with in-person counseling to help manage stress and day-to-day challenges, CHDC offers telehealth sessions that take place in the comfort and privacy of one’s home.

In 2025, CHDC received a federal grant to expand its behavioral health offerings. The organization had competed against approximately 1,900 other FQHCs across the country for this funding.

“It was a big win for the CHDC to receive the grant, because psychiatric care will be included in the base grant that we receive every year, so we’ll continue to receive funding to provide those services,” McGivern said.

In applying for this grant, McGivern’s specific goal was to add psychiatric services to CHDC’s behavioral health program. On December 1, this will become a reality when the center welcomes its own psychiatrist. The addition is particularly noteworthy and impactful because, in the United States, there is an increasing shortage of medical doctors who diagnosis and treat mental, emotional, or behavioral disorders. According to the National Center for Health Workforce Analysis, due to an increasing demand for mental health and substance abuse disorder treatment, the country will be short 50,440 psychiatrists by 2037.

In order to obtain psychiatric services, an individual must be a CHDC medical patient and receive a behavioral health referral through a CHDC well-being navigator. CHDC chief clinical officer Candace Neiman noted that CHDC’s well-being navigators are either



CHDC's chief clinical officer Candace Neiman

licensed clinical social workers (LCSW) or licensed professional counselors (LPC) who possess advanced trauma training and other specialties. For instance, Laura Galindez, LCSW, specializes in acceptance and commitment therapy, mindfulness, and EMDR (eye movement desensitization and reprocessing). She has a background in oncology and can attend to patients diagnosed with cancer. Andre Hewitt, LPC, is trained in dialectical behavioral therapy (DBT) and psychodynamic therapy and is also a licensed behavioral specialist. While his primary focus is adolescents and young adults, his clients range from ages 5 to 18. Once patients turn 18, they transition to adult services.

COE MAT Team



Center of Excellence devoted to opioid use disorder

Among its behavioral health services, CHDC operates one of Pennsylvania's 45 Centers of Excellence (COE) for Opioid Use Disorder (OUD). Opioid use disorder is a chronic mental health condition that can lead to serious or life-threatening physical and psychological problems. Centers of Excellence, as the Commonwealth of Pennsylvania's website indicates, "take care of the whole person, including OUD treatment, physical health treatment, such as diabetes management, and mental health treatment It also means that COEs provides hand-in-hand support to every person with OUD, including providing every person with OUD a peer who helps the person process all steps in the recovery process and providing every person with a community-based care management team who helps the person identify, organize, obtain, and sustain treatment/non-treatment resources."

CHDC's designated Center of Excellence fulfills the state's criteria through a care management team that coordinates the patient's treatment plan and connects the person with both internal and external resources, such as support groups, 12-step meetings, and employment, education, and sober-living resources. Patients enrolled in the COE work with health and psychiatry services and certified recovery specialists who understand firsthand the recovery process and utilize their personal experiences to provide guidance to the patient.

"The COE team and integrated well-being navigators work hand-in-hand to ensure patients receive whole-person care. They collaborate through warm handoffs," Neiman said.

As an example, Neiman cited a COE patient who is exhibiting signs of depression or anxiety and how the behavioral health team can step in and provide intervention therapy or refer to the patient to the CHDC psychiatrist for medication management.

"If long-term therapy is needed, they help with resources to connect them with a therapist," she said. "Likewise, if a well-being navigator identifies someone struggling with substance use, they can refer them directly to COE for support and medication-assisted treatment, when ready. This collaboration allows us to reduce gaps in care, provide consistent follow-up, and support patients in both their recovery and overall wellness."

As Neiman mentioned, through the COE, CHDC patients can access medication-assisted treatment (MAT). This program combines FDA-approved medications, such as buprenorphine and naltrexone, with counseling and medical and behavioral support. Each MAT patient has an individualized, integrated care team that includes a board-certified recovery specialist and licensed medical professionals.

Patients are monitored for illicit drug use and, if necessary, receive treatment for hepatitis C.

A proven, evidence-based approach, MAT helps to normalize brain activity and reduce physical cravings and the risk of relapse. It is a whole-person approach that addresses not only physical but also the emotional and mental struggles surrounding addiction.

As with its other health services, CHDC provides free transportation throughout Montgomery, Chester, and Berks counties to all its locations. It also has a discounted fee program for patients without insurance. To learn more about CHDC's medication-assisted treatment and the Center of Excellence, call 610.851.4805, extension 105.

"An integrated visit allows the patient to have more than one provider service encounter in one day, saving you time and maximizes your health."

Useful information for uncertain times

Presently, there is a tremendous amount of uncertainty regarding federal changes to Medicaid, Medicare, and the supplemental nutrition assistance program (SNAP). CHDC will continue to serve and support its clients as it stays up-to-date with policy alterations and makes strategic plans for increased fundraising and donations in 2026.

"We're following what changes will impact our organization and federal grant money. For our clients, I try to educate people so that they know what work requirements are coming and what they need to do not to lose their coverage," McGivern said. "We give our patients resources, including what's around in the community if they need support for food, and help them understand what their insurance card covers. A lot may not realize that they have Medicaid. We give them a cheat sheet that shows what their card covers, when to enroll, and other things that they can either read over themselves or go over with their case manager."

She added that patients and others in need can access other sources of support in the area, such as Pottstown Cluster of Religious Communities. The nonprofit focuses on food security, housing stability, and supportive services. People throughout the tri-state region can dial 211, text their zip code to 898-211, or start an online chat at pa211.org. PA 211 connects Pennsylvanians to a free resource specialist who can share information about housing, food, or utilities-payment assistance, after-school programs, legal advice, and more. "We try to connect people with resources, but, at the end of the day, we remain a medical, dental, and behavioral health services provider," she said.

Those desiring CHDC services or free mobile screenings can visit its website, <https://ch-dc.org>, call 610.326.9460, or stop by the main healthcare center at 351 West Schuylkill Road, in the Shoppes at Coventry, in Pottstown. Anyone interested in making a financial donation can do so by mail at Community Health & Dental Care Attention: Finance Department 351 W. Schuylkill Road, Suite G-15A, Pottstown, PA 19465.

HOLIDAY GIFT GUIDE

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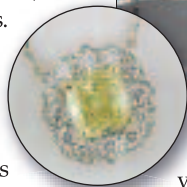
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Reppert's Candy, operating out of a 12,000 square foot facility in Oley Township, now offers more than 65 varieties of candy and approximately 200 different style chocolate molds. Reppert's Candy retail store is filled from end to end with seasonal chocolate decorative pieces, Halloween candy, and Thanksgiving treats. From full-size jack-o-lanterns, turkeys and cornucopias to chocolate and marshmallow ghost pops, the variety of seasonal treats will get you in the autumn spirit! The retail store's transition from Autumn to Christmas begins at Thanksgiving and lasts through the new year. Chocolate tree ornaments and custom packaged party favors are just a few examples of the hundreds of seasonal



treats you will find at Reppert's retail store.

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

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North End Florist is well known for their ability to create custom designed arrangements. Although their work is

always on display in the glass cooler cases, the pieces that usually are not seen are for funerals. Our designers have been asked to incorporate quite a variety of items and mementos into these pieces. Some of our best remembered pieces included a Firestone tire; a pair of Harley Davidson boots; and a pair of fireman's boots.

North End Florist is located at 403 N. Charlotte Street, Pottstown, PA 19464. For additional information, please call 610.327.4447 and visit www.northendflorist.com.

Boyertown Area Multi-Service Invites You to Join the Fun — 19th Annual Festival of Trees!

The holiday season is brighter than ever as Boyertown Area Multi-Service celebrates its 19th Annual Festival of Trees, happening Friday, December 5 and Saturday, December 6, 2025. This cherished community tradition transforms the Multi-Service building into a winter wonderland filled with creativity, teamwork, and the true spirit of giving.

Bring Your Team Together with a Tree Sponsorship!

Sponsoring a tree at the Festival of Trees isn't just a way to support a local nonprofit—it's a chance for your company, organization, or community group to share laughs, build camaraderie, and showcase creativity. Each sponsor chooses a theme that reflects their style, mission, or holiday spirit, then shops for decorations to bring that theme to life.

From brainstorming ideas to hanging the final ornament, the process becomes a hands-on, lighthearted project that strengthens teamwork and pride. It's a great way to encourage creativity, cooperation, and even a little friendly competition to see whose tree will shine the brightest!

A Fun and Meaningful Way to Give Back

As your decorated tree takes its place among dozens of others, it becomes part of something truly special—an event that draws families, friends, and community members together. Whether your theme is elegant, whimsical, traditional, or over-the-top festive, your tree will help make the Festival magical for all who attend. Best of all, every sponsorship supports Boyertown Area Multi-Service programs that help local families in need through food assistance, senior programs, case management, and more.

Sponsorship Levels: \$2,500 — 9' Tree; \$1,000 — 8' Tree; \$400 — 7' Tree; \$300 — 6' Tree.

Gather your crew. Pick your theme.

Let's make it sparkle! Reserve your tree by **November 5, 2025** by contacting **Frank Buttaro** at 610.367.6957 ext. 230 or fbuttaro@BoyertownAreaMulti-Service.org. Come be part of a joyful tradition that strengthens teams, spreads holiday cheer, and supports the community-one beautiful tree at a time.

