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Cover Story: Headquartered in Phoenixville, Pennsylvania, M.T. Ruhl Generators provides businesses with reliable, full-service Generac commercial generator solutions—helping safeguard operations, protect revenue, and maintain brand reputation through expert installation, maintenance, and long-term support.



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Before



After

M.T. RUHL

Your Generator Experts

PHOTOS BY STEVE LADNER PHOTOGRAPHY



Lisa and Mark Ruhl

Interruptions in electrical power can be devastating for business owners. For small to midsize businesses, average downtime costs range from \$137 to \$427 per minute. For a company with 20 employees doing \$5 million in annual revenue, downtime can cost as much as \$3,362 per hour, or \$27,000 per day. Nearly half of all data disruptions cause lost productivity, over 30 percent of outages result in direct revenue loss, and about 40 percent lead to brand reputation damage.

The combination of aging infrastructure and exponentially growing demand creates perfect storm conditions that make backup power a necessity, not a luxury. Unprecedented demand for electricity — fueled by business and residential growth and the recent data center boom — along with an aging electric grid vulnerable to climate-driven weather events, puts businesses and homeowners in a precarious position.

While all business types can be negatively affected by power outages, healthcare-related small businesses — such as physician practices, dentists, allied health professionals, and veterinary services — are especially vulnerable.

A Trusted Solution

The encouraging news is that M.T. Ruhl Generators has a solution. Recognizing the diverse needs of different industries, M.T. Ruhl serves the region exclusively with Generac commercial generators, renowned for their customization abilities and innovative features. M.T. Ruhl has achieved Generac Power Pro Elite+ dealer status, offering full-service generator solutions including installation, maintenance, service, and repair, with flexible financing available through Synchrony.

"We want to take care of you with your backup power needs," says company founder Mark T. Ruhl. "It's not just about the product — it's about trust, reliability, and long-term support. We're tried and true, striving for customer satisfaction with confidence in quality work and a long-term partnership approach. We'll be there when you need us."



Ruhl founded the family-owned local company in 1997 as a residential and commercial electrical services provider. Raised on a farm in South Lebanon, Pennsylvania, where a man's reputation is built on a handshake and his word, Ruhl created his company with a value system based on honesty, integrity, fairness, and excellence.

"That's the way I was brought up—the 'must be done and will be done' work ethic of the farm," Ruhl explains. He conducts weekly meetings and training sessions with his staff, encouraging his technicians to constantly strive to provide exceptional service. M.T. Ruhl has experienced consistent year-over-year growth as more businesses and homeowners recognize that power reliability is no longer optional — it's essential.

With thousands of clients served over 27 years, M.T. Ruhl has steadily increased his staff to meet demand. "When clients call us, they speak to a person, not a machine," Ruhl says. "We provide old-fashioned, get-it-done, talk-to-somebody service."

(Continued on page 9)



Lisa Ruhl, Mark Ruhl and Nathan Ruhl

"It's not just about the product—
it's about trust, reliability,
and long-term partnerships."

Mark T. Ruhl
Founder & CEO

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(Continued from page 7)

Why Choose Generac Commercial Generators with M.T. Ruhl?

Generac generators stand out for their reliability, versatility, and advanced technology. Key features include:

- **Remote Monitoring:** Cellular capabilities allow users to monitor and manage generators remotely.
- **Quiet Operation:** Quiet-Test™ feature ensures quieter operation than other models.
- **Clean Power:** True Power™ Technology delivers best-in-class power quality with less than five percent total harmonic distortion.
- **Efficiency:** Engineered for efficient fuel consumption, reducing carbon footprint.
- **Durability:** G-Force engine line is purpose-built for generator use, offering superior reliability and requiring less routine maintenance.

As a trusted standby generator installer in Southeastern Pennsylvania, M.T. Ruhl isn't just a generator dealer — it's a legacy built on turnkey solutions and a passion for empowering homes and businesses. With nearly 30 years of dedicated service, M.T. Ruhl specializes in providing tailored solutions that cater specifically to the unique demands of each business.



Protecting Your Business

The electric grid faces unprecedented challenges. Data centers are consuming electricity at rates that would have seemed impossible a decade ago, while the infrastructure serving the region dates back over 50 years. Even a brief outage can cost businesses thousands of dollars per minute. A Generac standby generator provides immediate protection against the perfect storm of aging infrastructure, skyrocketing demand, and increasingly severe weather events. Call today for your evaluation and estimate. Be prepared call today.

M.T. Ruhl is headquartered at 640 Hollow Road, Suite B, Phoenixville, PA 19460. For additional information, call 610.539.2920, email mark@mtruhl.com, or visit www.mtruhl.com.



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FOCUS ON BERKS COUNTY BUSINESS

BERKS COUNTY'S ECONOMIC OUTLOOK REMAINS STRONG

Several factors point to an optimistic outlook for Berks County's economic growth in 2026. Berks County has experienced steady population growth, contributing to a larger workforce. The unemployment rate in Berks County is typically lower than the national average, indicating a healthy job market. Key industries like manufacturing, healthcare, and retail, continue to drive economic stability. The median household income in Berks County is around \$65,000, reflecting economic prosperity. There has been a rise in small businesses and startups, fostering innovation and job creation. Ongoing investments in infrastructure support transportation and logistics, enhancing economic development. All-in-all, the economic outlook for Berks County remains strong. In this section, we take a closer look at some successful Berks County Businesses.

Levan Machine & Truck Equipment

A Tradition of Excellence for Over 89 Years!

Since it's humble beginnings in 1936, through good times and bad and everything in between, Levan Machine & Truck Equipment headquartered in Fleetwood, PA, just outside of Reading, has adapted with the demands of its customers and expanded its product lines and services over the years, and today it is recognized as one of the top 50 businesses based in Berks County.

Levan Machine and Truck Equipment is a one-stop, full-service machine shop and work truck and van upfitter, for all things related to CNC machining and commercial vehicle upfitting. Since 1936 their machine shop has serviced customers throughout the United States and internationally. From custom repair and manufacturing machining and fabricating, to prototyping, to welding, to completely engineered projects, Levan Machine and Truck Equipment is a job shop that specializes in custom work.

In 2010, Levan launched their Commercial Truck Upfit division which services the commercial and fleet market throughout Pennsylvania and the northeast. Their highly

qualified, experienced team builds a commercial truck or van specific to your daily work needs. Whether you need a service, platform, crane, or dump body, snowplow or spreader, liftgate, central hydraulic system, or power take-off (PTO), Levan's truck experts are trained to build a truck that will increase your efficiency and get the job done safely. They also offer general truck repair, maintenance, and inspection, plus they provide after-market truck accessories/parts, including spray liner.

Levan Machine and Truck Equipment has an extensive selection of truck products and primarily serves customers with commercial vehicles from Class 1 up to Class 8. The team at Levans listens to their customers before, during and after the sale is complete. They work hard to ensure they build a truck to meet your daily work needs, and if you aren't sure what you need, they'll help you figure it out. Levans has several great relationships with commercial auto and truck dealers and can help facilitate the buying process too. They specialize in truck bodies, van solutions, toolboxes, mobile power solutions, lift solutions, hydraulic systems, specialty lighting, and crane systems.

As the company continues to expand its product lines and services, it remains focused on the fundamentals of providing exceptional customer service and quality. "Communication is key," said Brian Levan, President and CEO and third-generation owner. "Listening to and understanding the customer is the foundation of our company and our vision for the future. We have a mindset throughout the company that every customer is a priority, and really what it comes down to is we are here to serve them. We are not just that truck shop or machine shop. We combine the two. When we build the custom truck for exactly what a customer needs, if we can't buy a part, we have the full capabilities of machining or making anything we want and make it work to what you need," he said. "We are also proud to tell our customers that we service everything we sell," said Levan.

For additional information, please call 610.944.7445 and visit www.levanmachine.com.



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Signature Sign Inc.

Signature Sign, Inc. supports customers in Eastern Pennsylvania, New Jersey, Delaware, Maryland, and parts of Virginia. It is headquartered at 926 New Holland Road in Reading, in a 14,000-square-foot building that owner Denny Boyer bought in 1986. Having been active in the sign business for over 53 years, Boyer has accumulated a tremendous amount of insight and know-how about what does and doesn't work with signage. The site is a stark contrast to the company's humble beginnings. It's also evidence of how resourceful and committed Boyer is to crafting quality, eye-catching products for his clients, traits that guarantee both new and repeat customers.

