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Cover Story: From reverse-engineering vital parts to upfitting custom work trucks, Levan Machine and Truck Equipment of Fleetwood, PA blends 90 years of craftsmanship with modern tech – helping construction, public works, food service, and emergency crews keep moving nationwide.



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to grow your business,
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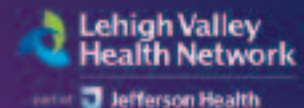
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LEVAN MACHINE AND TRUCK EQUIPMENT



By Kathy Hunt

Imagine that you need to replace a faulty part in your production line but, when you try to order it, you find that the part no longer exists. Or, maybe your fast-growing landscaping or construction company requires a customized truck, but you aren't sure what type will best serve your present and future needs. Rather than waste time scrolling through websites, trying to track down someone who *might* be able to answer your questions and address your specific must-haves, contact Levan Machine and Truck Equipment in Fleetwood (610.944.7455).

Whether you need to repair, replace, or reverse-engineer a part or upfit a vehicle with a service or dump body, crane, lighting, or other equipment, this full-service machine shop and custom commercial truck upfitter can complete the job expertly and efficiently for you.

In business for 90 years, the third generation-owned company has the knowledge and skill to assist a wide range of clients, including those in construction, landscaping, public works, food service, and motorsports. Although based in Berks County, its reputation for quality products and service has brought it customers from across the United States and around the globe.

1930s



90 years of expert machining and custom solutions

In 1936, Walter V. Levan opened a machine shop on Fleetwood's Pricetown Road. His aim was to provide custom welding, machining, and general repair service to farmers and townships in the Reading area. During World War II, Walter took a hiatus from his day-to-day business to serve as a machinist in the U.S. Navy. In his absence, his wife Sarah operated the machine shop, learning how to run a lathe and fabricate parts. Sarah would become instrumental in growing Levan Machine Co.'s post-war business.

By 1969, the couple's son Carl and his wife Janet had stepped into Walter's and Sarah's shoes, running the company until 1993. That year, the founder's grandson and current CEO Brian Levan took over the business. Today, the company has 77 employees, over 40 of whom are skilled technicians. It operates three Fleetwood-area facilities, including the original building from the 1930s.

As times changed, so did Levan Machine Co. In addition to expanding its footprint, and changing its name to Levan Machine and Truck Equipment, it now offers a wide range of services. Among those are CNC (computer numeric control) machining, line boring, welding and fabrication, plus



Walter V. Levan

they are known for their hydraulic cylinder and driveshaft expertise too.

Deb Heffner, marketing assistant and operations team member at Levan Machine and Truck Equipment, said that the machine shop is known locally as a custom machine or job shop. "If someone has a broken part, they can literally walk in and say, 'Can you fix it?' Usually, we can," she said. "We have a mechanical engineer on staff that can literally reverse-engineer a part if

necessary. We can also design and build manufacturing equipment for exactly what a customer needs."

Custom machining work and their on-the-road service truck which offers on-site line boring and welding services sets the company apart from its competition, but they also do mass production machining up to 10,000 parts. The staff at Levan Machine and Truck Equipment look at each client's distinct wants and needs and turn those visions into reality.

One-stop shop for vehicle upfitting, service, and more

Along with machining, Levan Machine and Truck Equipment has become a leader in truck and van upfitting or modifying a work vehicle so that it fits a client's specific job needs. At Levan, the upfitting process begins with a meeting between the client and a sales specialist to help determine what vehicle body best fits the client's requirements. Included in this initial discussion are the tasks the vehicle will perform and how often and in what environmental conditions it will be used.

Once these and other questions are answered, the team at Levan creates a plan that meets both functional and regulatory requirements. Once a vehicle body has been ordered and delivered, a team of ASE-certified, Levan technicians builds the work truck, securely installing job-specific components and equipment. Examples of upfitting done by Levan are vehicles upfitted into service, crane, emergency, and dump trucks, which are then customized with additional products like snow plows and salt spreaders, toolboxes, and a variety of other equipment.

(Continued on page 8)

Today



COVER STORY

(Continued from page 7)

Their truck body vendor partners include Knapheide, Stellar, AirFlo, TruckCraft, EZ Dumper and Wabash. A growing technology is all-in-one power units offered by their vendor partners like Miller Enpak, VanAir and VMAC, and includes technology such as a generator power, welder, and compressor that power all of the equipment on a work truck without the truck engine actually running.

"Our business is very diverse," said Lisa Schaeffer, vice president of marketing and business development at Levan Machine and Truck Equipment. "Even so, the divisions of our company work closely together and support each other. If we can't buy a specific piece of equipment for a truck build, our CNC division can design and make it for us. That's what allows us to customize truck builds."

She added that Levan Machine and Truck Equipment not only creates custom solutions, but also services everything it sells. "We're not just about the sale. We work with our customers to ensure that all of our vendor partners also support our customers," Schaeffer said. "Our name is behind our work. We want our customers to have a positive experience and we offer a full customer service experience, from start to finish," she said.

Whether a vehicle is due for a safety inspection or is in need of driveline or hydraulic system troubleshooting, maintenance, or repair, Levan has its clients covered. Additionally, it provides 24-hour, emergency repair service for snowplows and tailgate spreaders. Its mobile service truck supports fleet customers on job sites as well as manufacturing companies in need of equipment maintenance and repair in Berks, Lehigh, and Montgomery counties.

Representing a one-stop-shop in the fullest sense, the company carries a wealth of after-market truck parts and accessories from such vendors as AirLift, Weather Guard, B&W Hitches, WeatherTech, and Real Truck. Its parts department stocks everything from toolboxes, truck caps, steps, airbags, and lighting to electric jacks, and tonneau covers. It also has trailer parts, including hitches, axles, brake controls, hanger kits, and wheel bearing kits. Customers can pick up their parts and either do the installation themselves or schedule an appointment with a Levan truck technician who will do the work for them.

Enhancing emergency services

Over the past few years, Levan Machine and Truck Equipment has increased its relationships with emergency service crews, such as fire, police, and emergency medical services (EMS). Schaeffer pointed out that many volunteer fire companies cannot afford to purchase million-dollar fire trucks and certainly can't acquire them on a timely basis. Instead, they are increasingly turning to Levan Machine and Truck Equipment to assist with buying and upfitting less costly trucks. As a result of this heightened interest, last year, the business expanded its upfit division to install and service emergency lighting, and other features for police, EMS, and fire vehicles.

Upfitting for emergency services comes with its own set of considerations. Among them are vehicle height, width, and weight restrictions, vehicle safety features such as emergency lights and sirens, and smart storage solutions that ensure emergency workers can access all their equipment quickly, efficiently, and safely. Another consideration when upfitting a truck is how rapidly technology is advancing.

In 2025, a custom EMS command truck from the Allentown Paramedics and a firefighter rescue truck from the Milford Township Volunteer Fire Company, both upfitted by Levan, were profiled in a national Knapheide video campaign. Knapheide is a major North American manufacturer of work truck bodies, truck beds, and van equipment. Levan is one of its top 10 dealers in the U.S.

"Emergency services technology changes very quickly, particularly on the lighting side," Schaeffer said. "The technology is complicated. The wiring is complicated. Different police and fire departments have different lighting and safety requirements. All this makes us stay on top of our game. Our technicians are constantly training and learning about new products, software upgrades, and safety requirements. We're very proud that we offer custom solutions, and we can do that because we have a diverse group of employees with a diverse range of skills."



CNC machine shop





Rescue truck — Milford Township Volunteer Fire Company



Custom EMS command truck – City of Allentown EMS



Heffner noted that what seems like a simple wiring task in a vehicle actually involves a tremendous amount of behind-the-scenes effort by Levan's technicians. "From a layman's perspective, you would think you just flip a button to turn on the lights or siren or change a traffic signal," she said. "The number of wires and electronic units that drive all of this is surprising." Heffner and Schaeffer likened the extensive tangle of wires to a ball of spaghetti.

Satisfying the needs of a range of customers

Along with its emergency services customers, Levan Machine and Truck Equipment receives a steady flow of clients from the public works sectors, including utilities, sewer and water, and transportation. For the transportation sector, the company does a great deal of driveline, welding, and line boring work. Levan Machine likewise has a number of manufacturing customers for which it performs tooling for manufacturing lines. Among these customers is the food service industry.

When working with Levan Machine and Truck Equipment, concerns about a repaired or replaced part negatively impacting a facility's adherence to FDA, USDA, and other food industry standards

disappear. The company complies with all food safety regulations so that, as its website states, "contact with food is always safe, clean, and reliable in your facility."

To ensure that every part and every upfit remain as safe and reliable as possible, the staff stays on top of all safety updates, standards, and OEMs (original equipment manufacturers). "Things vary from year to year and make to make. We ensure that all our customers are safe and also aware of any changes taking place," Schaeffer said.