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THREE FIERCE AI TIPS TO GIVE BACK THIS CHRISTMAS



By Deborah Ann Spence,
Fiercepreneur

December always feels different. The lights, the music, the quiet reflection that hits when you realize another year is wrapping up. You start thinking about the people who showed up for you — the ones who

believed in you, even when you doubted yourself.

It's the season of giving, but not just gifts. It's about giving time, giving energy, and giving people a piece of your heart again — because business is built on *connection*.

So, this month, let's talk about how to use AI not just to *get* more, but to *give* more — smarter, deeper, and with purpose.

1. Give Back with Gratitude

You've got clients, partners, and followers who've been with you all year — and they deserve more than a generic "Happy Holidays" post. Use AI to help you write *personalized* thank-you messages. Have it pull key moments from your emails or projects to remind them of what you built together. Then send a voice note, a video, or a short-handwritten message that feels human again.

You can even create a digital gratitude wall — a simple landing page where clients can leave what they're thankful for this year. It builds community, and it reminds everyone, including you, how far you've come.

Fierce Truth: Gratitude doesn't need to be grand — it just needs to be real.

2. Give Yourself Permission to Rest

The hustle is addictive. But December should teach you something: peace is

productive too. Let AI take the night shift for once. Schedule your content, automate your responses, and let the system handle the details while you spend time with your family — or just sit in silence and breathe. Rest doesn't make you lazy. It refuels the part of you that dreams bigger. AI is your tool, not your rival. Let it buy back your time so you can refill your spirit.

Fierce Truth: You can't pour from an empty cup — so stop running it dry.

3. Give Forward—Not Just Back

This season isn't only about thanking the people who helped you — it's about *planting* into the next person. Maybe that's mentoring a new entrepreneur, creating a free resource for your community, or setting up an automated "gift" email that drops valuable tips every week in January. You already have the tools. Use AI to organize, schedule, and deliver it effortlessly. Giving forward doesn't take more time — it just takes more heart.

Fierce Truth: Legacy isn't about what you earn — it's about what you leave behind.

Final Thought

This Christmas, I want you to give fiercely. Give thanks. Give grace. Give yourself permission to rest and rise again stronger. Use AI to do what it does best — handle the work — so you can do what *you* do best: lead with heart, build with purpose, and live like you mean it.

Because *being fierce* isn't about doing more — it's about loving harder, giving freely, and standing tall in your truth.

Merry Christmas, Fiercepreneur. You've earned this peace.



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SOME INSIGHTS ON SUCCESSFUL OUTSOURCING

Outsourcing is a common practice in today's business world, but it's not the domain of large companies. Small business owners use outsourcing for a variety of reasons — to handle work overflows, receive specific expertise in a new or unfamiliar area such as marketing or IT, or take on more routine administrative tasks that are taking up too much of their time and attention.

The decision to outsource certain functions requires a professional approach, particularly since the small business owner may be understandably leery about relinquishing control over a task that he or she has handled from the outset. Developing a successful long-term relationship with an outsourcing partner requires effort on both sides. It's important to treat it like a partnership, because that's what it really is. A vendor who supplies a vital service for your business is like part of your staff, so you should go through a similar interviewing and reference checking process before you "hire" them.

Using outside service providers who have experience working with your particular type of business is important. You'll also want someone with the technology and expertise to deliver cutting edge services.

Be sure to ask detailed questions about the service you will receive and your access to someone who can answer questions and solve problems as they arise. For most small business owners, this kind of accessibility and service are top priorities. If the firm you are considering won't be available when something goes wrong, look elsewhere.

Also ask your candidate firms for current and past clients who received services of a scope similar to what you're looking for. If possible, ask for clients similar to yours to properly gauge how well the company understands your needs. And, always meet with the service provider's leadership as well as the people who will be working directly with you. You don't want to have any doubts about their ability to handle what may be critical tasks for your business.

To learn more about outsourcing successfully, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter or find a counselor online at www.score.org/tricounty.

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OPPORTUNITIES ABOUND FOR SHARPENING YOUR SMALL BUSINESS SKILLS

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

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

The single most popular program in America is probably the SBA Small Business Training Network/E-Business Institute, which registers nearly a million users at its Web site each year. The Small Business Training Network is a Web-based conglomerate that can link you to online courses, workshops, publications, learning tools, information resources and access to electronic counseling and other types of technical help. For details on the Small Business Training Network, go to www.sba.gov and click "Training" under the site's Services section.

Free online courses are offered on about 75 topics in areas such as business startup, growing your business, home-based business and re-engineering your skills. Sample titles include: Growth

Strategies; Analyzing Profitability; Building Your Brand; and, Understanding Business Insurance.

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

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

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

To learn more about training opportunities your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter or find a counselor online at www.score.org/tricounty.

The New Norm in OPEN ENROLLMENTS

There are many new issues health insurance plan participants need to have explained at open enrollment to understand the New Norm in health care. The Conestoga Group has added these topics to their open enrollment presentation for our clients. This education enhances the employee appreciation of the benefits provided. We welcome the opportunity to explain more about these issues to companies with 2 to 250 employees.



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Delayed vs Denied Claims

- Many denied claims are only temporarily denied, awaiting more information from the physician or other provider
- EOBs (Explanation of Benefits) will explain

Access to EOBs

- Seldom sent by mail anymore
- Participants must know how to find in their personal online carrier portal

Health Care Coaches

- Carriers may offer service providers to help deal with the health care provider
- Understand the recommended care or alternatives

Specialty Pharmacies

- Specific coaches to explain how to best use prescribed medications
- Present alternatives for the provider to approve

High Deductible Health Plan Utilization

- Cross check provider bills with EOB calculation of amount due
- If possible, don't pay a provider bill until EOB is processed

Wellness Programs

- Provide beginning education & training
- Explain various assessment tools such as those available in the personal carrier online portal



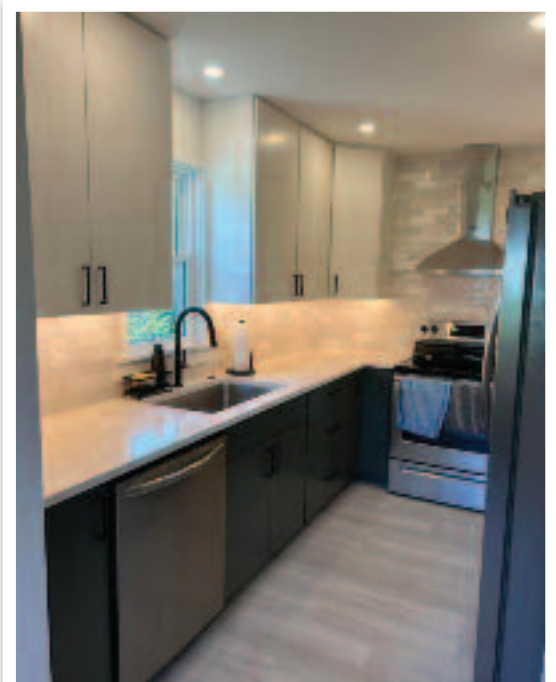
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December is full of distractions, but it's also your last chance to finish the year strong. Don't wait for January — set the tone now.

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Reflect & Reset: Take time to celebrate your progress this year—whether big or small—and set intentions for the year ahead.

Keep It Fun: Try seasonal activities like ice skating, holiday-themed workouts, or winter hikes to keep moving while enjoying the festivities.



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— COURAGE AS A BUSINESS SKILL, NOT A PERSONALITY TRAIT.



By Lana Potgieter,
Lighthouse
Leadership Coaching
& Development

What Is Courage?

Courage is the mental or moral strength to face fear, difficulty, or uncertainty without retreating. It's not the absence of fear — it's the decision to act despite fear. In leadership, courage is the willingness to take values-based action when it feels uncomfortable, unpopular, or uncertain. It's the quiet conviction to do what's right before it feels comfortable — the steady beam of clarity that cuts through the fog.

We're not talking the heroic, run-into-a-burning-building kind. I mean the unavoidable, everyday leadership courage — the 'I need to hire/fire/delegate/dump or address an issue or attitude' kind.

Because honestly, most business owners are not struggling with strategy. They know what to do! They're struggling with conversations and decisions; they're avoiding.

We hope that if we give it more time, it will get better or go away. We hope the hints of what we need will become actionable and obvious.

So, here's your new leadership motto: If you can't grow a pair, buy or borrow a pair. Because courage is not something you either have or don't have, it's something you build by doing and, better still, by "doing it afraid".

"Buy/borrow a pair" means lending courage, being *encouraged externally until your own courage can rise to the occasion.*

Where can I buy or borrow it?

Here are just three places you can buy or borrow courage from.

1. Borrow Courage from a **Decision Made Ahead of Time.** When you already know your non-negotiables, you can have a conversation rather than a negotiation. Standard Operating Procedures, Mission and Values (and what behaviors accompany them) are all great examples of decisions made in advance.

2. Borrow Courage **By Being Prepared.**

You know how, after an argument or stressful conversation, you think of all the things you "could've/should've said"? That happens because when you feel threatened, your brain goes into fight-or-flight, freeze, or fawn, and your thinking/common sense are blocked.

To avoid that, you need to think through the 'what ifs' —

What if it works?