Boyer not only has the expertise but also owns the commercial equipment to carry out service and installation calls. The business has two service trucks that go up 40 feet, one that goes up 58 feet and another that extends 82 feet. If a service person needs to disconnect and take down a sign, Boyer has access to a crane and a lift. From putting up and taking

down signs to changing LED lights and replacing power supplies, Signature Sign does it all.

As a custom sign manufacturer, Signature Sign is UL-certified. The Underwriter Laboratories (UL) certification indicates that a service or product meets local and federal safety and environmental regulations, and that the manufacturer follows quality and safety standards.

Signature Sign is also a member of and supplier in Pennsylvania's "COSTARS," the Commonwealth's cooperative purchasing program. According to the Pennsylvania government's website, COSTAR businesses respond to bidding opportunities on the COSTARS or PA eMarketplace website. A supplier that successfully responds to a contract solicitation may be awarded a contract.

For additional information about Signature Sign Inc., or to schedule an estimate or service appointment, call 610.775.0851 or email info@signaturesigninc.com, and visit <http://signaturesigninc.com/>



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Muhlenberg Greene Architects

Muhlenberg Greene Architects (MG Architects), established in 1920, has been a cornerstone in Berks County, Pennsylvania, offering comprehensive architectural design, planning, and construction management services. The firm's leadership team embodies a hands-on approach, ensuring projects are both innovative and practical.

The three principals at Muhlenberg Greene Architects—Scott O. Graham, AIA, LEED AP BD+C, NCARB; Robert B. Conklin, AIA, NCARB; and James A. Sarro, AIA, LEED AP BD+C—form an exceptional leadership team that seamlessly blends sophisticated, educated design with deep construction expertise. With decades of combined experience, they bring a refined architectural vision rooted in technical precision, sustainability, and practical buildability.

Scott Graham is a leader in sustainable design and Building Information Modeling, ensuring projects are forward-thinking and environmentally responsible. Robert Conklin's extensive experience in documentation and construction administration makes him a vital link

between concept and execution, fostering strong relationships with contractors. Jim Sarro's expertise in adaptive reuse and municipal planning brings a unique perspective that balances historical integrity with modern functionality.

Together, they champion a collaborative and construction-friendly approach, ensuring that each project is as structurally sound and efficiently built as it is aesthetically compelling.

In recent developments, MG Architects has relocated to a permanent office at 1268 Penn Avenue, Wyomissing, PA 19610. This strategic move enhances their ability to serve the local community and underscores their commitment to the region. The new location offers a centralized base for clients and staff, facilitating better collaboration and accessibility. This transition marks a significant milestone in the firm's century-long history, reinforcing their dedication to shaping the built environment of Berks County.

For those seeking a collaborative and experienced architectural partner, MG Architects invites you to contact them to discuss your upcoming project needs.

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Hollenbach Construction, Inc.

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 facility needs and go ONE STEP BEYOND 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

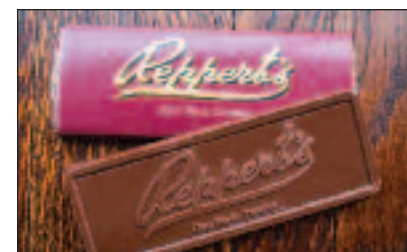
projects of all sizes. We are also an Authorized Dealer of Varco Pruden pre-engineered metal buildings. Hollenbach Construction, Inc. can take you from constructability review and budget pricing all the way to building occupancy and project completion.

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.

Reppert's Candy

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

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



just a few examples of the hundreds of seasonal treats you will find at Reppert's retail store.

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

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



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Berks Digital Inc.

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

Offerings include small format printed materials that businesses use, such as

brochures, flyers and postcards. Large-format printing includes banners, displays, decals and store signage. "With a focus on quality and customer service our customers rely on our expertise to make print buying pleasant and affordable."

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

Ludgate Engineering

Engineering for Land Development

Ludgate Engineering has provided civil engineering for land development since the company was founded by Bob Ludgate Sr. in 1976. Although rules and regulations have changed, the planning process still deals with the several impacts imposed by almost all development plans. While the site civil engineer provides plans to identify and offset or mitigate impacts, the Engineer must do so in a way that does not impede the essential functions the site shall provide,



nor shall the plan compromise the Architect's vision of the development.

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

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

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3 FIERCE AI TIPS TO START 2026 WITH CLARITY AND CONTROL



By Deborah Ann Spence,
Fiercepreneur

January isn't about starting over. It's about *getting honest*. You made it through another year of hustle, headaches, and hard lessons. But this time, you're not dragging chaos into the new one. This is the year you

lead with clarity — and let AI do the heavy lifting.

Let's start right where every smart business owner should...

1. Clean Your Data Like Your Future Depends on It (Because It Does)

You can't build a fierce business on messy numbers, lost contacts, and guesswork.

Before you add another AI tool or automation, clean house. Delete duplicate clients, fix your contact lists, label every lead, and organize your files.

AI can't fix disorganization — it only amplifies it. When your data is clean, you can finally see patterns: where the money's coming from, where you're leaking time, and which clients are gold versus drama.

This is the foundation of your freedom.

Fierce Truth: You can't automate what's broken. Get your house in order, then scale like a pro.

2. Stop Waiting for Perfect — Start Experimenting Now

The biggest mistake I see? Waiting for the "right moment." There isn't one. While you're hesitating, other businesses are testing, tweaking, and learning how to use AI to save hours and boost revenue.

You don't need to master it all — just pick one real problem. Automate your follow-ups, your social posts, or your client intake. Start small. Track results. Improve it next week.



Momentum beats perfection every single time.

Fierce Truth: Fear keeps you still. Action builds your edge.

3. Use AI to Amplify Your Humanity — Not Replace It

AI isn't here to make your business cold — it's here to make it *clearer*. Use it to take over the repeat tasks that drain you. Let it write drafts, schedule messages, and respond to basic questions. Then show up with your full energy when it counts — with your voice, your story, and your heart.

Your people don't want perfect. They want *present*.

Fierce Truth: Automate the work. Never automate the connection.

Final Thought

This year isn't about chasing trends — it's about taking control. Clean your foundation. Start messy. Lead with heart. AI doesn't replace your vision — It magnifies it. You've already proven you can grind. Now prove you can grow — with strategy, with systems, and with peace.

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INSTAGRAM IN 2026



SOCIAL MEDIA TIPS By Theresa Mintzer

Use Instagram insights to better understand your audience and how your content is performing. Reviewing metrics like reach, interactions, and follower growth will help you make informed decisions about what to post more of and what to adjust. If you're a local business, follower demographics are especially helpful for confirming you're reaching the right people in your area.

In 2026, Reels continue to be the strongest driver of growth, while carousels are key for engagement and saves. You don't need viral stunts. Focus on clear, helpful, or inspiring content for your audience. Consistency matters more than perfection. Posting a few times a week consistently will outperform sporadic bursts of content.

Use Insights on individual posts to identify what's working. Look for patterns you can repeat. SEO-friendly, keyword-rich captions and niche hashtags are essential, and adding alt text improves accessibility and discoverability.



To save time, use ChatGPT to brainstorm content ideas. For example:

Prompt: "Give me 5 Reel ideas for a local business focused on spring refresh."

Post example: A Reel showing a before-and-after with text overlay: "One small change that makes a big difference."

Instagram should feel approachable, have fun with it.

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NEW YEAR, NEW YOU: SIMPLE STEPS FOR A STRONG START

Provided by GYMGUYZ Main Line & Montgomery County

The start of a new year brings fresh energy—and the perfect opportunity to make your health a priority. Whether you're just beginning your fitness journey or ready to level up, the key is consistency, not perfection.

Here are three ways to start strong and stay on track this January.

1. Start Small and Stay Steady: Don't overwhelm yourself with extreme resolutions. Begin with manageable goals—like committing to three workouts per week or a 20-minute daily walk. Building momentum through small wins keeps motivation high and habits sustainable.

2. Make Fitness Convenient: If getting to the gym is a struggle, bring the gym to you. Mobile personal training services like GYMGUYZ make it easy to stay consistent by coming directly to your home with all the equipment and personalized guidance you need. No commute, no excuses!

3. Track Progress and Celebrate Wins: Whether it's improved endurance, better sleep, or more energy—track your



progress and celebrate it. Acknowledging even the smallest achievements keeps you focused and inspired to keep going.

Make This the Year You Commit to You. The best transformations happen one workout, one meal, and one choice at a time. Stay consistent, stay patient, and let this be the year you thrive.