Many of Levan Machine and Truck Equipment customers come from referrals and word-of-mouth. It also has longstanding relationships with auto dealers throughout the tri-state area as well as considerable repeat business. All of its clients will be invited to celebrate the company's 90th anniversary at small events to be held throughout the year.

For additional information about Levan Machine and Truck Equipment and its products and learn how it can turn your business visions into reality, visit its website at www.levanmachine.com. You can also phone the business at 610.944.7455 or complete an online contact form on its website homepage or "Contact Us" page. Levan Machine and Truck Equipment is located at 3417 Pricetown Road in Fleetwood, PA, just outside of Reading.



Service truck – Foley CAT



Levan is one of Knapheide Manufacturing's top 10 dealers in the U.S.

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3. Montgomery County Community College – Carroll Engineering served as the civil engineer and surveyor for this outdoor improvement project.

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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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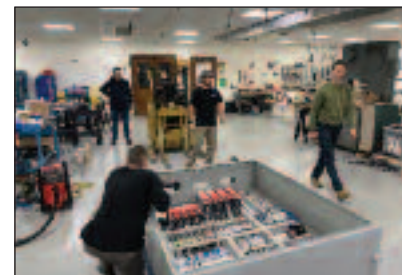
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In the heart of Pennsylvania's manufacturing landscape, Marando Industries stands out as a family-owned powerhouse, delivering turn-key industrial automation solutions since 2006. Founded by a father-son duo of Penn State-degreed engineers — the father honing his skills in the automotive sector at Dana Corporation, and the son bringing dual expertise in mechanical and electrical engineering — this West Lawn-based company operates from a spacious 15,000-square-foot facility.

Specializing as a custom machine builder and systems integrator, Marando focuses on robotic process cells that tackle everything from welding and assembly to material handling and collaborative robotics. With over 50 years of collective experience and more than 350 projects under their belt, they transform complex challenges into streamlined, efficient systems that boost productivity across industries like automotive, electronics, and general manufacturing.

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2026 401(K) PLANNING



TIPS

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

The beginning of each year is a good time to review 401(k) investment strategies. There are three key components to a good strategy.

Part 1 – Are you saving enough to fully fund your retirement? Your retirement income goal should take into consideration inflation and potential career advancements. Once that is done, you then calculate the amount of money that will be needed to fund this income. Inflation should be a factor as well as how long you will need the income. The safest approach is using a “real” rate of return” in your calculation such as three percent. This is a projected average investment return, such as 5.5 percent, minus projected average inflation during retirement years, such as 2.5 percent, leaving you with three percent “real” and an inflation adjustment to your account. Hypothetically, this will provide adequate funds as long as you live. You can reduce the funding needs if you pick a specific time period, such as to age 100, and use some of your retirement account principle each year instead of just real investment return. Finally, rather than a fixed dollar contribution to achieve your goal, you should use a percent of your income, so you have a lower amount currently and as your income goes up, so does your contribution.

Part 2 – Do you have a diverse asset allocation investment strategy that is consistent with your tolerance for risk? Most 401(k) plans offer a Risk Profile Questionnaire that helps you determine whether you should be conservative, aggressive, or somewhere in between in making your investment selections. Once that is determined, you should create a diversified portfolio of at least seven different types of investments and in many cases as many as 20. There are



over 12 different types of stock funds, nine types of bond funds, and several money markets or guaranteed income funds. Most plans have both individual investments from which you choose as well as asset management accounts that are diversified by professional investment managers. Some can be age-based and others risk-based.

Part 3 – Have you elected Automatic Rebalancing for your diversified portfolio? This means that at least annually, and preferably quarterly, you have automatic transfers that re-establish your original asset allocation percentages. For example, if your strategy is 60% bonds and 40 percent stocks, and stocks have done well and risen to 45 percent of your portfolio, bonds would now be only 55 percent. Rebalancing would automatically sell and transfer stocks to the bond portion and regain the 60 percent bonds and 40 percent stocks allocation. This helps you automatically sell high and buy low, plus makes market downturns a less worrisome event.

We welcome any inquiries you might have on how to start your 401(k) in 2026. Our website is www.cgiadvisors.com and I can be reached at bpalmer@cgiadvisors.com or 610.854.1420.

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AI CONTENT CREATION IN 2026



SOCIAL MEDIA TIPS

By Theresa Mintzer

The applications for artificial intelligence (AI) continue to expand. Chances are, you already use AI tools every

day without thinking about it. One of the most practical ways to start is by using AI to support your content creation process.

Experiment with the free version of ChatGPT before investing in paid tools. Start by creating a clear prompt to generate post ideas. For example, try: "Give me fifteen reasons to hire a tax professional for the busy solo business owner." ChatGPT will generate a list. From there, rewrite and refine the ideas so they match your brand voice and the tone you want to convey on social media. Next, add a call to action that fits your goal. You now have the foundation for multiple posts. You can also ask AI to tailor content for specific platforms and adjust tone or format. Always review and edit the content to ensure it aligns with your business and values.



AI is excellent for idea generation, but your authentic voice is what builds trust and attracts clients. Your perspective, experience, and personality are what set you apart. Calls to action matter too, whether that means encouraging a client to schedule a consultation or directing them to your website for more information.

Once your posts are written, pair them with stock images or your own photos and batch schedule them to create weeks or even months of content in one sitting. In 2026, AI is best used as a support tool that helps you work more efficiently while keeping your messaging human and intentional.

Need help putting this into practice? I offer social media coaching to guide you through the process. Visit mintzersolutions.com to learn more and schedule a session.

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2026 401(k) Planning TIPS

The beginning of each year is a good time to review 401(k) investment strategies. There are three key components to a good strategy.



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PART 1: Saving Enough to Fully Fund Retirement?

- Inflation Adjustments?
- Career Advancement Adjustments?
- Length of Retirement?
- Based Upon Real Rate of Return (actual minus inflation)?
- Use of Retirement Account Principle?
- Fixed Dollar or Percent of Income Funding?



PART 2: Investment Elections Match Risk Profile?

- Risk Profile (Conservative to Aggressive)?
- Diversified (at least 12 types of stock funds/9 bonds)?
- Risk Tolerance = Risk Exposure?
- Self-Managed Portfolios?
- Professionally Managed Age-Based Portfolios?
- Professionally Managed Risk-Based Portfolios?



PART 3: Rebalancing?

- Starting Asset Allocation Percentages?
- Transfers Between Funds to Maintain Percentages?
- Automatic Every Quarter?
- Creates Automatic Buy Low/Sell High System?

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Deb Spence
deb@debspence.com
fiercepreneur.com/application

If this session doesn't free your time or sharpen your process, you still keep the plan and tools!

THREE FIERCE AI TIPS ROOTED IN LOVE THIS FEBRUARY



By Deborah Ann Spence,
Fiercepreneur

February is more than roses and heart emojis. It's a reminder that *love* — real, messy, unconditional love — is what drives everything worth building. You love your business. You love your people. And if we're honest, some days you're just trying to love the process again.

This month, I want you to get back to the reason you started — not to grind harder, but to lead with more heart, more focus, and more peace.

1. Love Your Business Enough to Simplify It

If your business feels heavy, it's not a sign you're failing — it's a sign you're over-carrying. You've built systems, projects, and habits that once worked ... but now, they're just clutter.

Use AI to help you strip it down to what matters: your clients, your mission, your growth. Let it sort your inbox, summarize your reports, and organize your tasks. Let the tools do the work so you can reconnect to your *why*.

Fierce Truth: Loving your business means protecting it from burnout — especially yours.

2. Love Your Clients Loudly

Behind every invoice, there's a person who chose *you*. Show them love — not with discounts, but with attention. Use AI to track their milestones, birthdays, and big wins. Send real, thoughtful messages that remind them they matter.

You can automate the reminder, but never automate the heart. Because people remember how you made them *feel* long after they forget what you sold them.

Fierce Truth: Gratitude is the strongest marketing strategy you'll ever use.



3. Love Yourself Enough to Let Go

Here's the hardest truth — sometimes, the thing holding your business back is *you*. The constant fixing, the overthinking, the fear of releasing control. This month, use AI to take the small, repeatable tasks off your plate. Let it draft the emails, schedule the follow-ups, prep the posts. Stop being the entire machine and become the visionary again. Let go so you can grow.

Fierce Truth: Rest is not quitting. It's trusting that what you built can run while you breathe.

Final Thought

This February, don't chase love — *be it*. In your business, in your leadership, in your community. Lead with love, automate with wisdom, and build from peace instead of panic.

Because when love is the foundation, success isn't forced — it flows.

Lead fierce. Love louder.

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A doctor examines an ultrasound image displayed on a monitor during a prenatal scan.

AI REGULATION BILL GETS NOTES IN PENNSYLVANIA



**By Christina Lengyel,
The Center Square**

The health care field agrees — artificial intelligence is already an integral tool being used every day in the industry.

When and how to regulate it, however, poses challenges that draw a wide variety of perspectives and opinions from experts and legislators.