What if it fails?

What happens if we do nothing?

What is the compact beyond the now?

What's the worst that can happen?

And when you have the answers — ask **WHAT ELSE, at least four times.**

Being prepared helps you keep your pre-frontal cortex (responsible for thinking and decisions) in charge and keeps your limbic system from derailing you with fight, flight, freeze, or fawn.

(Continued on page 18)

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COURAGE AS A BUSINESS SKILL

(Continued from page 17)

3. Borrow Courage **From Your People** — your executive team, or shareholders, your coach, your peer circle, or an informal 'board of advisors' or mastermind group. They should have the courage to ask you the hard questions, call you on your B.S. and excuses, and hold you accountable for what you committed to do.
2. What support, preparation, or structure would make this 20 percent easier? (Examples: a script, a framework, accountability, rehearsing, clarity on expectations.)
3. Who can I 'borrow courage' from this week? A mentor, a peer, a coach, a trusted colleague, and an executive team.

Action Step: Schedule the conversation this week. Courage grows by doing.

Avoidance is expensive.

The moment we finally take action, we almost always say: 'Why did I wait so long? That wasn't nearly as bad as I thought.' Because courage isn't about being fearless, it's about being willing to be uncomfortable for a much better outcome.

So, here's your invitation this month: Think of one conversation, boundary, or decision you've been avoiding. Please write it down! (Commitment phobia has no place here.)

If you can't grow a pair, buy a pair. Borrow courage until it becomes part of who you are.

Borrowed Courage Reflection

1. What's one conversation, decision, or boundary I've been avoiding? Write it clearly. Name it so you can address it.

Call to Action

Want to build more ease, clarity, and courage in how you lead? Book a complimentary Leadership Clarity Session:

https://calendly.com/lana_light_leadership/light_discussion_discovery_call

About the Author: Lana Potgieter is an internationally recognized leadership coach and founder of Lighthouse Leadership Coaching & Development, with more than 20 years of experience. She partners with business owners and executive teams to build confident, accountable, growth-minded cultures. Lana helps leaders move from reactive 'lifeboat' management to intentional Lighthouse Leadership — leading with clarity, courage, and calm.



Advantage Auto Tags and Insurance

As a dedicated one-stop resource for vehicle licensing and comprehensive insurance solutions, Advantage Auto Tags and Insurance brings together convenience and coverage under one roof. Based in Langhorne (and serving Temple, Pennsylvania), the business handles everything from PA title and registration services to auto tags, boat and ATV registration, and driver's licensing needs. Recognizing that managing vehicle paperwork can be time-consuming, they aim to streamline the process so customers can get on the road with confidence and ease.

Beyond registration services, the agency stands out in offering a wide array of insurance options. As an independent, full-service insurance agency, it grants access to more than 14 top-rated personal lines carriers and over 80 commercial providers. With over three decades of industry experience among its leadership, the agency emphasizes that "We don't work for the insurance companies — we work for YOU." This independence allows them

to tailor solutions across auto, home, life, business, and specialty lines, giving clients choice and support.

What makes the agency particularly compelling is their dual focus: one, on simplifying and supporting vehicle-related regulatory tasks that often frustrate customers; and two, on delivering insurance advocacy, coverage clarity, and long-term service. Whether you're registering a newly purchased vehicle, transferring a title, or shopping for bundles of insurance protection, clients benefit from both efficient licensing services and personalized insurance guidance. With offices in Bucks County and a commitment to being local and trusted, Advantage Auto Tags and Insurance positions itself as a go-to partner for both paperwork and protection.

For additional information, please contact Greg Kramer, Managing Partner, at 215.860.6510.



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MARKETING TIPS

By Julie Huff, Copywriter,
beMarketing

Standing out takes more than good reviews, 4.5+ stars on Google, and paid ads. Home services are especially vulnerable to one factor: trust.

When homeowners have three plumbers with the same five-star rating, they choose the one they know ... and that doesn't come from ads. It comes from connection.

That's where community involvement changes everything.

Sponsoring local events, volunteering, or supporting nonprofits might seem like simple charity, but it's also one of the strongest trust-building strategies your business can do. Before customers invite you into their homes, they need to know who you are. And seeing your team at a community event or on a Little League banner builds that credibility fast.

As Gavin, owner of Advanced Comfort Specialists, put it, "It shows homeowners

that we're human." It proves you're not a fly-by-night contractor; you're a real part of the community.

Beyond goodwill, these efforts help you stand out in the market. Community work gives your brand authenticity, creates personal connections, and keeps your name top-of-mind when people need your services. It's "show, don't tell" marketing at its best. Customers want to see the people they're calling, not your logo.

And don't overlook the networking. Local sponsorships and charity events often put you face-to-face with other business owners, property managers, and contractors. All people who can help open new doors.

For home service companies, real success is about more than visibility. It's about trust. When you invest in your community, you're also investing in your brand's long-term growth.

Ready to take your marketing full circle? Schedule a 1:1 call with our CEO, Brandon Rost, at 484.261.1149.



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Zuber Realty's Community Outreach Announces Plans to Celebrate Christmas 2025

SAVE THE DATES!

Agents and staff of Richard A. Zuber Realty enjoy the Christmas season, and the beginning of the fall season means that the organization's Community Outreach Committee has begun its planning of the annual events and opportunities to celebrate it.

Toys for Tots:

Beginning November 7, 2025, boxes will be available to collect toys at the agency's corporate office in Boyertown (201 E Philadelphia Ave). Monetary donations are also welcomed through 5:00 p.m. on December 5, 2025. Toys and donations will be delivered to the Boyertown Salvation Army to distribute to the area's children.

Holiday Light Tour:

This increasingly popular event is a "must see" — literally! For the seventh year, Zuber Realty invites homeowners within a 10-mile radius of Boyertown to add to the festivities of the season by decorating their homes and registering to be part of the Holiday Light Tour.



Light Tour GRAND PIZE was awarded to 679 South 6th Avenue, Royersford.

Registration to be a *home* on the tour begins November 3, 2025, and runs through November 21, 2025. The tour will begin December 5 and run through December 31, 2025. (Registration forms are available on zuberrealty.com/lighttour).

Prizes are awarded for each category including "Grand Prize — Your Favorite": \$100. "True Meaning of Christmas," Kids' Choice, "Best Use of Technology" and "Lucky Winner" are each awarded \$50. Votes will be counted on January 3, 2026, and prizes announced on the Zuber Realty website: zuberrealty.com/lighttour. (Prizes will be available for pick up at the corporate office until January 10, 2026.)

Zuber Realty participates each year along with retail businesses and organizations.

Tree Lighting:

The Unity Tree Lighting takes place on Friday, December 5, 2025, beginning with caroling at 6:00 p.m. and the lighting at 7:00 p.m. Santa will be there for picture taking.

Chillin' on Main:

Look for us at Building a Better Boyertown's festival Chillin' on Main to welcome Santa to the community on December 6, 2025, from 11 a.m. to 4 p.m. Meet the agents and staff, enjoy some holiday cheer.



Zuber Realty agents Lee Heffner (third from right) and Adam Hubley (right) with owner Richard Zuber (second from right) deliver Toys for Tots to Boyertown's Salvation Army headquarters.



Boyertown's Salvation Army receives the area's generous donations from Zuber Realty's Toys for Tots campaign.



Richard A. Zuber Realty

Richard A. Zuber Realty features a management style that offers training, professional development and support for all agents, freedom from a fee-based arrangement, flexibility offered through a trained and experienced office support staff, and opportunities to utilize assorted creative marketing services.

More than just a real estate company, Zuber Realty offers real estate specialties including seller and buyer brokerage for both residential and commercial real estate, property management, and appraisal services.

With a team of full-time real estate agents and a support staff dedicated to the real estate industry, Richard A. Zuber Realty is unsurpassed in service by any organization in the Tri-County Area. The firm's motto "We work for you!" underscores the company's dedication to full service from dedicated, experienced professionals.

For more information, please visit <https://www.zuberrealty.com> or call (610) 369-0303.



Unity Tree Trimming volunteers pose for the camera with event founder and Zuber Realty real estate agent Amy Muzopappa (second from right) and Donnie Ellixson (right). Ellixson hosts the Unity Tree throughout the season at his Gardens of Boyertown location.



Betsy Bellantoni at a recent Chillin' on Main event.

PHOTOGRAPH PROVIDED BY AMY MUZOPAPPA




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FRESHEN YOUR SOCIAL MEDIA FOR THE NEW YEAR



SOCIAL MEDIA TIPS

By Theresa Mintzer

2026 is just around the corner. If your social media presence feels a little stale, this is the ideal moment to audit,

refresh, and plan for growth in the new year.

Start by reviewing each platform you're active on. Is your information current? Are you checking notifications and comments consistently? Confirm who has admin or editor access so you always know exactly who can post, edit, or make changes for security purposes. Look at your analytics from the past year. Did your accounts grow? Where? Why?

Next, review your visuals. Does your profile photo or logo look polished and professional? Is it consistent across every platform you use? Does it visually reflect your brand today, not who you were two or three years ago?

Revisit your bio copy. Are you using clear keywords that attract your ideal audience? Are you highlighting your



expertise? And are you featuring a current link to your website, offer, or email list?