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TIPS – WELLNESS PROGRAMS



**By Brad Palmer,
President, The
Conestoga Group, Inc.**

Under the “New Norm” in Employee Benefits, Wellness Programs are becoming extremely popular and appreciated by employees. Happy employees can create happy employers. While there are organizations now selling Wellness Program services, there are many basic steps that can be provided free of charge using tools provided by your insurance company if your broker points them out.

Stage 1 – Knowledge & Understanding: The first step is to help employees understand terminology in both health insurance and personal financial management. Key health insurance terms are:

- Aggregate Deductible
- Embedded Deductible
- Coinsurance
- Out of Pocket Maximum
- Plan Types HMO, EPO, PPO, DPOS & HDHP
- Balance Billing
- EOBs
- FSA vs HSA Rollover Rules

(Continued on page 18)

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WELLNESS PROGRAMS

(Continued from page 17)

Key financial terms include:

- Risk Tolerance
- Risk Exposure
- Risk Profile
- Asset Allocation Diversification
- Rebalancing
- Shares Based Investing
- Debt Management
- Budget Management

In addition to terminology, there are many new services employees should understand that are offered by the insurance and investment companies:

- Alternative Care Sources
- Specialty Pharmacies
- Healthcare Coaches
- Guaranteed Retirement Income
- Secure 2.0 Roth Rules
- Age-Based vs Risk Based Portfolios

Stage 2 – Self-Assessment: Once employees better understand how health and financial wellness can be accomplished, they can complete Self-Assessments using tools provided by both their insurance company and their retirement plan company. Some of the tools include:

- Health Risk Assessment
- Cost Estimators
- Retirement Funding Analysis

- Budget Calculators

We provide videos to explain these tools and self-assessments, as well as one-on-one reviews, virtual or in person, at no charge. When needed, we will refer clients to wellness consultants.

Stage 3 – Consulting & Competition: Some employers like to have consultants give virtual or in person presentations on topics such as nutrition, debt management, stress management, weight loss management, and how to develop personal nutrition and exercise programs. Presentations explain items such as how two-mile walks have almost as much value to one's health as two-mile runs.

Wellness companies can also help establish and manage Qualified Wellness Programs where employees are given positive (or negative) incentives to do important things such as annual routine physicals and cessation of tobacco use. They can also create fun competitions such as daily walks which can include many other businesses throughout the area.

At The Conestoga Group, Inc., we welcome any inquiries you might have on how we can help promote wellness. Our website is www.cgiadvisors.com and I can be reached at bpalmer@cgiadvisors.com or 610.854.1420.



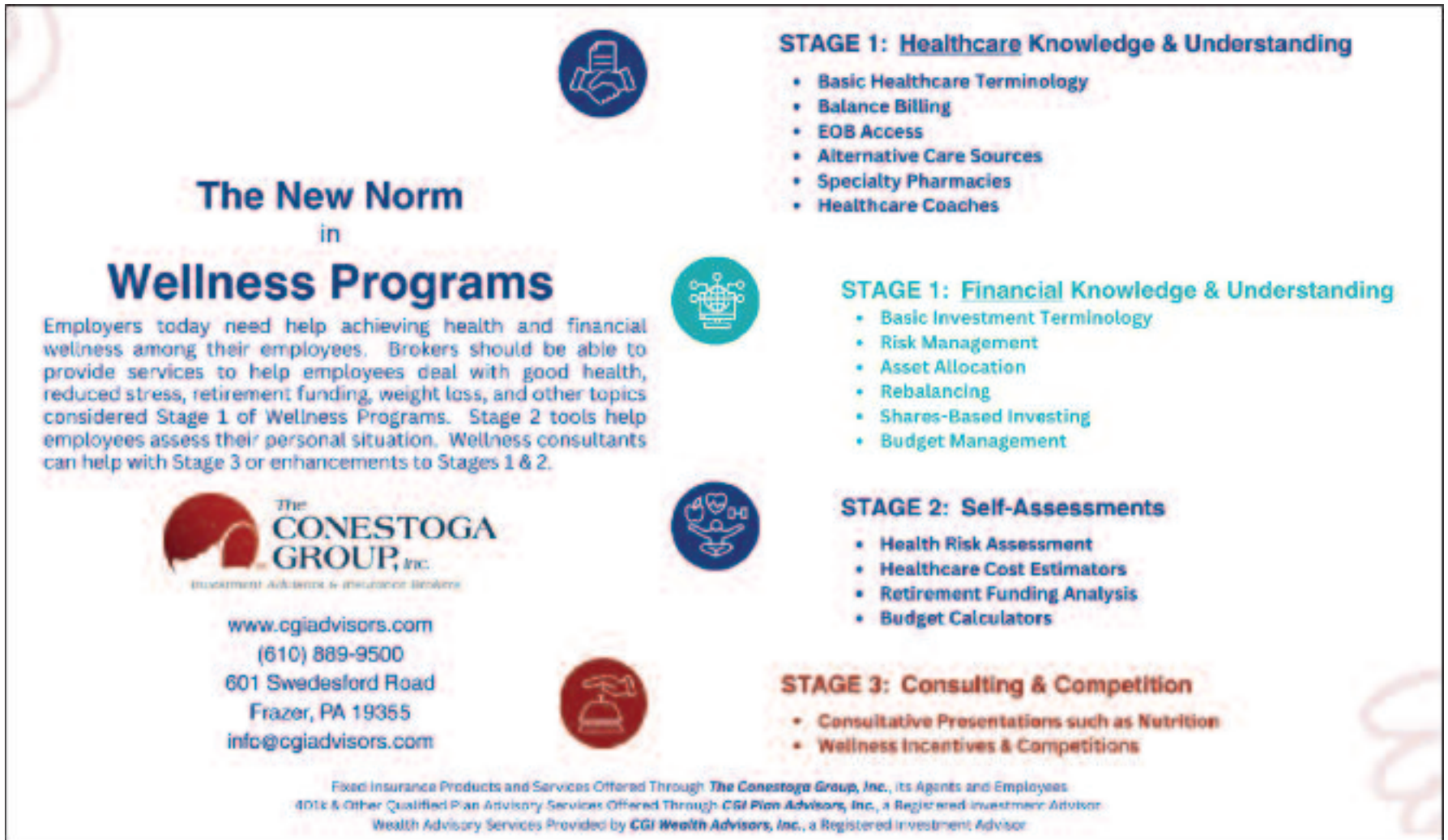
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The New Norm in Wellness Programs

Employers today need help achieving health and financial wellness among their employees. Brokers should be able to provide services to help employees deal with good health, reduced stress, retirement funding, weight loss, and other topics considered Stage 1 of Wellness Programs. Stage 2 tools help employees assess their personal situation. Wellness consultants can help with Stage 3 or enhancements to Stages 1 & 2.

STAGE 1: Healthcare Knowledge & Understanding

- Basic Healthcare Terminology
- Balance Billing
- EOB Access
- Alternative Care Sources
- Specialty Pharmacies
- Healthcare Coaches

STAGE 1: Financial Knowledge & Understanding

- Basic Investment Terminology
- Risk Management
- Asset Allocation
- Rebalancing
- Shares-Based Investing
- Budget Management

STAGE 2: Self-Assessments

- Health Risk Assessment
- Healthcare Cost Estimators
- Retirement Funding Analysis
- Budget Calculators

STAGE 3: Consulting & Competition

- Consultative Presentations such as Nutrition
- Wellness Incentives & Competitions

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THE POWER OF NEGATIVITY: WELCOME TO THE DARK SIDE OF LEADERSHIP



By Lana Potgieter,
Lighthouse
Leadership Coaching
& Development

I once worked as a tour guide on a De Beers diamond mine on the west coast of South Africa. It was an alluvial mine – the

diamonds weren't formed there. They had been created deep inland under unimaginable heat and pressure, then carried over centuries by rivers and floods to the coast and into the Atlantic Ocean.

By the time they reached us, they'd travelled through chaos: erosion, storms, shifting riverbeds, relentless current. No diamond arrives in a jewelry box.

Leadership is much the same.

We love to celebrate resilience, grit, creativity under pressure, problem-solving, and optimism. We list them proudly on leadership profiles and company values. But we often forget a very simple truth:

If you want the diamond, you have to accept the pressure. If you want resilience, you have to accept the hardship that forms it.