That's where Rep. Arvind Venkat, D-Pittsburgh, has joined the conversation. An emergency room physician, Venkat sits at the intersection of clinical practice and legislation. His bill, House Bill 1925, was the subject of a more than three-hour hearing of the House Communications and Technology committee in December.

"This is a very different technology and a very different situation than other developments in health care, and the reason is threefold," said Venkat. "AI is autonomous. It purports to approach human intelligence and is black box related to its reasoning."

Venkat emphasized that because AI is increasingly being entrusted to perform the kind of diagnostic tasks previously exclusive to physicians, it too should be regulated and held accountable. He said it wasn't about being "pro- or anti-AI."

Across several panels, including representatives from public interest groups, the insurance industry, information technologists, hospital administrators, and clinicians themselves, there was a consensus that some form of legislation would be a step forward in an environment where neither the federal nor state governments have made much meaningful progress.

Several, however, had notes regarding this particular piece of legislation, demonstrating that even if Pennsylvania is ahead of the game, it will likely involve

significant reworking and negotiating before the bill becomes acceptable to all parties.

Central to the conversation is the necessity of "keeping a human in the loop." The medical field employs AI for a broad spectrum of uses, almost all of which require some human oversight. From applications that listen to consultations and record notes to those that assist in diagnostics by reading radiology scans, a professional is required to sign off on final decisions.

It's here where the insurance industry has run into concerns from its customers.

Representatives from the attorney general's office said they receive complaints from patients concerned that AI has denied their claims without human consideration. Such claims are difficult to investigate, and many remain skeptical of the industry's appetite to comply with existing regulations.

Insurance Commissioner Michael Humphreys said that insurance providers currently operate under the expectation that any claim recommended for denial is reviewed by a professional, where the use of AI fast-tracks the approval process.

It isn't the only process that is speeding up in health care. Dr. David Vega, senior vice president and chief medical officer at Wellspan Health, said that the use of AI frees up thousands of hours for staff to attend to their patients. He said that AI's analysis of more than 200,000 scans saved 900 hours of delays and accelerated life-saving care for over 10,000 patients with invisible critical conditions, such as pulmonary embolisms or brain bleeds.

"The marriage of human expertise with technology like AI is improving patient care and outcomes in ways that were unimaginable just a few years ago," said Vega.

(Continued on page 18)



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AI REGULATION BILL GETS NOTES IN PENNSYLVANIA

(Continued from page 17)

Vega also pointed out that the use of AI is among the creative solutions needed to address the workforce shortage. He said the technology helped reclaim 4,000 hours for human workers, emphasizing that it's "not about replacement."

Physicians and nurses agree that there's hope for a return to patient-focused care when AI assumes the kind of administrative tasks that turn them toward computer screens. Some worry, however, that administrators will use the tools to center profit and cut costs.

Maureen May, president of the Pennsylvania Association of Staff Nurses and Allied Professionals, said that her organization conducted a survey of its members on the topic.

"Health care workers are deeply concerned, profoundly distrustful, and almost entirely shut out of the decisions made out of AI at the bedside," said May.

She said 89 percent of respondents didn't trust their employers to implement AI responsibly. That's why the group voiced support for government regulation.

For legislators, there is a fine line between regulation and overregulation.

Some fear that making rules about AI now will prevent future innovation, while others fear that a failure to regulate AI will lead to the kinds of problems wrought by social media's power going largely unchecked.

J.B. Branch, artificial intelligence policy expert at Public Citizen, a progressive non-profit advocacy group, called it "buyer's remorse" and said the concern about AI crosses demographic groups and political parties.

President Donald Trump issued an executive order in December that attempted to prohibit states from enacting regulations related to AI. The issue was dropped from July's budget resolution after pushback from congressional representatives.

"And I would hope the federal government would move, but sometimes the states need to move first and maybe the federal government would wake up and do something because right now, there is a lot of willy-nilly that exists because the federal government is lollygagging," said committee chair Rep. Joe Ciresi, D-Royersford. "There's a lot of confusion in AI and a lot of non-trust."

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FULFILLMENT COACHING: WHEN SUCCESS ISN'T THE SAME AS SATISFACTION

How a habit-based coaching approach — powered by Shadowmatch — helps leaders restore meaning, energy, and alignment.



By Lana Potgieter, Lighthouse Leadership Coaching & Development

He didn't look like someone who was struggling. He was competent. Trusted. High-performing. The kind of person people rely on. He sat across from me, calm and articulate, talking of the latest results and achievements, adding, "I've built what I wanted... and I feel nothing. Is THIS IT?"

That sentence lands hard because it's more common than people admit. Sometimes we refer to it as a 'goals hangover'. Not a crisis. Not a breakdown. Just a dull, persistent gap between what's working and what's fulfilling. Like getting to the top of the ladder and realizing, it's leaning against the wrong wall!

Lack of fulfillment isn't a motivation problem

In business, we track what we can measure: revenue, growth, retention, execution. But fulfillment doesn't announce itself like a KPI. It shows up sideways.

A leader who used to be decisive starts delaying decisions. A high performer who

was once energized now feels flat. Someone who used to care deeply becomes cynical, short-tempered, or detached. They keep producing — but the inner engine is running on fumes. And that "fumes" state has a cost: slower decisions, strained relationships, and a creeping loss of resilience. When internal clarity fades, the organization feels it.

At Lighthouse Leadership, we don't treat fulfillment as a vague, emotional mystery. We understand it is a clarity issue. *You're not 'blind' or standing still; things are simply not clear. Your focus is drawn into the fog, rather than to the light.*

(Continued on page 22)



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FULFILLMENT COACHING

(Continued from page 21)

When clarity is low, you can still move — but you can't see well enough to course-correct. You drift, you compensate, you stay busy... and the drift becomes normal. Uncertainty and lack of clear direction always drain your passion and energy.

What Fulfillment Coaching is (and what it isn't)

In the 22 years I have been coaching, I have had the opportunity coach about 1,000 executives and leaders, and the most fulfilling moment for me is when their lives inside and outside of business 'click', and they become re-energized and continue to new heights, new levels, and new plans for themselves, their families and their business.

Fulfillment Coaching is not endless talking. It's not generic advice like "journal more" or "set boundaries" without context. And it's not therapy. If someone needs clinical support for mental health conditions, that belongs with a licensed professional.

This work is for high-functioning, capable people who are ready to rebuild meaning, energy, and satisfaction. Getting their OOMPH back, so to speak!

Because the hard truth is also the hopeful truth: **A different life is built through different attitudes, perspectives, and actions.**

How we change the game

Most personal development fails because it's too generic. What works brilliantly for one person can irritate, exhaust, or simply not stick for another. That's why many leaders have shelves full of books, good intentions, and little change.

We get specific. With data on what habits and behaviors give you energy, which ones drain you, and which habits you have that you are not able to express, thereby limiting your inner joy and fulfillment.

We map an individual's habits through a structured assessment, then generate a personalized development pathway — so you're not guessing what to do next. The coaching ensures the work becomes real in daily life, not just understood intellectually. **In other words: this isn't "try harder."**

It's "do more of what fits and energizes YOU — and build it properly."

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What the process looks like

Fulfillment Coaching is structured and practical:

1. Baseline & clarity snapshot: We identify where fulfillment is leaking and what is driving it.

2. Personalized plan: You receive a tailored set of actions and exercises aligned to your patterns. Reflection and awareness allow you to course correct with confidence.

3. Coached implementation: We translate insight into weekly awareness, insight and action—removing friction, building consistency, strengthening what matters.

4. Progress tracking & reinforcement: Not perfection. Forward motion—stacked into a new normal.

Who this is for

This work is especially valuable for:

- ☐ Leaders in transition (new role, restructuring, relocation, post-burnout)
- ☐ Owners and executives who built success—but feel disconnected from it
- ☐ High performers tired of feeling “productive but flat”
- ☐ People repeating the same loops despite knowing better

Fulfillment isn't a luxury. It's a leadership asset. When people regain internal alignment, better decisions follow—and so does better business.

“Fulfillment isn't found in a breakthrough moment—it's rebuilt through the habits you live every day.”

3 SIGNS YOU MAY BE RUNNING ON “SUCCESS WITHOUT FULFILLMENT”

- ☐ You're achieving... but you don't feel proud or satisfied
- ☐ Rest doesn't restore you
- ☐ You keep thinking, “There must be more than this.”
- ☐ You review 2025 and see more of what you didn't achieve rather than what you did achieve.
- ☐ Fulfillment Coaching rebuilds the habits that bring meaning back — practically, measurably, and over time.

Lana Potgieter is the founder of Lighthouse Leadership Coaching & Development and partners with business owners and leaders to turn fog into focus through strategic clarity and habit-based development. She uses tools such as Shadowmatch to translate insight into consistent action.