Finally, study your top-performing posts. What resonated most in 2025? Lean into that. And remember short-form video still expands reach. If you want support tightening your strategy, I offer social media coaching. Visit mintzersolutions.com to learn more and schedule a session.

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*More dates coming soon!

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HOLLENBACH CONSTRUCTION, INC. CELEBRATES 57TH ANNIVERSARY

As a third-generation family-owned company, Hollenbach Construction, Inc. celebrated its 57th anniversary on April 1, 2025. From our modest beginnings in 1968 to becoming the professional, full-service, award-winning company we are today, our mission to develop and deliver strategic client focused solutions to meet for our clients has not changed.

Hollenbach's services include a wide range of commercial project types such as industrial, institutional, healthcare, retail and religious. From minor renovations to building additions, to new multi-million-dollar facilities, we have experience with projects of all sizes. We are also an

Authorized Dealer of Varco Pruden pre-engineered metal buildings. Hollenbach Construction, Inc. can take you from constructability review and budget pricing all the way to building occupancy and project completion.

We invite you to visit our website www.hollenbach.com and check out the current projects we are working on. You can contact Timothy Little, President or Stephanie Hollenbach by calling 610.367.4200 and let them know how Hollenbach Construction can help you with your construction project and take it from conception to completion.



HOLLENBACH CONSTRUCTION, INC.

"ONE STEP BEYOND"

Celebrating
57 Years of Consistent
Quality & Excellence



Main Street Financial Partners




Before Construction (left)
After Construction (right)

Hollenbach Construction, Inc. can provide your business with Professional Construction Management Services and Design Build Services for your New Construction and Renovation projects. Let us take your projects from start to finish in the areas of:

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166 Holly Rd., P.O. Box 507
Boyertown, PA 19512
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Vision Insurance for Businesses: We provide businesses with vision insurance options that cover eye exams, prescription eyewear, and vision correction services for employees, promoting visual health and wellness.

Simple IRAs for Businesses: We help businesses establish Simple IRAs (Savings Incentive Match Plan for Employees) as an accessible and cost-effective retirement savings option for employees.

• 401(k)s for Businesses: We assist businesses in setting up and managing 401(k) retirement plans to help employees save for retirement and provide a valuable employee benefit that attracts and retains top talent.



Larry Vukovic



Luken Cisick

Securities offered through The O.N. Equity Sales Company, Member FINRA/SIPC, One Financial Way, Cincinnati, Ohio 45242. (513) 794-6764.

* Investment Advisory Services offered through O.N. Investment Management Company.

Larry Vukovic is an independent Insurance Agent and is not affiliated with The O.N. Equity Sales Company or O.N. Investment Management Company.

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BRESLOW'S BOOKKEEPING	32	OCCUPATIONAL HEALTH / POTTSTOWN HOSPITAL – TOWER HEALTH	2
ARCHITECTS		INDUSTRIAL SUPPLY	
MUHLBERG GREENE ARCHITECTS	38	CLARK INDUSTRIAL SUPPLY, INC.	33
ATTORNEYS		INSURANCE & FINANCIAL SERVICES	
WOLF BALDWIN & ASSOC. PC	34	CISICK PLANNING	23
AUCTIONEERS		INSURANCE SERVICES	
GEYER AUCTION COMPANIES	17	BONNIE HEATH SENIOR INSURANCE BROKER	36
AUTO GRAPHICS / SIGNAGE / APPAREL		JAB INSURANCE BROKERS	13
GRABER LETTERIN' INC. SIGN COMPANY	32	THE CONESTOGA GROUP	14
AUTO TAGS, TITLE TRANSFERS		VLACHOS DUNN INSURANCE	22
THE AUTO TAG PLACE	44	LODGING	
AUTO TAGS, TITLE TRANSFERS / INSURANCE SERVICES		HAMPTON INN LIMERICK	38
ADVANTAGE AUTO TAGS & INSURANCE	19	MACHINE SHOP / WELDING & FABRICATION	
AUTOMOTIVE		LEVAN MACHINE & TRUCK EQUIPMENT	34
MOBILE CHASSIS RESCUE	45	MANUFACTURING / CONFECTIONARY	
AUTOMOTIVE / SERVICE		REPPERT'S CANDY	11
RED KIEFFER'S AUTO REPAIR	45	MANUFACTURING / EMPLOYMENT OPPORTUNITY	
AUTOMOTIVE / TIRE SALES & SERVICE		AMERICAN CRANE & EQUIPMENT CORP.	12
CJ'S TIRE & AUTO	45	MARKETING SERVICES	
H & F TIRE SERVICE	45	BEMARKETING	20
KANTNER'S TIRE SERVICE	44	MEDICAL SPA	
AUTOMOTIVE SALES		YOUNG MEDICAL SPA	44
MCGINTY MOTOR CARS	45	ORGANIZATIONS	
AUTOMOTIVE SALES & SERVICE		GREATER READING YOUNG PROFESSIONALS	43
PATRIOT BUICK GMC	47	POLKA DOT POWERHOUSE POTTSTOWN CHAPTER	36
BANKING / FINANCES		POTTSTOWN ROTARY CLUB	33
JBT BANK	34	SMALL BUSINESS RESOURCE ASSOCIATION	17
MEMBERS FIRST FEDERAL CREDIT UNION	37	ORGANIZATIONS / CHAMBER OF COMMERCE	
THE VICTORY BANK	19	GREATER READING CHAMBER ALLIANCE	25
BUILDING MATERIALS CENTER		ORGANIZATIONS NON-PROFIT	
LEZZER LUMBER COMPANY	5	BOYERTOWN AREA MULTI-SERVICE	11
BUSINESS COACHING AND DEVELOPMENT		PAYROLL SERVICES / BOOKKEEPING SERVICES	
LIGHTHOUSE LEADERSHIP	18	EXPRESS DATA SYSTEMS, INC.	39
BUSINESS CONSULTANT		PAYROLL SERVICES / HR SUPPORT	
FIERCEPRENEUR	12	PREMIERNOW PAYROLL & HR	48
BUSINESS COUNSELING		PEST CONTROL SERVICES	
SCORE	32	TKO PEST CONTROL, INC.	5
COMMERCIAL FLOOR CLEANING SERVICES		PHOTOGRAPHY PROFESSIONAL	
ZEROREZ DELAWARE VALLEY	24	STEVE LADNER PHOTOGRAPHY	39
CONSTRUCTION SERVICES		PLUMBING CONTRACTOR	
ONDRA-HUYETT ASSOCIATES, INC.	14	A. JACKSON ECKER, INC.	33
CONSTRUCTION SERVICES/BUILDING & REMODELING		PRINTING SERVICES	
HOLLENBACH CONSTRUCTION, INC.	23	EVERYTHING PRINTING	32
CONTRACTOR / HANDYMAN SERVICES		REAL ESTATE	
SVS CONTRACTING	46	HOPE CAPITAL INVESTMENTS	13
DIGITAL PRINTING / MARKETING / ADVERTISING		KELLER WILLIAMS JOSEPH SCOTT MCARDLE	19
BERKS DIGITAL, INC.	18, 32	REAL ESTATE / APARTMENTS	
EDUCATION / EARLY CHILDHOOD DEVELOPMENT		APARTMENTS AT SANATOGA GREENE	3
MAGIC MEMORIES EARLY LEARNING SCHOOLS	12	REAL ESTATE / COMMERCIAL & INDUSTRIAL	
EDUCATION / TECHNICAL SCHOOL		ZUBER COMMERCIAL REALTORS	35
NORTH MONTCO TECHNICAL CAREER CENTER	40	REAL ESTATE / SPACE FOR LEASE	
EDUCATION / WORKFORCE DEVELOPMENT		SUITE LIFE STUDIOS / RAZRBAR	24
READING AREA COMMUNITY COLLEGE WORKFORCE DEVELOPMENT	16	RESTAURANT / FOOD TRUCK	
ENGINEERING SERVICES		LITTLE BAY CARIBBEAN KITCHEN	41
EARTH ENGINEERING	40	RESTAURANTS	
LUDGATE ENGINEERING	38	GRACIE'S 21ST CENTURY CAFE	41
EVENT FACILITY		LIMERICK DINER / FLYING PIG TAVERN	41
BALLY SPRING INN	42	RED TOP PIZZA BY PENNY'S	41
FLORIST		SPECK'S DRIVE-IN	41
NORTH END FLORIST	11	YE OLD COVENTRY PUB	41
GRAPHIC DESIGN, SIGNS & PRINTING SERVICES		RETAIL / JEWELRY	
FASTSIGNS POTTSTOWN	32	VAN SCOY JEWELERS	10
LUCKY SQUIRREL PRINTWORKS	20, 32	RETAIL / TOBACCO & RELATED PRODUCTS	
HEALTH / HEALTHCARE		COLE TOBACCO	33
COMMUNITY HEALTH & DENTAL CARE	22	TAX PREPARATION SERVICES	
HEALTH & FITNESS / PERSONAL TRAINING		H & R BLOCK	17
GYMGUYZ KING OF PRUSSIA & MONTGOMERY COUNTY	16	TECHNOLOGY / IT	
HEALTHCARE / COUNSELING		ASKSPOT.AI	46
BERKS COUNSELING CENTER	33	PLUS ONE TECHNOLOGY	36
		STCNETCH & EDTECH SPORTS	38
		VIDEO PRODUCTION/TELEVISION	
		PCTV NETWORK	25

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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

Truist Economic Forecast Breakfast

Dec. 3, 7:30 a.m. – 9:30 a.m.