You Can't Have the "Up" Without the "Down"

We know this instinctively from the metaphors we use:

- *You can't have a rainbow without the rain.*
- *A plane cannot take off without wind resistance.*
- *Smooth seas never made a skilled sailor.*

Yet in business, we tend to treat anything "negative" as something to eliminate or fix as quickly as possible:

- A difficult season in the market? "How do we get back to normal?"
- A tough employee conversation? "How do I avoid conflict?"
- A failed project? "How do we make sure this never happens again?"

(Continued on page 20)



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THE POWER OF NEGATIVITY

(Continued from page 19)

But if you remove every form of difficulty, you also remove the very conditions that grow the leader you say you want to be – and the team you say you want to build.

- You cannot develop resilience without disappointment.
- You cannot develop courage without risk.
- You cannot develop wisdom without mistakes.

We want the attributes without the apprenticeship.

The Dark Side Is Not the Enemy

Let's be clear: I'm not glorifying burnout, abuse, or chaos. There's enough of that in the world already.

The "dark side" of leadership I'm talking about is the unavoidable reality of:

- Hard decisions where no option is perfect
- Financial pressure and uncertainty
- Letting people go
- Saying "no" to good ideas to protect the best ones
- Owning your part in failure
- Leading when you don't yet have all the answers

We often experience these as signs that something is "wrong with us" as leaders:

"If I were a better leader, I wouldn't feel this anxious."

"If our culture were stronger, we wouldn't have this conflict."

"If I really knew what I was doing, this wouldn't be so hard."

What if that's backwards? What if those very moments are not proof of your incompetence, but proof that you're on the frontier of your growth?

Reframing Negativity as Raw Material

On the mine, no one looked at the muddy gravel coming off the conveyor belt and said, "What a mess – what a failure." That "mess" *was* the work. The value was hidden in it.

In your leadership, the "mess" often looks like:

- A project that missed its targets
- A key hire that didn't work out
- Tension between high-performing team members
- A strategy that looked brilliant on paper and fell flat in practice

The question isn't, "How do I avoid this forever?" The question is, "How do I mine this?"

Here are three practical shifts:

1. From "This shouldn't be happening" to "What is this forming?" Ask: *If I treat this as training instead of punishment, what am I being trained for?* Patience? Clearer expectations? Better risk assessment? Stronger boundaries?

2. From "Who's to blame?" to "What can we build from this?" Blame keeps you stuck in the past. Ownership and learning move you into the future. Invite your team into a debrief that sounds like:

"What did we assume that wasn't true? What did we learn about our market, our systems, or ourselves?"

3. From "I must be failing" to "I am forming": Diamonds form under extreme conditions over time. So do leaders. Give yourself permission to be in process, not perfect.

Leading Your Team Through the Dark Side

Your team watches not just *what* you celebrate, but *when* you disappear. If you

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only show up as the upbeat, positive, “we’ve got this!” leader when things are going well – and withdraw, blame, or panic when things go dark – your people learn that:

- Negativity is dangerous
- Problems must be hidden
- Struggle is shameful

Instead, you can model a different message:

- “This is tough. We didn’t expect this – but this is where we get better.”
- “We’re not going to sugarcoat the challenge, but we are going to face it together.”
- “We will use this season to clarify what really matters and what no longer serves us.”

That doesn’t make the pressure pleasant. But it makes it *purposeful*.

The Invitation: Embrace the Necessary Dark

If you’re reading this as a business owner or executive who feels like you’re in the dark side right now – maybe 2025 didn’t go entirely as planned, you may have regrets or frustrations, markets shifting, staff issues, cash flow pressure, personal fatigue – let me offer you this:

Nothing is wrong with you because it’s hard. Difficulty is not disqualifying you. It may be forming you.

If you want to be known as resilient, strategic, grounded, courageous – then the conditions you’re in right now are likely the very ones that will grow those qualities in you.

Diamonds don’t form in daylight. They form in the deep, under pressure, long before anyone sees their brilliance.

So, the next time you’re tempted to say, “This is all negative – this shouldn’t be happening,” pause and ask:

What kind of leader is this moment trying to create?

And am I willing to stay in the process long enough to find out?

P.S.: I have a special invitation for you:

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For more than two decades, Joe Scotese, owner of SVS Contracting, has built a reputation that feels increasingly rare in the home-improvement world: honest communication, meticulous craftsmanship, and a one-to-one relationship with every homeowner. As an owner-operated contractor, Joe brings both the tools and the experience to every project — large or small.

A Family-Run Operation with Personal Touch

Joe believes the biggest advantage of hiring a small, owner-operated contractor is simple: *"You're talking and dealing with one person. There's no middleman."* From start to finish, every client receives a personalized project, handled directly by the person doing the work.

While Joe manages the craftsmanship, scheduling, and subcontractors, the business side is kept in the family as well. *"My wife handles the bookkeeping. It's truly a family-run business,"* he says.

A Career Built with His Own Hands

Joe's passion for the work goes back long before SVS Contracting existed. *"I've always enjoyed working with my hands—building, designing, demolition,"* he says. The turning point came 23 years ago when the opportunity arose to work alongside his brother, who had already spent 20 years in the trades. *"I went for it,"* Joe recalls. His brother became his early mentor and shaped much of the craftsmanship he brings to job sites today.

What Clients Can Expect

Customers describe Joe as honest, responsive, and detail-focused. He prides



himself on timeliness, clean job sites, and communicating clearly with homeowners throughout every step of a remodel. *"I speak with the homeowner every morning when I get to the job and again before I leave. I keep everyone updated by email, phone, or text,"* he explains.

Joe is also known for preparing clients for the *real* remodeling experience—noise, dust, temporary water or electrical shutoffs—and explaining the process in plain terms before work begins.

When unexpected challenges arise? *"I look at all the options, explain them to the owner, and give my recommendation. But the final decision is always theirs."*

Craftsmanship You Can See —and Some You Don't

Some of Joe's favorite projects are the ones where homeowners begin to see their vision take shape. *"After demo and rough-in, when things start going back together—that's the moment people really see the transformation,"* he says.





And while homeowners may notice the big improvements, Joe pays attention to the small ones most contractors skip. *"It might sound funny, but making sure the faucet, mirror, and vanity light all line up makes a huge difference,"* he explains. *"Quality means doing that little extra nobody expects."*

Smart Guidance for Homeowners

Joe often helps clients navigate tough budget choices—especially when the lowest bid isn't necessarily the best one. *"People look for the lowest price and end up unhappy when things are missed, or extra costs pop up,"* he says.

When budget matters, he advises choosing where to invest:

- Box-store cabinets instead of custom if the quality fits
- Standard fixtures rather than specialty items
- Flooring that offers durability without inflating the project

The goal is simple: make smart decisions that balance cost, longevity, and the homeowner's vision.

Looking Ahead

Over the next few years, Joe plans to continue delivering the same high-quality workmanship his customers rely on—while expanding the handyman side of SVS Contracting to support smaller, everyday home needs.

What Homeowners Should Remember

At the end of every project, Joe wants one thing: for homeowners to feel excited to use their new space. And that feeling, he says, is what motivates him even on the toughest days.

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At the Hampton Inn Limerick, we focus on what truly matters – exceptional comfort, genuine service, and a seamless stay from check-in to check-out. Whether you're hosting a meeting, visiting local partners, or planning a corporate retreat, our team is dedicated to supporting your business every step of the way.

Boost productivity in our modern workspace, connect easily with fast complimentary Wi-Fi, and unwind in spacious guest rooms designed for rest and focus. With hot breakfast included daily and thoughtful amenities throughout your stay, you'll always have what you need to keep moving forward.

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430 W. Linfield-Trappe Rd. Limerick, PA 19468 (610) 495-6999 ext. 0

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Classes start soon. Register today!



Technical Career Center
Continuing Education

1265 Sunnyside Pike
Lancaster, PA 17664
717-655-3931
naacc.org

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NORTH MONTCO TECHNICAL CAREER CENTER STUDENT SUCCESS SPOTLIGHT: MARK A. AND CAES HONEYWELL

Recently, Mark Ault, a Mechatronics student at North Montco, accepted an official offer from CAES Honeywell to join their team as a Production Test Technician — all while participating in NMTCC's Cooperative Education program.

Representatives from the company visited NMTCC to present the offer and host a celebratory "signing day," marking a proud moment for Mark and for our school community. The moment was historic as well — Mark became the first person under 18 the company has ever hired!

Mark's journey began when a CAES Honeywell team member toured the school and Mechatronics classroom. He later impressed additional representatives at their career fair with his strong interest and understanding of the material taught in his Mechatronics class at NMTCC.