Interested in getting information on
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 <https://www.facebook.com/hopecillc>



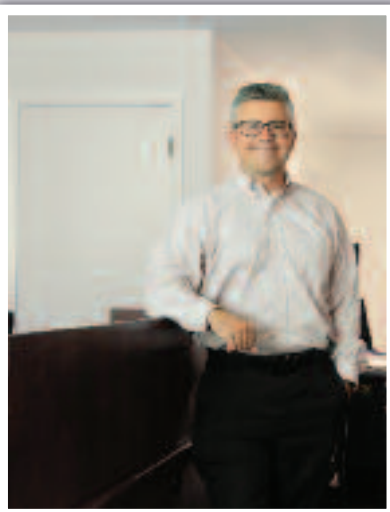
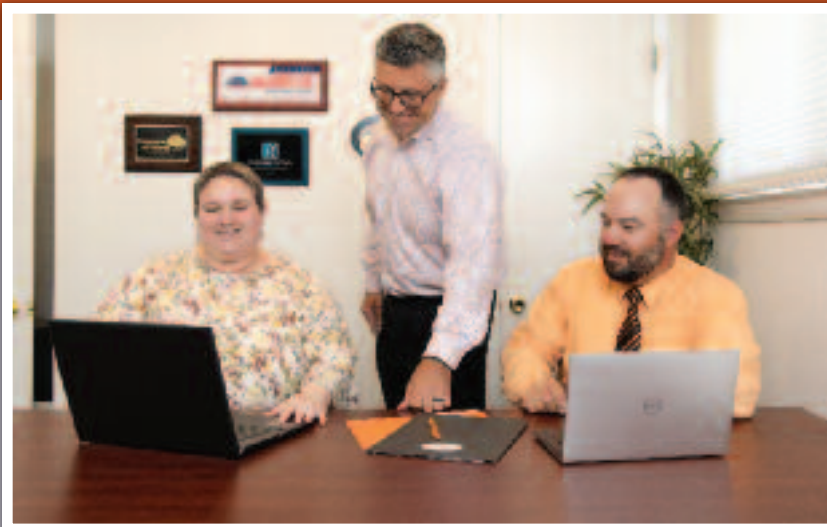
Before



After

JAB INSURANCE BROKERS INC.

For the past 15 years, JAB Insurance Brokers Inc. has been a trusted insurance resource for individuals and businesses throughout southeastern Pennsylvania and the surrounding tri-state area. As an independent insurance agency, JAB is built on the belief that insurance should be personal, transparent, and tailored to each client's unique needs. With deep roots in the local community, the agency takes pride in helping neighbors, families, and business owners protect what matters most.



JAB Insurance Brokers offers a full range of personal and commercial insurance solutions. From personal auto, homeowners and rental dwelling insurance to more complex business coverage, the agency has the expertise to serve companies of all sizes. Their commercial offerings include general liability, professional liability, commercial auto, commercial property, workers' compensation, and commercial umbrella insurance — providing comprehensive protection for today's evolving business risks. No matter the size or scope of the account, JAB approaches every client relationship with the same level of care and attention.

What truly sets JAB apart is its team. With eight dedicated professionals working together, the agency is committed to delivering an exceptional customer experience. Clients benefit from responsive service, clear communication, and proactive guidance throughout the

insurance process. In addition, JAB's access to more than 15 insurance carriers allows the team to provide many different and unique coverage options that help to find competitive programs that align with each client's goals and budget.

As JAB Insurance Brokers Inc. continues to grow, its mission remains the same: to be a reliable, long-term partner for the community it serves. Whether helping a family insure their home and vehicles or guiding a business through complex coverage decisions, JAB stands ready to help protect the future of eastern Pennsylvania — one policy at a time.

To find out more about or schedule an appointment with JAB Insurance Brokers, please visit www.jabins.com. You can also call 484.366.1281 or email info@jabins.com. JAB is open Monday through Friday from 8:30 AM to 5:30 PM and during the evening and weekend by appointment.

What various types of insurance cover

Auto insurance — This features bodily injury liability, protection in an "at fault" accident where there are injuries in the other car or cars involved; damage liability, the amount your insurance pays to repair or replace the property of others that you damaged in an "at fault" accident; comprehensive, which covers damage to your car from vandalism, broken glass, fire, theft, falling objects, or hitting an animal but does not cover collisions with another vehicle; collision, which pays to repair your car after a vehicular collision; first party benefits, which covers medical payments, accidental death, loss of income and funeral expenses; uninsured/underinsured motorists (UM/UIM) coverage for accidents in which an insured driver is injured by a UM/UIM driver; and tort option for suing another driver for pain and suffering.

Homeowners insurance — The five main types of homeowners insurance consist of dwelling; other structures, which are set apart from the dwelling by open space or connected only by a fence, utility line, or the like; personal property; loss of use, which is when the residence becomes unfit to live in due to a covered loss to your property; personal liability, which covers property damage or bodily injury resulting from the "covered occurrence;" and medical payments to others. Depending upon the insurance policy, these categories may differ.

Commercial insurance — It includes such areas as workers' compensation, used when an employee is injured on the job; commercial property, which protects buildings, other structures, and their contents; commercial auto; commercial general liability, which safeguards your business assets in lawsuits regarding bodily injury and property damage to a third party arising from your business; professional liability, which protects professionals such as lawyers, accountants, and engineers against error or omission in their professional service; and bonds, which are performance guarantees.

Small business insurance — Created to protect small, locally-owned businesses, it generally covers property, which is the physical location as well as the contents inside; liability, which offers protection from legal claims and lawsuits resulting from accidents or injuries at the business site; business interruption, which helps cover the cost of lost income and expenses if a business is unable to operate due to a covered event, such as a natural disaster or power outage; vehicle insurance; and workers' compensation.

**SUSAN BIGHAM, VP &
JOHN BIGHAM, PRESIDENT**



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LOVE YOUR HEART: THREE WAYS TO BOOST CARDIOVASCULAR HEALTH

Provided by GYMGUYZ Main Line & Montgomery County

February is Heart Health Month, a great reminder to focus on habits that support a strong, healthy heart. The good news? Small, consistent choices can have a big impact — no extreme workouts or diets required.

Move Your Body Regularly

Cardiovascular exercise is one of the most effective ways to strengthen your heart. Activities like brisk walking, light jogging, cycling, or simple at-home circuits help improve circulation and endurance. The key is consistency — finding movement you enjoy and can stick with. Many people find that having a structured, guided workout at home makes staying active easier and more enjoyable.

Fuel Your Heart with Smart Nutrition

What you eat plays a major role in heart health. Focus on whole, nutrient-dense foods such as leafy greens, berries, nuts, lean proteins, and healthy fats. Reducing processed foods and excess sodium can also help support healthy blood pressure and cholesterol levels.



Small swaps in your daily meals can add up to meaningful results over time.

Manage Stress and Prioritize Recovery

Chronic stress can take a toll on your heart just as much as inactivity. Incorporating stretching, deep breathing, or mindfulness into your routine can help lower stress levels and improve overall well-being. Many fitness programs — including those offered by GYMGUYZ — blend movement with recovery-focused elements to support both physical and mental health.

This February, show your heart some love by staying active, eating well, and making time to slow down. A few simple, intentional changes can help set the foundation for long-term health.

15th Annual
women2women
the conference & expo

Wednesday, March 4

PLEX at Alvernia

greaterreading.org/expo26

Keynote Sponsors

CORY VARONA & NICOL VARONA
CANCELMO
Co-Founders, OCOA

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

Advanced Excel

Feb. 2, 9, 16 & 23

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

Intermediate Excel

Feb. 3, 10, 17 & 24

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

Breakfast4Success – Powerhouses: Women in Engineering

Feb. 4

7:30 a.m. – 9:30 a.m.

Reading Country Club

5311 Perkiomen Ave., Reading

\$50/person- GRCA Members;

\$60/person- Future GRCA Members
Register at Greaterreading.org/engineering

GRCA Trip Virtual Info Session – Beauty of Croatia & Dalmatian Coast 2026

Feb. 34, 10 and 17

5:30 p.m. – 7 p.m.

Virtual / Online Event

Login Link to be shared week of event
Free

Register at Greaterreading.org/croatia

Intro to Excel

Feb. 11, 18, 25 & March 4

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

Berks Family Business Alliance

– Life, Death & Business: The Kuhn Family Story

Feb. 19

7:30 a.m. – 9:30 a.m.

Edward J. Kuhn Funeral Home

739 Penn Ave., West Reading

\$35/person- GRCA Members;

\$50/person- Future GRCA Members

Register at Greaterreading.org/kuhn

Lead Worker Certificate Program*

Feb. 19, 26, March 5, 12, 19, 26,

April 2, 9, 16 & 23

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

Essentials of Effective Leadership Part 2*

Feb. 25, March 4, 11, 18 & 25

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/leadership2

Networking@Night: Hollywood Casino Morgantown

Feb. 26

5:30 p.m. – 7 p.m.