Location: Redners Event Center

Fees/Admission: \$40/person- GRCA Members;

\$55/person- Future GRCA Members

Register at Greaterreading.org/Truist

SEO Mastery: Advance Tactics & Strategies to Amplify Your Digital ROI

Dec. 4, Noon-1:30 p.m.

Location: Center for Business Excellence

49 Commerce Dr., Wyomissing

Fees/Admission: \$50/person- GRCA Members;

\$75/person- Future GRCA Members

(Lunch included)

Register at Greaterreading.org/SEO

Mom Life: Find Your Village

Dec. 9, 8 a.m. – 10:30 a.m.

Location: Fit4Mom Reading

11011 North Park Road, Wyomissing

Fees/Admission: \$35/person- GRCA Members;

\$45/person- Future GRCA Members

Register at Greaterreading.org/momlife

Coffee&Convos: Stress First Aid

Dec. 10, 7:30 a.m. – 9 a.m.

Location: Caron Treatment Centers

243 N Galen Hall Road, Wernersville

Fees/Admission: Free for GRCA members

Register at Greaterreading.org/stress

Family Business Alliance: Preparing for the Future

Dec. 11, 8 a.m. – 10 a.m.

Location: Center for Business Excellence

49 Commerce Dr., Wyomissing

Fees/Admission: \$35/person- GRCA Members;

\$50/person- Future GRCA Members

(includes coffee, networking & workshop)

Register at Greaterreading.org/future

Power Networking

Dec. 18, 11:30 a.m. – 1 p.m.

Location: The Inn on Main

401 Main St., Oley

Fees/Admission: \$30/person –

GRCA Member exclusive

Register at Greaterreading.org/Inn



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In 1993, David Phillips started Irish Creek Excavating with \$5,000 charged to a credit card. Today, Irish Creek Enterprises, Inc. is an Inc. 5000 company with 20 employees and operations across three states. It moved from a converted farmhouse office to become a multi-division company.

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

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

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

A Message From Your President: **THE TRICOUNTY MULTIPLIER:** Turning Holiday Purchases into Local Economic Power



By Harrison Santangelo, President
The TriCounty Chamber of Commerce

As the year closes, the TriCounty Area Chamber of Commerce would like to urge you to recognize the direct economic impact of your holiday spending decisions. Choosing local for holiday shopping, dining, and services is not just a seasonal tradition, it is an investment in the health and stability of Pottstown, Boyertown, and the surrounding areas.

The foundation of a thriving community is the cumulative impact of its resident's financial choices. Our goal is to curate an environment where local businesses, the primary job creators in our region, can flourish. This commitment is supported by clear data. Economic studies confirm the profound multiplier effect of buying local. Data often replicated across various communities, consistently demonstrates that for every \$100 spent at local independent businesses, approximately \$68 remains in the local economy, while the same \$100 spent at a national chain typically retains only \$43 locally.

This 60% higher retention rate translates directly into tangible benefits for TriCounty:

- **Job Creation:** Higher local revenue supports increased staffing and wages at our independent establishments.

- **Tax Base Growth:** Local profits generate greater sales tax and property tax revenue, funding essential community services like schools and infrastructure.

- **Local Interdependence:** Local businesses are significantly more likely to utilize other local services (e.g., local accounting, printing, and maintenance firms), creating a robust, interconnected ecosystem of trade.

Local businesses, including our members like Dani Bee Funky and Carmelo's Pizza and Italian Ice, are more than retailers; they are community stakeholders. These often family-owned establishments are the primary sponsors of local sports leagues, the first to donate to school fundraisers, and the key financial participants in community events, a level of local contribution larger corporations often do not match.



This holiday season, the Chamber asks every resident to treat their purchases as an economic vote. Whether you are finding gifts at a TriCounty Chamber member store, booking a reservation at one of our independent restaurants, or contracting the services of a local professional, your choice directly amplifies our regional economic strength.

You are not just making a purchase; you are maximizing the local dollar's velocity, strengthening our tax base, and ensuring the continued resilience of the TriCounty economy. By choosing local, you are making the most impactful investment possible in the long-term prosperity of our community.

WELCOME NEW MEMBERS

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

Amada Senior Care Pottstown PA
(267) 369-3338
Senior Services
<http://www.amadaseniorcare.com/>

Caribbean Paradise Express
(610) 977-0010
Caterers / Banquet Services, Food Products,
Food Products – Specialty, Restaurants
<https://pottstowncaribbeanfood.com/>

Choice Home Warranty - Robert McKeon
(609) 922-1388
Real Estate - Residential
<http://www.chwpro.com/>

Fusion Property Group
(484) 235-7723
Real Estate Investment

LaBrusciano Roofing & Exteriors
(610) 890-9078
Roofing / Siding Contractors
<https://labruscianoexteriorsllc.com/collegeville-location/>

Merry Brothers Electrical Services
(484) 261-5590
Electrical Contractors
<http://www.merrybrothers.com/>

MEMBER ANNIVERSARIES

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

38 Years
Complete Graphics, Inc.
Bally Block Company

33 Years
Creative Health Services, Inc.

31 Years
North Coventry Township

6 Years
Montgomery County
Foundation, Inc.

Three Daughters Inn LLC
North End Florist



UPCOMING EVENTS.

DEC
11

Thursday, 5:00 PM - 7:00 PM

Awards Night for Local Young Professionals

This special evening will shine a spotlight on the outstanding achievements of local Young Professionals who are making an impact in their workplaces, industries, and communities. Guests of all ages—members and non-members alike—are invited to come together to support, cheer on, and celebrate the next generation of leaders. \$45 per person

DEC
17

Wednesday, 10:30 AM - 12:00 PM

Holiday Networking Brunch

Celebrate the season with the Chamber at our festive Holiday Networking Brunch! Enjoy a cheerful morning of connection, community, and holiday spirit with light food, drinks, and of course—mimosas! Come dressed in your favorite Christmas sweater (ugly or not—we won't judge!) and mix and mingle with fellow Chamber members and local professionals. It's the perfect way to toast to a successful year and kick off the holidays with some extra cheer. \$20 for Members | \$30 for Non-Members

JAN
12

Monday, 6:00 PM - 8:00 PM

Chamber Pickleball League

Looking to unwind, get active, and expand your professional network? Join us for the TriCounty Chamber Pickleball League? where friendly competition meets professional connection! Gather your teammate and come ready for a fast-paced, fun-filled evening! Each session will feature 9 rounds of play, with 10-minute games and 2-minute breaks between rounds. When the buzzer sounds, finish the volley, and if it's a tie, play one more point to win! This event is for Chamber Members and their guests only. Scoring and gameplay will follow an honor system, so bring your best game and good sportsmanship! Ready to serve up some fun? Register today and join the Chamber Pickleball League! \$10 per player per session or \$25 per player for all three sessions

JAN
22

Thursday, 5:30 PM - 7:30 PM

REACH/Social/Axe Throwing

Join the Chamber's REACH Program for a fun night of networking and axe throwing! We're taking networking to the next level at Splitting Edge Axe Throwing—where the only thing sharper than your aim will be your connections. For just \$45 per person, you'll enjoy two hours of axe throwing, laughter, and lively conversation with fellow women professionals. Whether you're a first-time thrower or an axe-throwing pro, this social promises to be a hit! Come ready to unwind, connect, and maybe discover your new favorite stress reliever!



VISIONARY

TriCounty
HEALTH PLANS

STAKEHOLDER



BUILDING COMMUNITIES



CREATING CONNECTIONS



SUPPORTING COMMERCE



REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE



• Future headquarters:

710 Main St., Phoenixville, PA 19460

• 610.933.3070 • fax 610.917.0503

• info@phoenixvillechamber.org

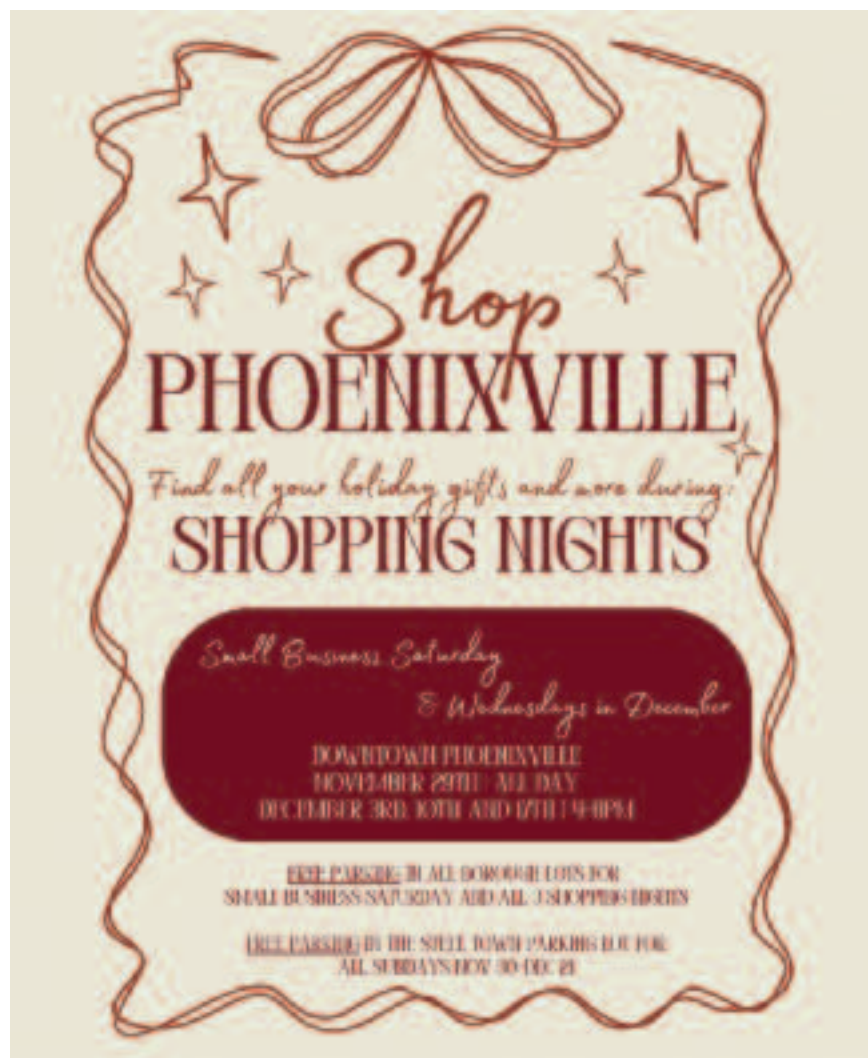
• www.phoenixvillechamber.org

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

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



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



REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE

521 Main Street, Trappe, PA 19436 • 610.489.6660

• info@PVchamber.net • www.PVchamber.net



Welcome to the Perkiomen Valley Chamber of Commerce!

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

WELCOME NEW MEMBERS!

Daybreak Cafe

Breakfast & Lunch Restaurant

Meghan Garcia 912-318-4373

www.daybreakcafes.com

Enter to Win \$250 Gift Card!

We want to hear from you! Take the PV Chamber Survey and receive an entry to win \$250 – just in time for holiday shopping. Visit our website for details.



Join our Young Professionals Network!

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. Join us for monthly Happy Hour Networking, quarterly volunteer workshops and bi-monthly professional development training. Learn more and see upcoming events at www.PVchamber.net.



Just in time for the holiday season...

The 2026 PV Perks Card is here – your all-access pass to shop, dine and save local! For just \$10, enjoy **15 exclusive, multi-use offers** from favorite area **restaurants, retailers, and service businesses**.

Perfect for stocking stuffers, employee or client gifts, and thank you tokens, the PV Perks Card keeps dollars in our community while saving you money all year long.

Purchase online, then pickup up at the PV Chamber or have your cards mailed directly! www.PVChamber.net View the full list of participating businesses and offers online at PVChamber.net.

EVENTS

It's the Holiday Party You Don't Want to Miss!



Holiday Party

DEC | 9 | 5 PM

RIVERCREST GOLF CLUB & PRESERVE

Food Stations | Signature Cocktail | Live Music
Exhibitors | Non-Profit Displays | Silent Auction
Basket Raffles | Wine Pull

Tickets: www.PVChamber.net

The PV Chamber Holiday Mixer is back—and it's bigger than ever! Enjoy an evening of **cocktails, food stations, live music, raffles, auctions, and festive networking** with business and community leaders.

Thanks to the generous event sponsors, we're proud to welcome **civic leaders, pastors, first responders, and elected officials** as honored guests, in appreciation for their year-round service.

Sponsorships start at \$150. Contact the Chamber office to get involved. 610-489-6660.

EXCITING EVENTS BEING PLANNED:

- **BINGO, Business & Basket**– Late February 2026
- **Annual PV Women's Expo** – Early March 2026
- **Hometown Hunt** – March 27, 2026 – Community & Business Scavenger Hunt & Networking Mixer

Visit www.PVChamber.net for details



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!

HOLIDAY High Tea
DECEMBER 11TH
11:30 AM
\$50.00

Join us for a festive gathering to celebrate the season with friends, colleagues, and our incredible Chamber community

Western Montgomery Career & Technology Center
77 Graterford Road
Limerick, PA 19458

50/50, White Elephant and Holiday Hat contest!

WOMEN IN NETWORKING
HOSTED BY: MICHELLE GOVAN

Friday, December 5th
(Holiday Celebration & White Elephant)

8:00 am
Limerick Township Building
646 W Ridge Pike
Light refreshments served

Join the Spring-Ford Chamber of Commerce and Become Part of Our Thriving Business Community!



Are you looking to drive economic growth, connect with local businesses, and enhance your community impact? Look no further! The Spring-Ford Chamber is dedicated to supporting and fostering the success of businesses like yours.

As a member, you'll enjoy: Networking opportunities with fellow entrepreneurs and professionals • Access to valuable resources and tools for business growth • Participation in exclusive events and workshops • Promotion of your business through our channels • And much more!

Visit us online at www.springfordchamber.com to explore the new features and opportunities available to you. Join us in our mission to drive progress and prosperity in our community. Reach out to mileva@springfordchamber.com for more information on membership benefits and how to join. Let's grow together!

BUSINESS Connect

Join us at Sunshine Cafe Tuesday Mornings!

December and "Reflections 2025" Wins, Lessons and Growth

December 9th
Holiday Hustle: Balancing Business & Celebration

December 16th
Gratitude & Connection
The People Who Made This Year Great

December 23rd
No Networking / Merry Christmas

December 30th
Looking Ahead: Setting Intentions for 2026

Visit Our Website
www.springfordchamber.com
Contact Us: 610-489-7200

**• Network
• Share
• Connect**

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 sfchamberofcommerce@gmail.com

- Event Logistics:**
- 8:00-8:30am- **Networking**
 - 8:30-8:45am- **Introductions**
 - 8:45-9:00am- **Presentation**
 - 9:00-9:15am- **Wrap up**

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Three Lessons I Learned from a Six-Year-Old



By Gary Seibert, CEO,
Small Business Resource Association

Way back in 1950 there was a young five-year-old boy that wanted to play baseball but he had no baseball glove. So, like most kids would do, he went to his father to ask for one. His dad was very excited that his son wanted to

learn how to play baseball and immediately took him to the sporting goods store to buy the glove. The young boy's first year at T-Ball was a great success and he was convinced that this would be the start of a long baseball career.

Late next spring when the boy had just turned 6, he wanted to sign up again to play baseball but he could not find his glove. Eventually he found it in the back yard behind the garage. Totally ruined by the long snowy winter the boy went to his father and once again asked if he would take him to the sporting goods store to buy another glove.

When the boy told his dad what had happened his dad replied "I bought you a very nice all leather glove last year that should have lasted you for many years. You did not take care of it and now you are asking me to replace the one you ruined. You know son—"money does not grow on trees". "But dad," the boy replied, "I really want to play baseball this year and without a glove I will not be allowed on the team". At that point the dad turned around and started walking out the door on his way to work. Then he stopped, turned around and said to his son, "Son, if you want something bad enough you just might have to work for it". And then he drove away.

The young boy just learned two very important lessons in life,

1. Money does not grow on trees and
2. If you want something bad enough you might just have to work for it.

You see, the boy's dad was not being mean to him but he was just trying to teach him a lesson. Although his dad could have bought him another glove, the boy would not have learned anything about responsibility or the sense of value you place on your belongings. Money does not grow on trees. Also, his dad left him with a little nugget on how he might get that glove—work for it.

Immediately, the young boy went into the kitchen where his mom was cleaning up after breakfast. "Mom, said the boy, do we have any sandwich bags and pop corn kernels?" "Yes, we do, why do you want to know that?" "Dad won't buy me another baseball glove and he said sometimes you have to work for what you want—and I really want a baseball glove".

At that, the boy and his mom went to work popping popcorn and putting it into sandwich bags. He got a small card table and a chair and put them on the sidewalk to set up his very first business—a popcorn stand. All day long he sold bags of popcorn to friends and neighbors and anyone that drove past his house. Every nickel and dime went into a jar. At the end of the day the jar was almost full and dad came home from work.

All excited the boy met his dad in the kitchen and

proceeded to dump the jar of coins on the table. "Look dad, I wanted a baseball glove very much and I sold popcorn all day long to earn the money to pay for it". Just as the two of them started counting the coins mom came over to the table and started scooping some of the coins into her hands. The boy shouted "Mom—what are you doing". She stopped and said very calmly, "not all of the money you made today is yours. I bought the popcorn and sandwich bags. You owe that money to me. Whatever is left is yours to go buy your baseball glove". Lesson number 3—Whatever you make ain't all yours.

The young boy learned some very valuable lessons that day and got a new baseball glove while doing so. You see, he not only got the glove he wanted, he learned what it took to earn some money when he wanted to buy something bad enough. The young boy, as he got older, started mowing lawns, washing cars and windows, raking leaves and shoveling snow. He even baby sat and walked dogs. By the time he was 12

years old he had a savings account at as local bank.