Industry Partners Gain Prepared, Motivated Young Talent

Co-op Coordinator Ed Trbuza helps businesses understand the advantages of hiring young, well-prepared technical students. He explains:

"Co-op gives students a real feel for what it means to work in a professional environment. These experiences help students mature beyond their peers and make clear connections between what they are learning now and how it applies to their future careers."

Students must be enrolled in a certified Career and Technical Education program to participate in most work-based opportunities. Occasionally, the experience may help a student discover that another position—or even another career field—may be a better fit, which Mr. Trbuza describes as a valuable and healthy part of the learning process.

Currently, 86 students are employed across NMTCC's Program for Youth Advancement through Applied Practice



(PYA²P) and Co-op placements, with nine additional students completing other internships. These numbers grow each month as more businesses recognize the value of partnering with North Montco.

How the North Montco Education Foundation Strengthens These Pathways

Our Education Foundation plays a vital role in expanding access to these transformative opportunities. Through generous support from parents, alumni, and local partners, the Foundation helps:

- Fund equipment and technology upgrades
- Provide student scholarships and tools for work
- Support industry certifications
- Enhance career-readiness experiences

These investments ensure that students enter the workforce prepared, confident, and competitive — benefiting both our young professionals and the businesses that hire them.

Partner With Us — For Students, For Businesses, For Our Community

If you are a parent eager to support your student's career path, or a business interested in hosting a talented, motivated young worker, we invite you to connect with us.

To learn more about our School-to-Work programs or Education Foundation, please contact: Ed Trbuza, Co-op / PYAAP Coordinator, (215) 368-1177 (ext: 130), etrbuza@nmtcc.org; or Denise Collins, Acting Executive Director, Education Foundation, (215) 368-1177 (ext: 303), dcollins@nmtcc.org.

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

Intermediate Excel

Jan. 5, 12, 19 and 26
from 8 a.m. – 10:30 a.m.

Shearer Technical Computer Consultants
727 Penn Ave., West Reading
\$400/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/interexcel

Intro to Excel

Jan. 6, 13, 20 and 27
from 8 a.m. – 10:30 a.m.

Shearer Technical Computer Consultants
727 Penn Ave., West Reading
\$400/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/introexcel

Lead Worker Certificate Program*

Jan. 12, 19, 26, Feb. 2, 9, 23, March 2, 9, 16 and 23
from 9:30 a.m.-11:30 a.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$690/person- GRCA Members;
\$860/person- Future GRCA Members
Register at Greaterreading.org/leadworker2026

Supervisor Training Module 1: Principles of Supervision*

Jan. 13, 20, 27, Feb. 3, 10 and 17
from 8:30 a.m.-11:30 a.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person- GRCA Members;
\$860/person- Future GRCA Members
Register at Greaterreading.org/2026supermod1

Supervisor Training Module 3: Leveraging Workplace Relationships for Organizational Success*

Jan. 14, 21, 28, Feb. 4, 11 and 18
from 8:30 a.m.-11:30 a.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person- GRCA Members;
\$860/person- Future GRCA Members
Register at Greaterreading.org/2026supermod3

Essentials of Effective Leadership Part 1*

Jan. 14, 21, 28, Feb. 4 and 11
from 8:30 a.m.-11:30 a.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person- GRCA Members;
\$860/person- Future GRCA Members
Register at Greaterreading.org/leadership1

Advanced Excel

Jan. 15, 22, 29 and Feb. 5
from 8 a.m. – 10:30 a.m.

Shearer Technical Computer Consultants
727 Penn Ave., West Reading
\$400/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/advancedexcel

Emotional Intelligence in the Workplace*

Jan. 15, 22 from 9 a.m.-noon
Center for Business Excellence

49 Commerce Dr., Wyomissing
\$395/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/emotional2026

Berks Women2Women: The Power of Saying No

Jan. 15 from 11:30 a.m.-1 p.m.
West Reading Motor Club

416 Penn Ave., West Reading
\$40/person- GRCA Members;
\$50/person- Future GRCA Members
Register at Greaterreading.org/sayingno

Human Resources & Benefits Roundtable

Jan. 15, March 19, April 30, June 25 and Sept. 24 and Nov. 19 from Noon-1:30 p.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$325/person for GRCA Members for 4 sessions
\$395/person for Future GRCA Members for 4 sessions
\$365/person for GRCA Members for all 6 sessions
\$445/person for Future GRCA Members for all 6 sessions

Lunch included.

Register at Greaterreading.org/HR2026

Lessons in Leadership: Excellence in Execution

Jan. 16, 23, 30, Feb. 6, 13 and 20
from 8:30 a.m.-4 p.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$1,500/person- GRCA Members;
\$1,750/person- Future GRCA Members
Register at Greaterreading.org/winterleadership

Workplace Public Speaking & Presentation Skills Program

Jan. 16, 23 from 9 a.m.-noon

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$395/person- GRCA Members;
\$495/person- Future GRCA Members
Register at Greaterreading.org/publicspeaking

GRCA Executive Leadership Academy: Mastering Transformational Change To Drive High Performance

Jan. 22, 29, Feb. 5, 12 and 19
from 1 p.m. – 4 p.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$1,495/person- GRCA Members;
\$1,895/person- Future GRCA Members
Register at Greaterreading.org/ELAperformance

Membership Matters Webinar

Jan. 26 from 2 p.m.-3 p.m. via Zoom

Free for GRCA members & prospective members
Register at Greaterreading.org/membershipmatters

*WEDnet eligible



18 W. Lightcap Road, Suite 613, Pottstown, PA 19464 | 610.326.2900 | www.tricountyareachamber.com

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

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

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

TRICOUNTY AREA CHAMBER OF COMMERCE EXPANDS BOARD WITH TWO NEW MEMBERS

The TriCounty Area Chamber of Commerce (TCACC) is excited to welcome two new members to its Board of Directors: Tyler Arkatin and S. Joseph McDevitt. Their appointments strengthen the Chamber's commitment to supporting local businesses, fostering regional growth, and expanding strategic expertise in both government affairs and business development.

Tyler Arkatin joins the Board following more than a decade of experience in the Pennsylvania General Assembly and his current role as Manager of Local Government Affairs at Constellation Energy, a TCACC member company. "Constellation is committed to local communities and eager to support the Chamber in bringing businesses together and preparing our region for the future through positive impact," Arkatin said.

With nearly 90% of its annual output being carbon-free, Constellation Energy employs more than 3,000 people across Pennsylvania and is the nation's largest producer of reliable, emissions-free energy. Its hydro, wind, solar, and nuclear facilities—including the Limerick Clean Energy Center—have the capacity to power the equivalent of 16 million homes nationwide.

Outside of his professional work, Tyler enjoys live music, home renovation projects, family beach trips, and traveling. TCACC President Harrison Santangelo commented, "We are thrilled to welcome Tyler to our Board of Directors. His expertise in government affairs will be



Tyler Arkatin

invaluable as we continue moving forward and making a positive impact in our community."

Joining alongside Tyler is S. Joseph McDevitt, who brings over sixteen years of experience with Translogistics Inc., a family-owned logistics company based in Exton, Pennsylvania. Joseph currently serves as Director of Marketing and Business Development, with a background spanning sales, client services, analytics, and operations.

Translogistics Inc. specializes in helping organizations manage freight costs and strengthen supply chains through advanced technology and managed transportation services. Joseph's academic credentials include an MBA from Western Governors University, bachelor's degrees in Economics and Marketing from Liberty University, and a Certified Transportation Broker designation through the Transportation Intermediaries Association.



S. Joseph McDevitt

"I am honored to join the Chamber board because I care deeply about the growth of our local business community," McDevitt said. "I hope to contribute by helping new and growing businesses get connected with the right people and resources so they feel plugged into a supportive business network." Santangelo added, "We are thrilled to have Joseph join our Board of Directors. His broad experience, strategic perspective, and passion for supporting business growth will be incredible assets as we continue advancing our mission and strengthening the region's economic future."

The TriCounty Area Chamber of Commerce is a membership-based organization serving businesses throughout the tri-county region. Dedicated to fostering economic growth, leadership, and community development, TCACC provides resources, advocacy, and connections to help its members succeed.

WELCOME NEW MEMBERS

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

Agent23.AI (Infuse AI Tech Corp.)