Hollywood Casino Morgantown

6021 Morgantown Road, Morgantown

GRCA Member-exclusive event

Register at Greaterreading.org/casino

*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

A NEW YEAR FOR THE TRICOUNTY AREA CHAMBER AND BUSINESS COMMUNITY

As the TriCounty Area Chamber of Commerce moves into 2026, we look to build upon the incredible momentum of last year's successes! Now located at the Philadelphia Premium Outlets in Pottstown, the chamber offices have already become a dynamic hub for business and community connection, hosting multiple events and welcoming hundreds of visitors and locals alike. In 2026, we are excited to continue the same high impact programming and membership benefits while introducing new and expanded offerings designed to empower our members to thrive in an evolving economic landscape.

We are excited to unveil a robust slate of new programs designed to foster both personal and professional growth for our members. Our new Skill Share Series will allow you to go beyond the business card and learn about your peers' secret talents, while our Further Developed Industry Roundtables and Lunch & Learn Series will provide deep-dive insights into specialized sectors and trending business topics. Additionally, we look to start a Men's Development Program to mirror the success of our REACH initiative, alongside Quarterly Multi-Chamber Mixers to expand your regional network. Through these offerings, we look to continue the collaborative mindset in conversations with each of our members and the numerous other civic organizations in our region with the intention of creating a unified regional vision, driving economic prosperity for all, and reducing redundant efforts.



Visibility remains a top priority for our members and the chamber staff looks to answer the call by developing engaging and fun content that highlights the unique stories of our local business community. Through expanded social media spotlights, video features, and collaborative marketing campaigns, we aim to ensure that every member has a platform to reach new audiences and grow their brand.

In addition to visibility, the TriCounty Area Chamber of Commerce is renewing its commitment to being a powerful voice for the business community. Recognizing the complexities of today's political environment, we are significantly expanding our advocacy efforts at the local, state, and federal levels. While this has not been a primary focus in recent years, we believe it is now vital to ensure our members' interests are represented in policy discussions that impact our regional economy.

By strengthening our relationships with legislative leaders and providing timely updates on regulatory changes, we aim to protect a pro-business climate where your organization can continue to excel.

2026 will also mark the launch of a comprehensive tourism initiative led by the Chamber to spotlight the vibrant communities within our service area, including southeastern Berks, western Montgomery, and northern Chester Counties. This strategic focus on tourism is designed to drive economic prosperity by attracting new visitors to the Route 422 Corridor and our local downtowns. By promoting our region's unique culture, historical charm, and small business enterprises, we aim to create a "ripple effect" of spending that directly sustains our local businesses. From increased foot traffic for retailers to higher demand for hospitality and local services, these efforts will foster a thriving marketplace and ensure long-term vitality for the communities we serve.

Join Us for a Landmark Year

As we embark on this exciting new chapter, the TriCounty Area Chamber of Commerce is dedicated to providing the tools, advocacy, and collaborative environment your business needs to flourish. Whether you are a burgeoning startup or an established corporation, TCACC is your space to leverage for success. We look forward to partnering with you to make 2026 a year of unprecedented growth, connection, and regional prosperity.

WELCOME NEW MEMBERS

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

The Link By Mar
(484) 243-0494

https://www.instagram.com/thelinkbymar?igsh=enAwNVx2amZxaGFo&utm_source=qr
Entertainment

My Dad's Flooring
(610) 385-3833

<https://www.mydadsflooringamerica.com/>
Floor Coverings and Materials,
Carpet and Rug Dealers

Wee Care Child Development Center
(610) 327-4255
<https://weecarecdc.com/>
Day Care Providers - Child

MEMBER ANNIVERSARIES

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

47+ Years
Pottsgrove School District

40 Years
JL Machine & Tool, Inc.

35 Years
GVF

15 Years
Citadel Federal Credit Union

10 Years
Downtown DeZign LLC
PECO

15 Years
Frederick Living
FASTSIGNS

5 Years
RDTeam





UPCOMING EVENTS.

FEB
10

Tuesday, 11:30AM - 1:30PM

REACH Luncheon: Strong Hearts, Strong Women

Join us at this special REACH Luncheon in honor of American Heart Month—a celebration of knowledge, empowerment, and whole-person well-being. Dr. Herwood will share her mission-driven path into medicine and why she chose women's health, how women can advocate for themselves at every age and stage, practical guidance for managing wellness proactively and meaningful ways to support others.

FEB
17

Sunday, 4:00PM - 6:30PM

Young Professionals Mixer at Red Horse Motoring Club

Join us for a fun, relaxed evening at Red Horse Motoring Club, a private, member-only car club where enthusiasts of all types come together. Check out the stunning showrooms, enjoy the company of fellow young professionals, and take advantage of games like pool, corn hole, and ping pong in a one-of-a-kind setting. Enjoy delicious food, drinks, and networking in a space built for car lovers and fun seekers alike. Looking to sponsor? This is a great opportunity to connect with a dynamic group of young professionals!

FEB
20

Friday, 11:30AM - 1:30PM

Lunch & Learn: Fundraising 101

Join chamber staff and fellow members for lunch and a learning session focused on Fundraising 101 presented by Leslie Bluestone with Bluestone Fundraising Advisors! \$10 for Members and \$20 for Prospective members. Luncheon sponsorships are available!

MAR
26

Thursday, 5:00PM - 8:00PM

Boyetown Area Progress Dinner

Join the TriCounty Area Chamber for dinner to celebrate the Boyertown Area. Dinner registration includes cocktail hour with cash bar, dinner, and the presentation of the Boyertown Area High School Telecommunications Students' video production. This year's video production will include companies that are new to serve the community and have made renovations and improvements to their buildings to beautify the area. We will also have the Boyertown Area High School performing during dinner. Come out to enjoy a fun night with your colleagues and to support your neighboring businesses.



NONEVENT RELATED MARKETING AND EXPOSURE OPPORTUNITIES:

Social Media takeover - \$150 (3 posts in 1 day)**Email Ad** - \$150 (1 month, in 2 emails)**Website banner ads** - \$250 (for 3 months on all 5 website pages below)**Dedicated email to Members** - \$300 per email (Email list about 1,000)**Digital Billboard Placement** - \$200 Per Month or \$2,500 Per Year**Showcase placement** - \$400 Per Year**Coffee Sponsor** - \$800 Per Year**Energy Bar Sponsor** - \$1,000 Per Year**Leadership Library Sponsor** - \$1,500 Per Year**Hospitality Area Sponsor** - \$2,500 Per Year**Marketing packages/bundles are also available!**

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."

IMPROV FOR BUSINESS: BOOST COMMUNICATION, CREATIVITY & COLLABORATION

Join us for an engaging and interactive workshop designed to help professionals build stronger communication skills, adopt to change, and collaborate more effectively.

FEBRUARY 5 | 11AM - 1PM

*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 MEMBER!

Robert Ryan Catering

Catering and Event Venues including Barn on Bridge, Collegeville
 Kayla Robert 610-287-8771 www.robertryancatering.com



PV Perks Cards – 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.



Secure Early Bird Tickets & Vendor Space at www.PVChamber.net



Sponsorship opportunities are available for businesses looking to gain visibility while supporting a great community event.

SAVE THE DATE: Wednesday, March 26, 2026
PV Chamber Annual Membership Luncheon
 at RiverCrest Golf Club & Preserve



2026

SAVE THE DATE!
 A Community Scavenger Hunt Across the Perkiomen Valley

Friday, March 27
6PM - 9PM

After-Party at The Flying Pig Tavern, Limerick!

Hosted by: PV Chamber & PV Next Gen

Prizes for 1st, 2nd and 3rd Place Teams

Sponsorships as low as \$30 (swag bag)!

Sponsorship and Ticket Information:
www.PVchamber.net

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.

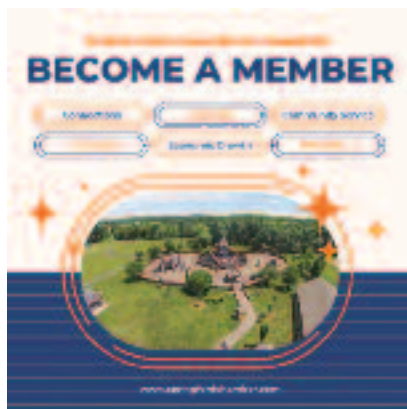
The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued 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!

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!**



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!

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

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



REGIONAL CHAMBER ROUNDUP



www.MontcoChamberPA.ORG

ADVOCACY

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The Importance of Critical Thinking in Today's Business Landscape



By Gary Seibert, CEO,
Small Business Resource Association

In an era defined by rapid technological advancements and an overwhelming influx of information, critical thinking has emerged as an indispensable skill in the business world. It empowers professionals to navigate complex challenges and make informed decisions that drive organizational success. But what exactly is critical thinking, and why is it crucial for businesses today?

Understanding Critical Thinking

Critical thinking can be defined as the ability to analyze, evaluate, and synthesize information systematically. It involves questioning assumptions, identifying biases, and examining evidence before arriving at a conclusion. In practice, critical thinking enables individuals to look beyond the surface, consider alternative perspectives, and anticipate potential pitfalls in their reasoning.