You see, my dad taught me a lesson about how to be an entrepreneur when I was 6-years old. That lesson has guided me my entire life. It is a lesson that every parent should teach their children and grandchildren. Remember—Money is not the root of all evil, "The LOVE of money is the root of all evil". Teach your children when they are young the principles of making money, spending money and saving money and you will spare them a lot of heartache later on in their lives.



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CYBERSECURITY:

FASTER THAN SANTA DOWN A CHIMNEY

How Holiday Scammers Strike (and How to Stop Them)



**By Andrew Sonon,
President, Honist
Solutions**

The holidays bring out the best in people — and unfortunately, the worst in cybercriminals. Between Black Friday deals, charity donations, year-end invoices, and “urgent”

shipping updates, scammers know this is when our guard is down and our inboxes are full.

This time of year, the best advice is simple: **slow down before you click, call, or share.**

Cyberattacks thrive on distraction and urgency — both of which the holiday season delivers in abundance. That text claiming your package couldn't be delivered, that Facebook post about a “12 Days of Gift Cards” giveaway, that email from your “bank” asking to verify a charge... they're all designed to make you act fast and think later.

Attackers are everywhere now — text, email, phone, social media, even the mail. Their goal is the same: to trick you into revealing something they can use. And they're getting good at it. Fake logos, cloned websites, and real names pulled from hacked contact lists can make even a seasoned pro hesitate.

If there's one account you protect above all else this season, make it your **email**. It's the digital keychain to everything — your bank, online stores, payroll system, social media, you name it. Once someone gets into your email, they can reset passwords, impersonate you, or reroute payments faster than Santa down a chimney.

That's where **multi-factor authentication (MFA)** comes in. It's that quick extra



step — a code on your phone, an app notification, or a fingerprint — that stops attackers in their tracks even if they've stolen your password. Think of it like locking the door *and* setting the alarm. It takes seconds, but it's one of the most powerful defenses against the flood of holiday scams.

For business owners, this is also a great time to remind your teams to be cautious:

- Double-check payment requests that seem rushed or unusual.
- Never approve a gift card or wire transfer based on an email alone.
- When in doubt, call the person — not reply to the message.
- Be wary of connecting personal shopping or social media accounts to your work email.

The truth is, cybersecurity isn't about paranoia — it's about **awareness**. A moment's pause can prevent a week's worth of cleanup. And if something doesn't feel right, don't guess — reach out to your trusted advisor before taking action.

The holidays should be full of joy, not recovery from a scam. So, take a breath, stay alert, and give yourself the gift of digital peace of mind this season.

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LEGAL PERSPECTIVES

By Charles D. Garner, Jr., Esquire, Wolf, Baldwin & Associates, P.C.

In addition to all other state codes and regulations, and municipal ordinances, there are two extremely important laws which impact municipalities and provide certain benefits for police officers and firefighters. Although both laws are not overly lengthy or voluminous, they have significant legal implications to municipalities while at the same time providing these valuable employees certain benefits that are not afforded to other employees. Municipal officials know these statutes by their common names: which are the "Heart & Lung Act" and "Act 111".

The Heart & Lung Act was enacted by the state legislature to provide for full benefits for police officers and firefighters who are injured while performing their duties. It is not limited only to injuries associated with only heart and lung matters, as the name of the Act might suggest. Pursuant to this Act, an injured

firefighter or police officer, as an employee of a municipality, would be guaranteed 100 percent of their salary and benefits during the time of a compensable injury. Based upon the language in the statute, the injured employee actually receives more salary since the salary is non-taxable.

(Continued on page 34)

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LEGAL PERSPECTIVES

(Continued from page 33)

The scope of coverage under the Heart & Lung Act is not quite as broad as Workers' Compensation benefits but so long as the employee is injured carrying out their official duties, Heart & Lung benefits would be applicable.

Under the statute, Heart & Lung benefits are temporary in nature and remain in effect only for the period of time the officer is unable to perform his or her duties. Once an officer recovers from the injury, or if it is determined that the officer is permanently disabled, Heart & Lung benefits would terminate, subject to any due process rights the officer may have, which could include a hearing on the issue of permanency or the officer's ability to return to work.

From a policy standpoint, it is clear that the statute was intended to guarantee these employees a steady income stream in the event they were injured on duty. Ironically, it does place a significant financial burden on the municipality since it must not only pay the injured employee salary but also ensure that other employees are available to perform the work of the injured police officer or firefighter. A municipality has the ability

to obtain insurance for these Heart & Lung claims and this should be explored by municipal officials if they believe it would save money or benefit their respective municipality.

The second law that impacts municipalities is Act 111. This law provides a right for police and fire to collectively bargain for wages and benefits and sets forth the process for mandatory interest arbitration if a contract cannot be amicably resolved. The reason for the law is that these emergency service providers are not afforded the right to strike in Pennsylvania and, therefore, mandatory interest arbitration is the remedy which is imposed by the statute.

Many municipalities hire labor counsel to assist them in their negotiations with these labor unions since Act 111 has specific timeframes which must be strictly followed in order to be entitled to the interest arbitration process.

Specifically, Act 111 requires that bargaining must commence at least six months prior to the start of the fiscal year in which the contract expires.

(Continued on page 36)



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LEGAL PERSPECTIVES

(Continued from page 34)

There is no limit to the timeframe that the parties can negotiate a contract, but in the event there is an impasse or a feeling that the issues cannot be resolved amicably, a demand for interest arbitration must be made at least 110 days prior to the start of the next fiscal year.

If an arbitration demand is made by either party, that party must identify the name of their arbitrator and further identify the issues in dispute. Under Act 111, the arbitration is heard by a panel of three arbitrators which include an arbitrator for the union, an arbitrator for the municipality and a neutral or independent arbitrator jointly selected by the parties. The typical issues in dispute for these types of arbitrations include salary, health insurance, benefits, disciplinary issues, and working conditions.

The arbitration process does take some time and typically is not completed prior to the end of the current calendar year. In the meantime, if the contract has expired, existing terms and conditions under the contract continue until the arbitrators have made a final arbitration award.

As expected, arbitration expenses, much like any other formal or semi-formal proceeding, can be very costly to both parties, and arbitration is typically used as a last resort where an impasse has been reached in negotiations, and a third party is needed to decide the terms and conditions to be contained in the new Collective Bargaining Agreement.

Both of these statutes provide for significant protection for municipal police and fire employees who perform the necessary work. At the same time, the statutes do and can place a financial burden on the municipalities if the rights and obligations under these statutes are exercised.

Charles D. Garner, Jr., Esquire, is an attorney at the law firm of Wolf, Baldwin & Associates, P.C., which maintains offices in Pottstown, Pennsburg, Reading, and West Chester. He has significant experience in municipal representation, zoning and land use matters. In addition to serving as solicitor in various municipalities, Mr. Garner is also a former elected supervisor for the township of New Hanover. He and the firm have other diverse experience including small business representation, municipal employment negotiation and litigation, contracts and civil litigation, and estate planning and administration. Mr. Garner can be reached at 610.323.7436 or by email to cgarner@wolfbaldwin.com.

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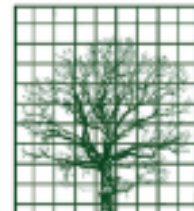
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What sets the Hampton Inn Limerick apart, according to frequent guests, is the sense of genuine care that defines every stay. The staff's attention to detail and commitment to service create an atmosphere that feels less like a stopover and more like a second home. As development continues to flourish along Route 422, the Hampton Inn Limerick-Philadelphia Area remains a reliable anchor – welcoming visitors, supporting local commerce, and exemplifying the friendly professionalism that makes this region thrive.

Hampton Inn Limerick Philadelphia Area is located at 430 W. Linfield Road, Limerick, PA 19468. For additional information, please call 610.495.6999, ext. 0.

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ACCURACY IS ESSENTIAL IN SMALL BUSINESS VALUATIONS

When you first contemplated becoming an entrepreneur, you probably spent some time calculating how much your time was worth. Now, you may be wondering how much this business that you've built is worth.

There are many reasons for determining the value of your small business. You may be ready to raise capital by issuing stock or selling a portion of the business to a prospective partner. An appraisal may also be needed in order to spin off a portion of your business, settle a dispute or divorce, liquidate some assets, or sell the business entirely.

Accurately valuing a small business, however, can be complicated. Most entrepreneurs are capable of boosting the value of their businesses by 40 percent simply by paying attention to the things that make a business valuable.

Too often, business owners brush aside valuations, believing them necessary only if they decide to sell. As a result, only about one in 20 small businesses have done a formal valuation, according to the National Association of Certified Valuation Analysts.

You can determine the value of a business in many different ways, from quick and inexpensive software-based calculations you

do yourself, to full-scale, certified valuations by professionals. The price range is enormous, from as little as \$15 for the simplest software, to thousands for a detailed analysis performed by certified pros. Business brokers, hoping to sell your business, may even do them for free.

Try to match the person or method you use for a valuation with the reason you are doing it. If the valuation is for loan purposes, for example, look for someone who's done small business valuations for that purpose.

The National Association of Certified Valuation Analysts (NACVA) offers a free service online to help you find a business valuation expert in your area. Look for the "Value of Your Business?" at Web site, www.nacva.com. You'll also find links to other business valuation data resources and services.