(484) 238-3854

<https://agent23.ai/>

Computer Consultants / Support Services

EDGE Signs and Graphics

(484) 961-8984

<http://edgesigns.net/>

Advertising Specialties

Honest Roofing

(484) 369-0040

<http://callhonestroofing.com/>

Construction Contractors

Storm Guard of Ches-Mont PA

(610) 750-9718

<https://www.stormguardrc.com/pa/ches-mont/>

Roofing / Siding Contractors, Construction Contractors, Window / Door Contractors

Windrose Coaching and Consulting LLC

(610) 887-5476

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

MEMBER ANNIVERSARIES

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

47+ years

Fox Rothschild LLP

30 years

CODY Systems

14 years

Cigas Machine Shop, Inc.

12 years

Berk International, LLC

11 years

Fred Beans Ford of Boyertown, Inc.

10 years

Patrick J. Murphy & Associates

9 years

Brakeman's Cafe

8 years

Moyer-Drabick & Associates, Ltd.

7 years

Transcend Facility Management Company, LLC

6 years

Open Wealth Network

Styer and Associates Inc.

KUSBDC



UPCOMING EVENTS.

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! The league meets on the 2nd Monday of January, February, and March at FitLife Fitness from 6:00 PM to 8:00 PM, with games beginning promptly at 6:05 PM. Gather your teammate and get ready for a fast-paced, fun-filled evening.

JAN
21

Wednesday, 10:30 AM - 12:30 PM

2026 TriCounty Economic Development Brunch

Join us for brunch and hear from a panel of experts on economic development from Montgomery, Berks, and Chester Counties, including Stephen Forster, Director of Commerce in Montgomery County; Pamela Menet, Director of Community and Economic Development in Berks County; representatives from the Chester County Economic Development Council; Peggy Lee-Clark, Executive Director of Pottstown Area Economic Development; and Ellen Martignetti, Main Street Manager with Building a Better Boyertown, who will share updates on efforts in the Pottstown and Boyertown Boroughs.

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 at Splitting Edge Axe Throwing, where the only thing sharper than your aim will be your connections. For \$45 per person, enjoy two hours of axe throwing, laughter, and lively conversation with fellow women professionals—whether you're a first-time thrower or a pro. Feeling hungry afterward? JJ Ratigan's next door has food available for purchase. Come ready to unwind, connect, and maybe discover your new favorite stress reliever!

JAN
29

Thursday, 5:00 PM - 6:30 PM

Business After Hours: Serenity Dental Spa

Join us for an open house at Serenity Dental Spa. Food and beverages will be provided. Come out and take a tour of their amazing facilities, learn more about their services and what they have to offer, and enter for a chance to win their door prize!

This will be a great night to meet and connect with other Members of your Chamber!



THANK YOU TO OUR
2025 TIERS INVESTORS!

VISIONARY
TriCounty
HEALTH PLANS

STAKEHOLDER



BUILDING COMMUNITIES



CREATING CONNECTIONS



SUPPORTING COMMERCE



REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE



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!

7 Brew

Drive Thru coffee, teas, shakes

Matt Peters 484-388-1841

www.7brew.com

Health Care Access

Dental, Vision, Rx and Mammograms for uninsured/underinsured

Renaë Bierer 610-917-2483

www.hcaphoenixville.org

Honest Roofing

Roofing, siding, windows, gutters

Josh Petruskas 484-388-1841

www.callhonestroofing.com



Shop Local & Save!

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



Reserve Vendor Booth & Early Bird Tickets now! www.PVChamber.net



After-Party at The Flying Pig Tavern, Limerick!

Hosted by: PV Chamber & PV Next Gen

Sponsorship and Event Details: www.PVchamber.net

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. Visit www.PVChamber.net for details on more Chamber educational and networking opportunities, including *BINGO*, *Business & Baskets* (Late Feb.)

REGIONAL CHAMBER ROUNDUP

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!

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.

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 sfchamberofcommerce@gmail.com for more information on membership benefits and how to join. Let's grow together!

BECOME A MEMBER



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!

BUSINESS Connect



Join us Tuesday Mornings
8:00 am - 9:00 am
Sunshine Cafe

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

REGIONAL CHAMBER ROUNDUP



www.MontcoChamberPA.ORG

ADVOCACY

At the Montgomery County Chamber of Commerce, we champion the interest of businesses big and small. We work with lawmakers at every level to create a thriving environment where companies can grow and succeed.

NETWORKING & CONNECTIONS

Our events aren't just meetings, they're opportunities to build meaningful connections. Whether you're a Chamber member or just Chamber-curious, join us for a welcoming atmosphere with good food, great conversation, and authentic networking. No hard sells just real people making real connections! Bring your business cards, curiosity and your elevator pitch.

WHY JOIN THE CHAMBER?

Advocacy | Connections | Networking | Exposure |
Referrals | Member Benefits | Visibility | Weekly E-News |
Community Recognition | Learning Opportunities |
Access to Local Leaders

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



Join us at our next event—your seat's waiting.

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

BE BETTER.
GROW FASTER!



JOIN THE SBRA

The Ultimate Small Business Community

JOIN
TODAY!



www.sbrassociation.com

 **Small Business
Resource Association**



THE SBRA COMMUNITY OUT-DO YESTERDAY



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

Historically, January is the time of year when millions of people across the country make resolutions that, in most cases, are broken before Valentine's Day. They make lofty promises to themselves only to give up and return to their insanity, thinking that what they were doing before will someday make a change. Resolutions quickly become false promises because they are usually unreachable and unattainable.

Similarly, goal setting can be just as frustrating as most people set goals that are much like resolutions, too far down the road with too much time between the start and the finish. Good goal setting requires steps along the journey where one can stop and celebrate each small achievement along the journey.

So, this year, I am suggesting you take a new approach on planning what you would like to change or modify in your personal life. No resolutions or false promises that are based on long range behavioral changes. No feelings of failure as you face the reality that what you set out to do was much more than what you were able to do. No feelings of defeat as you look back and see no change and your hope of change becomes dimmer and dimmer.

What if, this year, you take an inventory of all the things you would like to change and instead of setting goals or

resolutions you just take one day at a time and promise yourself to OUT-DO-YESTERDAY. In other words, just take baby steps, one day at a time, resolving to make each new day just a little better than the day before. OUT-DO-YESTERDAY.

OUT-DO simply implies doing something better, more successfully, or even surpassing your own best effort or previous standard, essentially surpassing or exceeding them in quality, skill, or action. Self-improvement, day-by-day.

I must caution you, however, not to misuse the term OUT-DO by using it in a way that may damage your reputation with others. You

see, often, the term outdo is used to be more successful or skillful than another person or group. To be Superior. It can also take people beyond what was previously achieved or expected, especially oneself. Exceeding Limits. It can also be used in situations of rivalry, where individuals or entities try to outperform each other.

Competition. These uses of OUT-DO are self-centered and

usually don't have good outcomes.

This article is focusing on personal growth and development and what you can do to feel better about yourself. We all need to assess ourselves from time-to-time to see how we are really performing when it comes to our Faith, Family, Friends, Fitness, Finance and Fun. Six really important components in one's life.



Sometimes we look at these six areas of our lives and get overwhelmed by all that has to be done. Being overwhelmed normally prevents you from doing anything and therefore you never improve. Failed resolutions and expectations. By using the Out-Do Yesterday method you are slowly and thoughtfully moving forward each day. Setting small attainable goals and celebrating often your accomplishments. Just think of all the areas in your life you could use this concept of self-improvement.

Thirty years ago, when I got married, there was a record that has become my wife's and my theme song. The main verse goes like this "I love you more today than I loved you yesterday, but I must confess, that I'll love you best, when I love you tomorrow." Our promise to each other is that our love for each other will "OUT-DO YESTERDAY" and get better every day. Just try it — it works.



SBRA Business Spotlight



Assured Assistance

225 N. Kenhorst Blvd. Reading PA 19607

Phone: 610-796-4737

Website: www.assuredassistance.com

With Assured Assistance, you can maintain your independent lifestyle and focus on the things that are important to you. We understand, you treasure your home and your independence. Still, sometimes, you just need a little bit of help with a few things. And that's where we can help. Home care is where our heart is.

Services include medication reminders, bathing, grooming, dressing, continence care, personal hygiene, assistance with grooming and dressing, changing bed linens, making meals or meal clean up, calendar checks and preparing for the day's activities/events, errand services/shopping groceries, family respite care, transportation services, companionship and much more.