At its core, critical thinking is about approaching issues with a level of skepticism and curiosity. It encourages leaders and team members alike to ask probing questions rather than passively accepting information at face value. This habit of inquiry fosters a culture of continuous learning and improvement within organizations.

Why Critical Thinking Matters in Business

1. Informed Decision-Making: Businesses today face an array of challenges, from market fluctuations to regulatory changes. Critical thinking equips professionals with the tools to analyze data and trends critically, enabling them to make more informed decisions. For instance, when considering a new investment opportunity, a critical thinker will evaluate the financial data, market conditions, and potential risks associated with the investment, rather than relying solely on gut feelings or popular opinion.

2. Enhanced Problem-Solving Abilities: In the fast-paced world of business, problems are inevitable. Whether it's addressing inefficiencies in operations or resolving conflicts within teams, critical thinking plays a pivotal role in effective problem-solving. By systematically analyzing the root cause of an issue, professionals can develop innovative solutions that are both practical and sustainable. This analytical approach not only addresses immediate concerns but also positions organizations to preemptively tackle similar challenges in the future.

3. Fostering Innovation: Innovation is the lifeblood of any successful business. Critical thinkers are often more inventive because they challenge the status quo and seek out new possibilities. They ask questions like, "What if we approached this problem differently?" or "Are there alternative methods we haven't considered?" By fostering a culture of critical thinking, organizations can harness the collective creativity of their teams, leading to groundbreaking products, services, and strategies.

4. Effective Communication: In a business environment, clear communication is paramount. Critical thinking enhances one's ability to articulate ideas and arguments logically. A critical thinker can break down complex information into understandable terms, making it easier to share insights with colleagues, stakeholders, and customers. This clarity not only strengthens internal collaboration but also builds trust with external partners and clients, as they perceive a coherent and reasoned approach to business dealings.

5. Navigating Uncertainty and Complexity: The modern business landscape is characterized by uncertainty and complexity. Rapid technological advancements, shifting consumer preferences, and global economic fluctuations can create a chaotic environment. Critical thinking helps professionals assess the situation, weigh options, and identify the best course of action despite the ambiguities. For instance, during a crisis, a critical thinker can evaluate the potential impact of various responses, allowing for a more strategic and controlled approach.

Cultivating Critical Thinking in the Workplace

To leverage the benefits of critical thinking, organizations should take deliberate steps to cultivate this skill among their workforce:

1. Encourage Curiosity and Inquiry: Fostering an environment where questions are welcomed can significantly enhance critical thinking. Leaders should model curiosity by asking questions and encouraging team members to do the same. Implementing "question time" in meetings can provide structured opportunities for inquiry.

2. Provide Training and Resources: Offer workshops or courses focused on critical thinking skills. These can include exercises in logical reasoning, problem-solving scenarios, and case studies that require analysis and evaluation. Resources like books, articles, and online courses can also help employees refine their critical thinking abilities.

3. Promote Collaboration: Diverse teams often yield a wider range of perspectives. Encouraging collaboration across different departments can lead to richer discussions and more comprehensive evaluations of ideas and issues. This interchange of views enhances critical thinking as team members challenge and build upon each other's thoughts.

4. Lead by Example: Business leaders should demonstrate critical thinking in their decision-making processes. Sharing the rationale behind decisions, especially in challenging situations, reinforces the value of critical thinking and sets a standard for employees to follow.

5. Reward Critical Thinking: Recognize and celebrate employees who exemplify critical thinking skills. Whether through formal awards or informal acknowledgment, rewarding such behaviors reinforces their importance within the organization.

Conclusion

In conclusion, critical thinking is an essential skill that organizations cannot afford to overlook. It enhances decision-making, problem-solving, innovation, communication, and adaptability in uncertain environments. By actively cultivating critical thinking within their teams, businesses can not only improve their operational effectiveness but also gain a competitive advantage in an increasingly complex market. The future belongs to those who think critically, question deeply, and act intelligently.



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COMMUNITY BANKS DELIVER FOR SMALL BUSINESS



By Carolann Westendorp, Business Solutions Officer, JBT

Small businesses and community banks share a common bond as both play integral roles in the communities they serve and thrive when they build trust, deliver outstanding service, and establish long-term relationships.

For community banks, supporting small businesses is a priority because community banks recognize and understand small businesses are the foundation of the local economy.

Nationwide, community banks fund more than 60% of small business loans, helping them launch, grow and sustain their businesses. The relationship-based approach of community banks and their local market knowledge is why community banks earned the highest net satisfaction rate among small business borrowers – far outpacing large banks and online lenders, according to the Federal Reserve's 2025 Report on Employer Firms.

In addition to being a critical source of lending for small businesses, community banks are also important partners, working closely with small business owners through everything from startup financing to expansion and succession plans.

That's because a local community banker understands the community, market, and economic realities small business owners face daily and can be an extremely beneficial resource when it comes to helping business owners make important financial decisions.

Community bankers can also deliver flexibility and valuable community connections that benefit small businesses. All of which further illustrates why, for small business owners, one of the most important relationships should be with a local community bank and banker.

At Jonestown Bank & Trust Co. (JBT) specifically, we focus on delivering the expertise, state-of-the-art technology solutions on par with any large regional or national bank, responsive local decision-making, stability, and fraud prevention resources designed to help small businesses grow profitably.

Plus, JBT provides small business owners with a dedicated business officer and the resources of JBT's Business Solutions Team working to find solutions to each business client's unique needs.

Community banks like JBT offer a level of service for small businesses that's not easy to find. A helpful exercise for small business owners is to do is to think about the answers to these five questions:

1. Do you have a banker or team that you can contact directly with questions?
2. When is the last time your banker came to your business to check in and see how you and your business are doing?
3. Has your banker reviewed your statement with you?
4. Do you understand everything that's included on your statement?
5. Is it easy to contact your banker and have them come to you when needed?

At JBT, we believe if a small business owner isn't happy with the answers to those five questions, it's probably a good time to explore starting a new banking relationship with a community bank.

Independent Community Bankers of America® (ICBA) President and CEO Rebeca Romero Rainey recently captured the commitment of JBT and other community banks have to small businesses when she said, "Supporting small businesses isn't just part of what community banks do it's who we are. Strong small businesses mean strong communities, and no one understands that better than local banks who live and work alongside the customers they serve."

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MY EMPLOYER SENT ME A LIST OF JOBS WHILE I'M RECEIVING WORKERS' COMPENSATION BENEFITS, NOW WHAT?



LEGAL PERSPECTIVES

By Daniel E. McCabe, Esq., Wolf, Baldwin & Associates, P.C.

As an attorney who represents clients who are receiving workers' compensation benefits, I often get the above question. In Pennsylvania, when someone is receiving workers' compensation benefits, an employer may perform what is called an earning power assessment pursuant to Section 306(b)(2) of the *Workers' Compensation Act*. Put simply, this is a way for an employer to challenge whether an injured worker has some type of residual earning power. So, the question that the injured worker has to ask himself is no longer "can I still do the job I was doing when I was injured," but rather, "can I perform any job whatsoever, and how much can I earn?" Answering the first of those two questions is often simple, the second question can be quite complicated.

For instance, an injured worker may have had a very physical job such as a laborer. When an injured worker suffers a back injury to the point where multiple surgeries are required, it is usually rather simple to determine whether that person can perform a job that requires him to lift very heavy objects. However, is not such a simple question to answer whether that person can possibly perform a job which requires nearly no lifting. That is the very question that an earning power assessment attempts to answer. The idea is that the employer must prove that an injured worker can perform some type of work at some modified level.

There are some basics that we must cover to understand how this process works. First, the employer must obtain some type of change in the injured worker's status. In other words, if an injured worker is considered fully disabled by workers compensation standards, that person must be released to some type of modified duty, whether it be sedentary, light, or even medium duty work.

(Continued on page 36)

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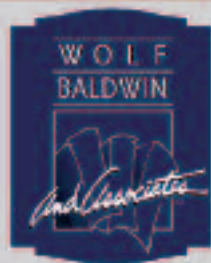


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LEGAL PERSPECTIVES

(Continued from page 35)

This release can come from either the claimant's treating physician, or an "independent" medical examiner. Obviously, if the change in status comes from the claimant's own treating physician, the case for the employer is that much stronger.

Next, the time-of-injury employer must prove that it has no job available in the job classification to which the claimant has been released. In other words, if the employer has a job that fits the change in injured worker's restrictions, it must offer that job to the injured workers before performing an earning capacity assessment. This issue often seems obvious, however, when the employer is quite large, such as a hospital, it may not be so obvious that there are (or are not) light-duty jobs available.