To learn more about valuing your small business, contact SCORE "Counselors to America's small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE office or find a counselor online at www.pottstownscore.org/tricounty.

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NOT EVERY TOWN IS QUAIN



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

As an active participant in downtown revitalization, I often read downtown plans and sometimes wonder if they are just part of a mass-produced document where the town name is changed. The word “quaint” appears often in many of these plans.

Like many of you, I have used Artificial Intelligence and thought I would ask it what ‘quaint’ actually means, because I thought I might be missing something. It told me the following:

Old-fashioned charm: This is the most common meaning today. A quaint cottage has a charming, old-fashioned quality.

Unusual or peculiar: Something can be described as quaint if it is strange or odd, but in an interesting or amusing way.

I immediately thought of all the vinyl siding in downtown Frackville, which is strange and odd but by no means quaint. Then I considered how people want to make every town feel special, and ‘quaint’ has somehow become a distorted word.

There is a formula for small-town success, and many believe it is rooted in historic restoration through the Main Street Program. It follows a four-point approach and has been very effective in towns with historic building inventories.

In the 1960s and early 1970s, a large amount of demolition funding was available, leading many to demolish their historic properties, which caused the loss of quaintness. The winners and losers from that time went on to become bigger and more successful, while others ended up with vacant lots. Sometimes, vacant lots can be paved over for parking, but if too many buildings are demolished, parking becomes unnecessary.

I reflect on my previous projects, many of which included historic lighting features and the restoration of some original facades to bring back the look of the past. That isn’t the only approach, and in some towns, restoration isn’t an option. There needs to be a formula for those towns.

I have been contemplating how my “good works” agenda is no longer effective. People don’t respect my work

unless they pay for it. The issue for them is that my fee schedule is too high, and they can’t afford me. So, I plan to try to make something work and possibly do one last town.

I aim to establish a new paradigm for addressing towns that are not quaint or do not aspire to be quaint. We are at the ¼ point in this century, and we need to respect the past, but we don’t need to have everyone relive it. The virus emerged in 2020 and had a significant impact on towns and cities across America. People did not go to work, and remote work was reinforced as the acceptable way to conduct business. Children did not go to school, and more classic rock stars died before I got to see them in person.

Things have changed, and we need to realize that we are no longer living in Charles Dickens’ world — The immersive theme park in Chatham, Kent, England, that recreates scenes from his novels and life. It’s time to reconsider the course of action for some of these towns.

I remember while I was attending the London School of Economics and Political Science, *The Old Curiosity Shop*, made famous by Charles Dickens, was his novel from the mid-19th century, and was located in the middle of their complex on 13-14 Portsmouth Street. As I am, I brought up how the infill development was impacting the building, and the class lecture turned to my issue of impact on historic buildings that day.

Infill housing and commercial buildings can set the tone for future development. We must not be trapped by a narrative that adorns the past at the expense of our future. “Don’t build out of scale,” as it disrupts the existing building’s sense of place, is a mistaken premise for some of the towns. It is up to the city to determine the best course of action to survive in the new century.

Old office buildings need to be converted to housing. Some buildings are no longer functional, and conversion to a use that would violate a parking ordinance when no one goes there anymore and there is a surplus of parking.

It is a story of adjustment. I would like to create a town like that and be a little avant-garde in my approach.

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

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GREATER READING *Young Professionals*

The Reading area offers exceptional opportunities for young professionals at the start of their careers — from its prime location and diverse industries to its vibrant and welcoming business community. One of the most effective ways to tap into these opportunities is by getting involved with the Greater Reading Young Professionals (GRYP).

GRYP unites professionals between the ages of 21 and 35 to foster meaningful

connections, sharpen professional skills, and give back to the community. Members enjoy a dynamic blend of networking events, professional development programs, and volunteer initiatives — all designed to support both personal and professional growth. Whether it's connecting with potential mentors, building leadership experience, or finding peers who understand the early career journey, GRYP creates a space where young professionals can thrive.



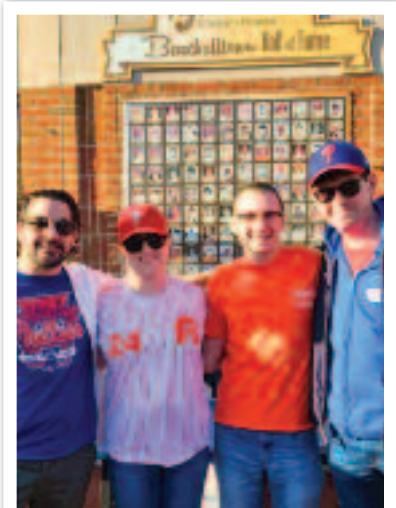
A great way to make a lasting impact on the organization's future is by joining the 2026–2028 Board of Directors. Nominations for all board positions are now open, and GRYP encourages applicants from all backgrounds to contribute their



unique perspectives to shape the organization's vision. To submit your nomination, simply scan this QR code.

We also invite you to join us for our annual holiday party on December 4, 2025. In the spirit of giving, we will be collecting donations of new winter accessories — including hats, scarves, and gloves — to support individuals in need within our community.

Becoming a GRYP member is simple and affordable. For just \$35 per year, members receive free or heavily discounted access to all GRYP programming and events. But membership goes beyond attendance — it's about joining a community that values leadership, collaboration, and meaningful professional growth. To learn more or to sign up, scan this QR code and take the next step in growing your network and career.



GRYP Alumni Advisory Board

GRYP is excited to announce plans to establish an Alumni Advisory Board in the coming year. This initiative will be open to former GRYP members and professionals who have aged out of the organization but still want to play an active role in shaping its future. If you or someone you know is interested, please email greaterreadingyp@gmail.com with your contact information. GRYP will follow up with more details in the coming months.

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PENNSYLVANIA FINALLY CLOSES \$50.1B BUDGET DEAL



**By Christina Lengyel,
The Center Square**

After a 135-day wait and \$12 billion in taxpayer money collected, the state cemented a spending plan for all of it, and more.

Pennsylvania's final budget came in at \$50.1 billion, less than what Gov. Josh Shapiro initially asked for but well north of what Republican leadership had been looking to spend.

The legislation includes much of what Democrats had asked for in budgets passed by the House over the course of the last several months, like a new formula for cyber charter schools, a nearly \$1 billion infusion into public schools for educational programs, building remediation and student services, and support for food banks and health care providers.

Their biggest concession, it would appear, is seeing the state out of the Regional Greenhouse Gas Initiative, an interstate compact to reduce carbon emissions. In late 2023, the Commonwealth Court deemed the program an unconstitutional tax — a decision Gov. Josh Shapiro

appealed, leaving in the hands of the liberal majority on the state Supreme Court.

"You can't budget in a silo. Numbers on a page don't mean anything if you can't look in the future and determine where Pennsylvania is going to grow economically," said Minority Leader Rep. Jesse Topper, R-Bedford. "And in February, we stated that the number one issue that we felt was holding Pennsylvania back from economic growth was the specter of RGGI."

"Being a part of the Regional Greenhouse Gas Initiative is truly what was keeping energy development out of Pennsylvania as we were losing jobs to West Virginia and Ohio. After today that specter will be gone."

Topper went on to cite important investments and reforms the state will be making, including tax credits and support to the public school system.

"I believe today's product, while not perfect, will move Pennsylvania forward and will leave a lasting impact on the commonwealth of Pennsylvania for the good," said Topper.

Topper wasn't the only Republican who spoke out in support of the bill.

(Continued on page 46)

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PENNSYLVANIA FINALLY CLOSES \$50.1B BUDGET DEAL

(Continued from page 44)

"I understand that there are concerns with the spend number amongst many of us, but I truly believe that the policies within this bill will spur our economy, will bring people back to Pennsylvania, will grow our businesses and help our communities in every corner of this state," said Minority Appropriations Chair Jim Struzzi, R-Indiana. "I encourage you to vote yes ... because it is the right bill for Pennsylvania right now."

Struzzi's colleagues took him up on the request, with a 156-47 vote carrying the bill through the House. All but one of the no votes came from Republicans.

The final deal is one of compromise, which will undoubtedly leave many individuals and industries wanting. Whether the call is for less spending and decreased regulation or more investment and legal protections, neither party is walking away with a budget that looks like their wish list.

According to Appropriations Chair Jordan Harris, D-Philadelphia, however, they're walking away with a document that represents the interests of the state's rural, urban and suburban populations.

"It's taken us a long time to get here, but the truth of the matter is we're here,

and we're here together," said Harris. "Not as a Democrat or Republican, not as a progressive or a liberal or a conservative, but this budget represents the best of what we can do collectively by calling ourselves Pennsylvanians."

Senators echoed many of the same sentiments, with the chamber's Republican majority heralding the RGGI exit and leaving the state's \$7.1 billion emergency savings account untapped as major accomplishments in the deal.

"This budget took a lot longer than anyone wished for, but ultimately we kept our promise to the people of Pennsylvania to not raise taxes," said Senate President Pro Tempore Kim Ward, R-Greensburg.

She went on to say that abandoning the regional carbon taxing program further reduced strain on taxpayers, who could have faced a 30 percent rise in utility bills in the coming years.

"Our energy will blossom ... I'm looking forward to the jobs and the development that will come because of it," she said. "The electric companies won't feel like that they have to cover what may be coming from a court decision."

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