Sherry Kutz,
Managing Director

SBRA Monthly Member Shout Out

Members Helping Each Other Grow

MOREFIELD
communications

www.morefield.com



www.sensoryconcepts.net



www.RedPatchRoofing.com



www.drneddc.com

SBRA EVENTS

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

- Breakfast Referral Club – January 9th at B2 Bistro
- SBRA Networking Mingle – January 25th

WINTER SKIN SURVIVAL PLAN



By Amy Hendrix,
CRNP, Reading
Dermatology
Associates

Winter months are here and chill is in the air! Our skin often gets the brunt of this dry and cold season. The skin is the largest organ of our bodies and with cold dry air and our heat on indoors our skin can become irritated, dry and flaky. We can be susceptible to cracks on our skin or itching. Skin conditions like eczema or psoriasis can worsen during the winter season.

As a nurse practitioner with decades of dermatology experience, I would like to share helpful tips to keep your skin healthy all winter long!

Moisturize right after your bath or shower. After your bath or shower pat your skin dry with a towel. Apply a moisturizer that will help to lock in hydration. I recommend scent free moisturizers and ones that are good for babies are good for adult skin as well with less risk of sensitivity.

Humidify your air. Adding moisture in the air will help keep your skin from getting too dry, especially with the heat running.

Drink plenty of water. Hydrating your insides with plenty of water daily will help your skin stay hydrated as well. There are a lot of foods that offer hydration too! Cucumbers, peppers, oranges just to name a few!

Pick your soaps wisely! Pick gentle cleansers with little to no scents. Avoid harsh soaps that can dry out your skin. I always recommend soaps you could use for a baby as these tend to be made with hydrating ingredients and are sensitive to the skin barrier.

Avoid hot showers or baths. Hot water can cause the skin to become dry and irritated. A lukewarm shower or bath and limiting your time in the water will help keep your natural moisture.



Wear Sunscreen daily! Even though we are not out in the sun or at the beach you should still wear sunscreen daily – rain, shine, snow—doesn't matter wear sunscreen to protect your skin. If you go skiing or are spending time outdoors in the winter, reapply your sunscreen every hour as you CAN get a sunburn even in the winter. Use a Sunscreen with an SPF of 45 or greater.

Make an appointment if you have a skin condition. It is important that if you have a diagnosed skin condition or a rash that doesn't seem to improve over time you make an appointment with your doctor. Your barrier to infection is your skin, so having fissured or open cracks in your skin allows bacteria to get below the skin's surface. Itching makes the risk of infection worse. If a rash persists or you have redness, seek medical attention sooner than later to prevent infection.

These tips will help you create good habits all winter long. Even on the coldest days your skin can stay hydrated and healthy without being complex. The chilly air does not have to compromise healthy skin! We can all have healthy, radiant looking skin ALL yearlong!

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YOUR DIGITAL ESTATE



LEGAL PERSPECTIVES

By Carolyn Marchesani, Esq., Wolf, Baldwin & Associates, P.C.

In 2026, online accounts have become a common part of our lives. We have numerous accounts for our photos, social media, creative work, travel and entertainment. We also use online accounts for financial holdings and transactions, interactions with healthcare providers, and our business interests. The convenience of these accounts belies the difficulties that may arise when we are no longer able to control these accounts due to incapacity or death.

It is vital for your estate planning documents to include language which allows access to your digital accounts. Review your documents and if they do not address this need, make an appointment with your attorney. You should review your Power of Attorney (POA) and your Will to confirm that there is language allowing your Agent (named in your POA) and your Executor (named in your Will) to have access to your accounts and any content that you created during your lifetime.

Additionally, if your Power of Attorney (POA) is over 10 years old, you need to update it, as the Pennsylvania laws and required language for this document have changed since 2015. While a POA document executed in 2014 or earlier is still legally effective, its outdated language may require further legal review by the recipient's legal department before it is accepted. This may delay your Agent's ability to immediately provide assistance in an urgent or emergency situation.

The Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA) was enacted to address this issue of control, transfer, and access to digital content. Pennsylvania enacted a version of RUFADAA on July 23, 2020, and the law became effective on January 19, 2021.

The Act allows fiduciaries, including personal representatives, executors, and agents under powers of attorney, to access and administer digital assets such as email and social media accounts, digital photographs, online banking systems, and other electronic records only if the estate planning document expressly gives consent to do so.

(Continued on page 34)

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LEGAL PERSPECTIVES

(Continued from page 33)

RUFADAA addresses the issue of access to and authority over digital assets, which are electronic records such as email accounts, digital photographs, social media accounts, and blogs, by a fiduciary (such as a personal representative or agent under a power of attorney).

This is an estate planning problem that has rapidly emerged in recent years with the proliferation of digital assets and online accounts.

After reviewing your estate planning and updating the documents if necessary (or obtaining these documents for the first time), there are additional actions you can take. Fortunately for these actions, you do not need to leave your home or office, and there is no cost involved. All you need is a computer, a good internet connection, and optionally a partner or good friend who is knowledgeable with technology and the internet. (You may need to provide coffee or refreshments).

As with most endeavors, the first step is to make a list, which you can create using an online document or a physical notebook. Inventory all of your current online accounts (you'll likely have a lot more of these accounts than you realize). We are routinely asked to set up accounts: for school, financial accounts, healthcare, social media, and even rewards accounts for groceries or entertainment.

"Social Media" is a term we hear every day which includes many forms of electronic communication (such as websites for social networking and microblogging) through which users create online communities to share information, ideas, personal messages, and other content (such as videos).

Another way to create your list comprehensive is to review your password list. Password Managers like Lastpass or 1Password are useful tools to maintain an

easy, secure location to save and update passwords for your many accounts.

Once you have inventoried your accounts, the next step is to consider the persons who are your trusted confidants. Ideally these are the person(s) you have named in your POA (executed in 2015 or later) and as executors named in your Will.

The RUFADAA Act provides the legal framework in Pennsylvania on this issue of control, transfer, and access to digital content. It is also important to look at practical steps you can take to deal with these concerns. In addition to the specific language, you need in your estate planning documents, it is also important to determine if the platforms or websites where your accounts are based have any settings or resources where users can appoint someone who will have access to the online account if you are unable to access it yourself. Different platforms or accounts may have digital legacy policies which direct how you want your digital content handled if you become incapacitated or are deceased. Review each of the accounts you've documented in your list above to determine if they have this functionality and if you have already provided this direction for your data.

These policies are typically found in the terms of agreement or terms of service that you may have reviewed when you originally set up your online account. These policies may also dictate access to your account when the account holder dies or becomes incapacitated. If you do not remember reviewing these terms you can review terms of service, look at the settings pages of websites and programs, or contact support for each platform to be directed to the appropriate location to manage your account.

(Continued on page 36)



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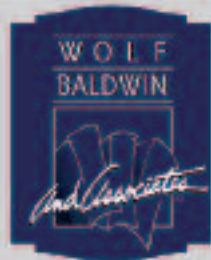
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LEGAL PERSPECTIVES

(Continued from page 34)

Online platforms may offer tools to help you plan ahead and grant permission to access your account if you pass away; for instance, Google's Inactive Account Manager and Apple's Legacy Contact feature.

It's important to note that there is no uniformity in this process as each service provider's terms of service may differ in relation to account access after the user has died. Depending on the terms of service, accounts may be closed, deleted, or transferred to beneficiaries. Some platforms offer memorialization options to preserve content for family and friends.

If you have important digital assets like photos, videos, or documents, consider backing them up in a secure, shared location to prevent loss and allow loved ones to preserve memories.

Some accounts or platforms may have no policy in place to allow another person to have access to your online accounts and may shut down the account if they learn of the user's passing. As a word of caution, be very wary of how you enter personal information online. Consider closing or deleting accounts on sites or platforms you no longer wish to use, to

simplify anyone managing your estate after your passing.

In summary, your digital estate is just as important as your physical one. You should review your estate planning documents to ensure that they include language addressing "access to digital accounts." If your estate planning documents do not have the necessary language, make an appointment with your attorney. Review all of your accounts and create a comprehensive list. Research these accounts and the policies that the account provides for death or incapacity. Indicate the person that may have access to these accounts. Once you've completed this review, you can feel at ease knowing that your Agent or Executor or any other trusted appointee will have all necessary tools and permissions to manage, transfer, close or delete these accounts on your behalf.

Carolyn M. Marchesani, Esq. is an associate in the law firm of Wolf, Baldwin & Associates, P.C. She focuses her legal practice in estate planning and probate and estate administration in Montgomery, Berks, and Chester Counties. She can be reached by phone at 610.323.7436, or by e-mail at cmarchesani@wolfbaldwin.com.