If the first two prongs of this process are fulfilled (i.e., change in status and no job available with the employer), the employer is permitted to hire a vocational expert to perform an earning capacity assessment. The vocational expert will interview the injured worker and review medical documentation. Once the expert reviews the medical documentation, the expert seeks to find open and available jobs within a reasonable distance from the injured worker's residence (assuming that the injured worker still lives in the Commonwealth of Pennsylvania – if the injured worker has moved out of state the employer has the option to perform the labor market survey in the geographical area around the employer). The vocational expert's job will be to search for jobs that are within the restrictions placed upon the injured worker, which are open and available, and which are vocationally appropriate given the claimant's experience and education.

If the employer is able to prove to a Workers' Compensation Judge that the jobs on the labor market survey are reasonable, the Judge may order a modification of the claimant's benefits based on the earning capacity of those jobs. In other words, and put in plain English, the injured workers' weekly check may be modified by the amount of money that the judge finds that the claimant could be making at the jobs identified in the labor market survey. And to be clear here, the claimant does not have to go and actually get hired at any of these jobs, the employer must only prove that the injured worker could be doing these types of jobs. To clarify exactly how this modification would work perhaps an example would help.

If the injured worker's average weekly wage at the time of his 2025 injury was determined to be \$1,100.00, the injured worker would receive 66 2/3 percent of his pay, or \$733.33 in workers compensation benefits per week (these figures can change year by year). The vocational expert may find five jobs which it says the worker can perform, and which average a weekly salary of \$600.00 per week. If the judge were to find these jobs vocationally appropriate, and also find that the claimant could perform these jobs, she may award a modification of benefits as if the claimant was earning \$600.00 per week. This would leave the claimant with a partial disability rate of two thirds of the difference between the preinjury wage and the earning capacity, so \$1,100.00 less \$600.00 being \$500.00, multiplied by 2/3 equals partial disability of \$333.33 per week. Obviously, if the injured worker disagrees with the judge's assessment that he can perform these jobs, he's going to have to make some strong arguments against the modification.

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So that brings us back to our title question: "I'm an injured worker and I received a letter telling me there are five jobs which the employer thinks I can perform, what do I do?" Well, first anyone who is receiving workers' compensation benefits and receives a request for a vocational interview should seek legal counsel immediately. The issues involved in a modification petition such as this are incredibly complex and are certainly not something that should be handled without the advice of legal counsel. So, you might ask, what would I tell my client to do?

Well, until recently, we would often tell our clients to simply go out and apply for all of the jobs on the labor market survey. Often the injured worker may apply for the jobs and the jobs would not be available, so the client simply wouldn't get the job. However, after *Phoenixville Hospital v WCAB (Shoap)*, 2 A.3d 689 (Pa. Cmwlth. 2010), appeal granted, 18 A.3d 1093 (Pa. April 27, 2011), the answer is not quite so clear. That case found that even if the claimant were to go and apply for all of the jobs on a labor market survey, and not get contacted by any of the potential jobs, that is not prima facie evidence that

the claimant could not perform the jobs.

More recent decisions like *Sadler v. Philadelphia Coca-Cola*, 269 A.3d 690 (2022), and *Fedchem, LLC v. WCAB*, 221 A.3d 348 (2019), have continued to apply these principles from *Phoenixville Hospital*, confirming that the jobs identified by the employer must be actually open and potentially available to be filled by the injured worker, not simply jobs that are already filled with existing employees. Employers can no longer rely solely on labor market surveys showing job listings, they must now ensure that identified positions remain open until claimants have a reasonable opportunity to apply. This has made it more difficult and costly for employers to successfully modify benefits, as they must maintain ongoing contact with identified potential employers and provide evidence that positions remain available.

It now seems to be necessary for the injured worker to hire his own vocational counselor to make an assessment of the labor market survey. Thus, the injured worker may be wise to hire his own advocate to prove that the jobs are not vocationally appropriate or not within his medical restrictions.

(Continued on page 38)



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LEGAL PERSPECTIVES

(Continued from page 37)

One of the issues that the claimant's vocational counselor must look into is whether the jobs listed on labor market survey are actually appropriate for the education and experience of the injured worker. For example, while an injured worker has been a laborer for his entire life could certainly perform a customer service job from a strictly physical standpoint, would such a job be appropriate given that the person may have very poor communication skills, or a learning disability? Would it matter that the person has no experience, whatsoever, in dealing with any aspect of customer service? These are the very types of arguments that a skilled attorney can present based on the testimony of a vocational counselor hired on behalf of the injured worker.

Further, maybe there are aspects of the claimant's injury which the original vocational counselor did not take into account. It is also possible that this vocational counselor did not review the medical records of the claimant's treating physician. The claimant's treating physician may very well have not released the claimant to any type of work yet, and an argument defending against

the modification of claimant's benefits could be made entirely from a medical standpoint. One way or another, what should be clear by now is that the arguments which can be made on both sides are very complicated and complex.

This article has attempted to show a brief synopsis of this very complicated issue. The simple answer to the title question of this article is that I would tell any injured worker to seek legal counsel. While very few of these cases actually go to decision, the ones that do often stand a nearly 50/50 chance of going in favor of either the employer or the injured worker. Having a certified workers' compensation specialist on your side can make a big difference in the outcome of your case.

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C. He and managing attorney Levi S. Wolf are two of about 200 lawyers across the state who have been certified as specialists in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.

RELAX, THE SEMIQUINCENTENNIAL IS HERE



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

Semiquincentennial: A combination of "semi" (half), "quin" (five), and "centennial" (hundred), meaning half of 500 years, or 250 years. This plateau reminds me that 50 years ago, I produced one of the largest Bicentennial celebrations on the East Coast — the "ill-fated" Baltimore County Fair.

In my early 20s, I continued to have my pick of good jobs and began my career as one of the first "Job Hoppers." While others worked for the same company for 30 years, I was on my third job in less than five years.

I left Memphis and moved to Baltimore County to a lovely house in Cockeysville, MD. I got a job in the Baltimore County Executive's office. I was put in charge of the County's Bicentennial Celebration. This was the first Democrat elected to this position in a long time and was the springboard for Spiro Agnew in the '60s. When Agnew resigned, it was for corruption while he held the office; later, Dale Anderson also went down for crimes against the people.

My boss was a self-styled P.T. Barnum type who, while president of the county fair, ran California's Jerry Brown Maryland Presidential Primary and won. He was good at throwing out ideas and talking about drawing a million people to the eleven-day event. We were not just getting circus acts; we were getting Ringling Brothers. We were not just getting a local ski show; we were bringing in the Cyprus Garden Ski Show.

Perhaps I was a little too attentive to his ideas. The following month, Cyprus

Gardens Ski Show attended a meeting and signed a contract. The following month, Kenneth Feld was in the office signing a contract for "acts from" Ringling Brothers. The thing I remember about Feld was the Jensen Interceptor he drove.

So on and so forth, we had the Acapulco cliff divers diving off a 100-foot tower into 10 feet of water every hour on the hour ... Demolition Derbies. Five live stages featuring local acts and a Main Stage with the likes of the Drifters and the Shirelles, with Count Basie and Mercer Ellington to even things out. We rounded it out with James E. Strates Carnival.

But there were a couple of problems. First, the Republicans on the County Council were critical of everything, and my having hair to the middle of my back did not endear me to them. The *Baltimore Sun* called it the 'Ill-fated Baltimore County Fair.' At one point, a *Baltimore News American* reporter told me in a bar, "The county executive stuck his neck out, and it is my job to cut his head off."

But the biggest surprise was how the county treated us. The electrical inspector would not allow us to use the standard fair wiring plan for generators with thick wires on the ground. I had already set up with Strates' show, using extra generators for the booths I would sell to the locals. I had to go overhead with the wires and get switchgear and break down 17kva, costing a little north of \$300k.

Follow that with our million-person prediction, which led the county to reject porta-potties and require us to build a bathroom facility, adding another \$250k. There was talk about what the county people wanted, and the highest was 15k for the electrical and another \$20k for the restroom. But we were not going there.

(Continued on page 40)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 39)

From then on, my life would be like that, not actually being outraged but just ignoring it. It was a sort of who I am, but really it was who the PT Barnum Guy was, and I cloned it as my personal code.

The job was a lot of fun, and I sometimes laughed so hard I cried. The carnival guys were a trip, especially the ones called names like "Blackie." The gypsies gave me a Panama straw hat and made me an honorary gypsy because I treated them the same way I treated everyone else. The George Family and the Stevens family were arguing over whether the customer should turn right or left after entering the gate. It was a classic and got so intense that I had to go to the bathroom twice.

So, I figured it out: at \$3.00 per adult and \$2.00 per child, we would need about 275,000 people over eleven days. I felt comfortable. The press was hammering us, and Republicans were making wild accusations. The political pressure was intense, and I witnessed something I had never seen before. The PT Barnum guy folded under pressure and announced that all children were free.

I'm standing there, and 15,000 people are waiting in line to get in, and they knew nothing about the free kids. I looked at

him and said, "We are bankrupt." He was unwilling to listen. He said he had already sent *The Sun* a press release. I told him they had never printed a press release we had given them. I quietly went to my trailer, put those two cases of Piper-Heidsieck on ice, and rode out the eleven days knowing we were never going to come close to paying what we owed.