HOUSING AFFORDABILITY AND DOWNTOWN DEVELOPMENT



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

When developing downtown areas, the uses of the second floor vary from town to town. I remember when I arrived in DuBois, the second floors downtown were historically used as offices. In that case, minimal interior fit-out was replaced by a facilities strategy. Art studios and exercise spaces became popular and replaced the large offices that had previously occupied the space. Much of the space was left vacant if there were a series of rooms.

In Phoenixville, we performed extensive gut rehab on second and third-floor units, upgrading many of the second-floor apartments into upscale residences. Sometimes, this process has led to the loss of naturally occurring affordable housing. There have also been a few cases where commercial space has been converted into residential units.

When investing in a downtown mixed-use building, motivations vary. Some purchase the building to have a space for their retail business, and any upstairs units that generate rent are an added benefit because they help make owning the retail space more affordable.

If the building is upgraded, it will cause a tax reassessment, which could raise operating costs. The new taxes are included in how the rent is set, so the rent for the units will go up.

I attended the Pennsylvania Housing Alliance's *Homes within Our Reach* conference and took part in a session about

how houses are valued. I found it to be a well-meaning and informative session. It occurred to me that, while helpful, there was a major problem. Even after calculating the fair market value, it is still multiplied by the taxes levied by the county, political subdivisions, and the school district.

Typically, taxes are included in the rent, and while taxes from political subdivisions and counties are moderate, school district taxes are high. School taxes can sometimes be 30 mills, compared to the 4 or 5 mills charged by the county and local jurisdictions.

In real estate, "30 mills" refers to a property tax rate. A mil is a unit of taxation equal to one-thousandth of a dollar (\$0.001), or \$1 for every \$1,000 of a property's assessed value.

A rate of 30 mills means you would pay \$30 in property taxes for every \$1,000 of your property's assessed value. A \$200,000 assessment would result in \$6000 in taxes. If you break that down into rent, it would add an extra \$500 in costs per month. Many of the commercial downtown buildings are assessed at around six or seven hundred thousand dollars, and adding an extra three or four hundred dollars to the rent total can push the apartment out of reach for a large share of lower-income wage earners.

Everything I have read about school funding suggests an additional sales tax as an option. Some argue this is regressive because low-income people would have to pay more for what they buy. I would think that it wouldn't be the same as the large amount due every month for rent.

(Continued on page 38)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 37)

At the conference, the presenters discussed how assessments could be kept lower in low-income areas. This would lead to continued clustering of low-income people in one location. It is not just low-income people affected by this affordability issue.

A couple of years ago, I traded political support for my train project to help get minorities involved in revitalizing Coatesville. It's a long story, but after a couple of months, people started complaining about what I was doing, especially after I was drawing large crowds in a church basement.

What I was discussing was that, with SEPTA initiating rail service through the new Train Station, home values would rise, affecting affordability. An Econsult study estimates a 30 percent increase in value with rail service. I used the study that the city did to show that people were already at 46 percent of affordability, and it looked like an attempt to drive my black brothers and sisters out of town. Call it as I see it.

Well, you would have thought I was the reincarnation of Lucifer himself. I was told to stop because it would affect my train project... which is how I ended up there in the first place. Coatesville has one

of the highest tax rates because of the city's millage rate, and with a school tax of a huge 42.864 mills. Do the math: \$42.86 per \$1000 of fair market value. A \$100,000 house generates \$ 4,286 in annual taxes (\$357.16 per month).

So, a \$100,000 house would increase to \$130,000, and the school taxes would be \$5,571.80 (\$464.31 per month). This reduces affordability, especially when you consider 30 percent for rent, and you're already at 46 percent. Hey, what's another \$100 a month? I think it's called groceries.

This is just an example I encountered and is accurate as far as I can tell. But by voicing that concern, I became a fool. The executive director of the Chester County Economic Development Council called me "Crazy Barry." Others called him an "outside agitator."

Things will never change because of a NARRATIVE... not the truth. It is like that throughout politics, both sides of the aisle. As "Crazy Eddie" once said, "Money talks... nobody walks." In this case, though, it is because they are driving in BMWs.

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

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SMALL BUSINESS OWNERS GUIDE TO TAX DEDUCTIONS FOR 2026

By Beth Breslow,
Breslow's Bookkeeping Business

One of the most common questions my small business owner clients ask me towards the end of the year or beginning of a new year is "What can I do to bring down my taxable income to avoid a hefty tax bill?" The below options can be implemented in 2026 to increase your tax deductions moving forward.

1. Wages and salaries: Hourly wages and annual salaries paid to employees are fully deductible, including bonuses and commissions.

2. Employee benefits: Employee benefits lead to tax deductions. The following employee programs are tax deductible: Education assistance, Childcare allowances, Life insurance adoption assistance and Qualified retirement plan accounts.

3. Contract labor: The cost of paying independent contractors, freelancers, and even legal and professional services are fully tax deductible, as long as the payments made are more than \$600.

4. Interest expenses: Small business loans and business credit cards are two vital financial resources, and the interest expense of business and some personal loan payments are tax-deductible.

5. Insurance: Business insurance is an unavoidable expense for small business owners but may make them eligible for a tax deduction.

6. Leasing costs: Rental payments made on an office space or retail space lease are tax deductible as a business expense as well as the interest on lease payments made on equipment financing, i.e., Copy Machine.

7. Taxes: Business taxes including federal, state, real estate, and sales taxes can be deducted. Other expenses like FICA, FUTA, and state unemployment taxes, are also 100 percent tax-deductible.

If your business is not currently utilizing any of the above mentioned, now is the time for 2026.

Breslow's Bookkeeping Business serves Collegeville and the surrounding areas. For additional information, please contact Beth Breslow at 215.272.5217; email: bethbreslow@gmail.com; and visit www.breslowbookkeeping.com.

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DINING GUIDE

Red Top Pizza By Penny's

Tucked away at 68 W Ridge Pike, Red Top Pizza By Penny's is a true local treasure that pizza purists and adventurous eaters alike rave about. What sets this spot apart is its signature Red Top style — a thin, cornmeal-kissed crust baked to crisp perfection, layered with a sweet-tart tomato sauce on top of a melty blend of cheeses, giving every bite a bold, nostalgic flavor that keeps fans coming back year after year.

This family-rooted Limerick favorite traces its legacy back to 1970, and despite a brief closure that nearly sparked a local uproar, it reopened to cheers and hungry crowds, proving its place in the community's culinary heart.

Customers consistently praise the perfectly

balanced sauce — slightly sweet with bright tomato notes — and the satisfying crunch of the specially prepared dough.

While its hours are limited Thursday through Sunday, those who make the trek appreciate the old-school charm, friendly service, and the fact that every pie is made to order.

Beyond the classic red top pie, adventurous visitors can try white pizza with ricotta and garlic or flavorful specialty toppings that complement the iconic base.

Whether you're a lifelong local or a pizza pilgrim exploring Montgomery County's best, Red Top Pizza by Penny's delivers a slice of history — and a seriously delicious one at that.



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The "Art" of Speck's

Culinary art is the creative skill of turning simple ingredients into something special—where chopping, mixing, cooking, and serving come together like a performance. While many restaurants showcase their artistry with elaborate plating, using elegant dishes, sauces, and edible flowers, Speck's offers a different kind of beauty: timeless flavor, fast service, and unbeatable value.

For over 70 years, Speck's has been serving quality food at reasonable prices. Their motto—**Fast, Affordable & Delicious—is the foundation of everything they do.** And in keeping with their down-to-earth approach and environmental values, most meals are served simply, in paper wraps, boxes, or on classic paper plates.

Though famous for their award-winning fried chicken and coleslaw, Speck's has much more to offer. Customers also rave about their burgers, hot dogs, cheesesteaks, hoagies, salads, daily soups and specials. Whether you dine in or take out, Speck's is a perfect choice for parties, picnics, tailgates, or just a quick bite.

You can order online for pickup or delivery at Specks.dine.online.

Come taste a tradition that's stood the test of time—they'd love to share their "art" with you!



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At Bills Auto Repair Service, we're not just fixing cars — we're helping our friends and neighbors stay safe on the road. We're honored to continue this long-standing tradition of trust and reliability right here in our hometown.

Stop by anytime — our family is here to keep your family moving. Bills Auto Repair Service is located at 1650 New Schuylkill Road, Pottstown, PA 19465. For additional information, please call 610.326.9882 and visit www.Billsautorepair.shop.

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