Later, someone asked me if I had even put it on my resume, and I politely told him that, in five years, no one would remember it and that I did not want to lose that memory. Plus, it was one of the best times I've ever had. I gained valuable knowledge of electricity for streetscape projects and plumbing, which benefited me during low-income housing tenant conversions.

But most of all, the PT Barnum guy taught me a lot, both good and bad. I learned to stay calm under pressure after watching him panic when someone tried to chop off his boss's head. I learned to think big picture and develop a positive vision for what I do.

Things have changed since 1976, but it is again time for revelry as we celebrate our country.

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

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NEW YEAR, OLD CHALLENGES AS PJM FACES UNCERTAIN PATH TO POWER

By Lauren Jessop,
The Center Square Contributor

Pennsylvania's electrical grid sits at a critical crossroads, buckling under the pressure of rising demand with not enough supply or time to stabilize it.

Those concerns — reliability and affordability — dominated the last year for PJM Interconnection, the regional grid operator serving 67 million people across 13 states and the District of Columbia. Long-standing generation is retiring faster than replacements can come online, while demand — driven largely by AI-powered data centers — is increasing.

The path ahead appears as uncertain as the one before it.

Demand surge intersects with supply crunch

Energy leaders spent much of 2025 warning that Pennsylvania, and the broader PJM region, are entering an era defined by rapid load growth. Projections tied to data center expansion alone put anticipated new demand at roughly 22 to 30 GW — enough electricity for more than 10 million homes — while expected new supply is closer to 6 to 12 GW.

That widening gap has been a key driver behind record-high capacity prices, with experts warning that consumers will ultimately pay the difference through multi-year bill impacts.

Pennsylvania's challenges are a part of a broader national story, but PJM's near-term imbalance made the region a focal point. A separate forecast from consulting and technology firm ICF projects U.S. electricity demand will rise 25 percent by 2030 and as much as 78 percent by 2050, with peak demand growing 14 percent and 54 percent over those same periods.

Capacity prices and ratepayer guardrails

Last April, the Federal Energy Regulatory Commission, or FERC, approved a settlement setting guardrails for the 2026-2028 auctions: a \$325 price cap and a floor of \$125.

In PJM's report on the 2027-2028 Base Residual Auction, the grid operator said it procured 134,479 MW of unforced capacity at \$333.44 per MW-day — a 1.3 percent increase over the prior year. Still, PJM said committed supply fell 6,623 MW short of its stated reliability requirement once the Fixed Resource Requirement is included — a shortfall roughly equivalent to powering about 6.6 million homes.

Stu Bresler, PJM's incoming chief operating officer, said customers shouldn't assume the worst, noting the region still holds reserves designed to meet the "once-in-10-year" reliability standard — though extreme weather or shifting market conditions can still test the system.

A statewide poll found most respondents worried about utility bills and wanting lawmakers to intervene, while governors across the PJM region pushed for stronger state voice in its governance.

"It has proven, over the last number of years, too darn hard to get enough new generation projects off the ground because of how slow PJM's queue is," said Gov. Josh Shapiro. He added they are exploring all options, including leaving PJM.

The governor's comments followed a complaint he filed with federal regulators to compel PJM to adjust the math used in its power pricing auctions and speed approval for new generation projects.

Shapiro and allies argued that without changes, PJM-related costs would have surged — estimates at the time suggest increases as high as 800 percent, with

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utility bills rising by roughly 30 percent, according to multiple estimates.

Democratic governors in four other states in the power grid's territory, as well as consumer protection organizations, backed the complaint. Eventually, PJM submitted a price cap adjustment that would lower the cost from \$500 per megawatt day to \$325.

"It shouldn't take going to court to have our voices and the voices of 67 million who are served by the PJM grid heard by PJM's leadership," Shapiro said. "We need to be in the room to make sure our citizens have a seat at the table."

Shapiro drew criticism from some Republican lawmakers. Sen. Gene Yaw, who chairs the chamber's Environmental Resources and Energy Committee, for example, noted that PJM is powerless to change state policies that focus on climate action targets and are outpaced by growing demand.

Competing narratives on affordability

One line of argument emphasized high electricity rates and broader affordability worries. Another highlighted that, when adjusted for inflation, Pennsylvanians may be paying less than they did nearly 30 years ago due to deregulation and the competitive market.

Meanwhile, industry groups offered a different message about long-term price trajectory.

A joint statement from the Electric Power Supply Association and PJM Power Providers Group warned that customers enjoyed record-low supply prices over the last decade, however, a new era has dawned and there is a cost to building the projected necessary resources on the timeline required.

Reliability issues

A PUC report found a record number of reportable outage events in the commonwealth in 2024, driven largely by severe storms and vegetation-related damage, and compounded by the challenges of an aging grid.

Forecasting how much power the region will need is tied to nearly every debate over cost and reliability.

PJM said its peak load forecast is about 5,250 MW higher than in the 2026-2027 capacity auction, with nearly 5,100 MW of that increase attributable to data center demand. The cleared resource mix for the auction year illustrated the current balance of the system: 43 percent natural gas, 21 percent nuclear, 20 percent coal, five percent demand response, four percent hydro, two percent wind, two percent oil and one percent solar.

At the same time, policymakers and analysts raised concerns about "ghost projects" — speculative or duplicative interconnection requests that inflate

forecasts, complicate planning, and can lead to overbuild risk, stranded asset concerns, and contentious arguments over who should pay for upgrades.

PJM has also pointed to significant supply in the pipeline: as of August, it said about 46,000 MW of new generation had signed interconnection agreements and were ready to construct — enough, once operational, to supply as many as 46 million homes. But many of those projects face headwinds outside PJM's direct control, including siting and permitting challenges, supply chain delays, and difficult financing conditions.

Possible solutions

Making the most of existing generation became a topic of discussion.

"Make no mistake. Transitioning the energy mix isn't a simple task," said Diane Holder of Reliability First, at a House Energy Committee meeting last May. "It's not a shift from one resource to another. It's a monumental change to how the bulk power system operates and it will take careful planning — and we risk blackouts if we don't get this right."

Witnesses also stressed that the transition to more wind and solar adds complexity because many renewable resources do not automatically provide the same stabilizing grid services as traditional plants unless paired with storage and grid-forming technologies.

The hearing reflected growing consensus around "high-impact, lower-friction" upgrades: grid-enhancing technologies such as dynamic line ratings, advanced conductors, and other upgrades that can increase transfer capability on existing lines.

One example cited dynamic line ratings applied to 11 major transmission lines, with an estimated \$23 million per year in congestion savings. "NextGen Highways" — the concept of co-locating high-voltage transmission along highway corridors — was presented as one pathway to reduce siting conflict and speed project development.

Pennsylvania's grid is among the oldest in the country, making efficiency crucial, Chris D'Agostino of Advanced Energy United told The Center Square.

Integrated energy planning, he said, while still new is viewed as a key innovation to optimize utility operations and investments. But, making overlapping electric and gas functions work together takes coordination and communication.

D'Agostino compared planning to a potluck dinner: without coordination, two people might bring the same dish. Likewise, poor coordination risks duplication of investments and unnecessary spending.

(Continued on page 46)



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AI FACES UNCERTAIN PATH TO POWER

(Continued from page 45)

Large load policy

Connecting large load customers like data centers sits at the center of the affordability and reliability discussion.

The PUC launched a series of public hearings aimed at developing a model tariff to guide interconnection and rate structures for large load customers. Vice Chair Kim Barrow framed the moment as one requiring “radical transparency,” noting the challenges of base load needs, climate-driven storms, infrastructure constraints, and unprecedented demand growth.

Data center companies and trade groups — including representatives from Amazon Data Services, Google, Vantage Data Centers and the Data Center Coalition — emphasized that tariffs should be fair, transparent, and grounded in cost-causation principles. Utilities and data center representatives also raised the need for clear rules around co-location and interconnection to reduce uncertainty and protect existing customers from stranded costs.

On the PJM side, the debate intensified through the Critical Issues Fast Path

process — a fast-track effort launched in August to address large-load growth and co-located data centers.

A coalition of state legislators submitted a “Protecting Ratepayers Proposal” aimed at ensuring households aren’t subsidizing new data center demand from Fortune 500 companies. Consumer advocates and the NRDC supported related concepts, pushing for “bring your own” or curtailment-first approaches that would require large loads to manage their impact on the grid.

But the process ended the year without a clear winner. At PJM’s November 19 meeting, none of 12 proposal packages received the votes needed to pass. Stakeholders acknowledged the proposals were complex and some arrived late, requiring more development.

Following the meeting, FERC directed PJM to establish transparent rules to facilitate service of AI-driven data centers and other large loads co-located with generation facilities.

As we enter 2026, Pennsylvania still seeks answers on how to deliver a reliable energy future — and who pays for it.

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