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Cover Story: For over 30 years TKO Pest Control, Inc. has provided expert extermination service and pest control education to commercial and residential clients throughout Philadelphia, Montgomery, Berks, Chester, Delaware, and Bucks counties.



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TKO

PEST CONTROL

***Celebrating 30 Years of
Building Long and Strong
Relationships Thru Providing
Safe and Effective Pest Control***

By Kathy Hunt

Talk to David Collins about TKO Pest Control of Royersford and you'll immediately be drawn in by his warmth and enthusiasm not only for his work but more importantly for his amazing team. Yet, when Collins started his business 30 years ago, he saw it as one-man show where he would wear all the hats and do all the work to keep clients happy and pest-free. For the first three years, he did just this, juggling service calls, sales, scheduling, bookkeeping, and more. After his workload became too intense to manage on his own, he recruited his wife, Joann, to become TKO's office manager. Even then, Collins maintained a jam-packed schedule, performing all the sales and service calls in Philadelphia and the surrounding counties.



PHOTOS BY STEVE LADNER PHOTOGRAPHY

DAVID AND JOANN COLLINS



THE TEAM

It took seven years of 16-hour workdays and frequent seven-day workweeks for him to learn to delegate responsibility. It was then that he hired his first outside employee, a young man who he met working at one of his restaurant accounts who was looking for a career change. From that pivotal moment, the company began to grow, in size and geographic reach. Today, TKO has 12 employees, eight of whom are technicians. Collins' wife, Joann, better known as MiMi by her three grandsons, has been the one wearing many hats now working from her home office when she's not playing with her grandsons.

"I owe everything to my wife for helping me run the business and putting up with all the craziness around having your own business," Collins said. "You have to have an amazing partner or you'll sink, and she's a perfect life and business partner. I'm truly a Blessed Man!"

Collins' daughter, Alisha, also works at TKO as the office manager. This month, she will celebrate ten years with the company. During that time, Alisha along with

her incredible office team has modernized the office workflow for account development, customer service, and to perform efficiency studies, making the business even more efficient and productive, he said.

Collins' son worked alongside him during high school and college but ultimately chose a different career. Collins said that at that time, he didn't respect "young ideas but I really should have. It turns out, he was right about everything." Still today, Collins refers to his son for HR advice and other business practice questions.

Total knock-out on residential and commercial pest control

Today, TKO Pest Control has clients in Philadelphia, Montgomery, Berks, Chester, Delaware, and Bucks counties. The company maintains an even split between residential and commercial customers.

(Continued on page 8)



(Continued from page 7)



ALISHA RANTZ



STEPHANIE CAMUSO

The business works for a large number of Center City Philadelphia restaurants, a client base that Collins attributed to his years with renowned chef Georges Perrier and his French restaurant, Le Bec Fin. *Esquire* magazine called Le Bec Fin “the best French restaurant in America,” and for decades, the Philadelphia restaurant received the coveted five-star rating from reviewers. Perrier retired in 2012.

“I started working for Perrier about five years into the business. He was our flagship. I say ‘flagship’ because, when you get to that caliber of restaurant, that’s when you know you’re doing something right,” Collins said. “Prior to being hired by Le Bec Fin, I was already servicing many other businesses in the city. I actually contemplated getting out of the city just because of the traffic and parking headaches. My nephew Dave came to me and said he loves to be down the city, so for the past twelve years he services the city five days a week. Today, all the chefs who worked for Perrier and later moved on to or opened other restaurants use us,” he said.

In addition to restaurants, the company works with bakeries, casinos, theaters, country clubs, nursing homes, schools, office and apartment complexes, and federally inspected meat and poultry processing plants. Fully licensed, certified, bonded, and insured, TKO is a member of the *National Pest Management Association* and *Pennsylvania Pest Management Association*.

Whether ants are swarming a kitchen, bed bugs in a home, or hornets nesting in an office, the TKO team of technicians can expel and prevent the return of these and many other pests.

Arriving at a job site dressed in spotless uniforms and booties, TKO technicians are the consummate pest control professionals. After being introduced to their customer, they learn more about the suspected problem and concerns. Once they fully understand the situation, the inspection work begins. Wearing kneepads and using flashlights, they crawl on their hands and knees, searching in every nook and cranny of the building. Suspect that something unwanted resides behind a wall, beneath cabinets, or above the ceiling tiles? Rest assured. TKO will find the interloper.

After a technician has determined what and where the problem is, he speaks with the customer about different approaches for controlling or completely eradicating the pests. During their conversation, a variety of factors are taken into account, including whether children and pets live in the house. Other considerations are whether anyone in the building has health

issues or is pregnant, and if the property has any structural issues, such as a leaky roof or pipes. Facts gathered, the technician then comes up with a plan that fits the customer’s specific needs and preferences.

After treating a site, the technician advises the customer about prevention techniques to stop the pests from returning. Pest control is an ongoing effort, one that can’t be neglected for months on end. If a customer slacks off, those annoying millipedes, stink bugs, hornets, and other insects will come back again. Wildlife removal services are also available if needed.

“We’re large enough to serve all your pest control needs effectively and safely, but still small enough to give your home and business the personal service and attention that you deserve,” Collins said.

Three decades of hard work brings wisdom and success

After 30 years of running his own business and often assuming multiple roles, Collins now devotes much of his workday to sales and quality control. However, if a technician calls out sick or is on vacation and an extra hand is needed, he willingly heads back out into the field.

“I have to commend my mother, Roseann Collins, a single parent from day one, who raised me with a lot of discipline and respect for others, and with an understanding that the world doesn’t just hand you things,” Collins said. “You must work, and earn not only money but the respect from others. She raised me right.”

While his personal work ethic hasn’t changed, he has learned how essential the help and efforts of other people are. “I’ve learned that the ‘team’ word is so important,” He explains. “I used to be a ‘me’ and ‘I’ guy before I believed in trusting anyone else with my reputation. Once I started doing this and I got the right team together, it’s been great. They’re all like family, and some really are family,” he said. “They took us to where we are now and will take us to new heights in the future. There’s no doubt. My people are everything.”

Three decades in business reinforced something that he had long known — not to categorize or judge anyone. “You have to take each person for who they are,” Collins said. “When I interview someone and they seem personable and like they’re great communicators, and they’re teachable, I put them in a truck, and I give them 90 days to prove they can be part of the team.”



Generally, Collins can tell within the first 30 days whether or not a new hire will work out. Even so, he provides an additional 60 days so that the person has a chance to learn, change, and “get polished a little bit.”

Collins said that he is proud that he’s been able to help his team members grow, not just as technicians but as people. “In a world where people talk about how hard it is to find good workers and good people, we’ve been very fortunate. Some of my guys are in their 20s, and when they came to us, they weren’t sure what they wanted to do in life. Today, they’re getting married, they’re buying houses, and having children... They’re passionate. They’re professional. They have direction,” he said. “I can honestly say I love our TEAM.”



Along with top-notch employees, Collins recognizes how critical local communities are to the success of his business. The support and loyalty from residential, commercial, and public service customers have been key to TKO’s longevity. Collins and his team acknowledge their communities’ impact by supporting local fire departments and children’s football, soccer, and baseball teams.

Collins’ children were involved in sports as are his grandchildren. Plus, his son-in-law, who is a TKO team member and Collins’ employee trainer, is a youth football coach. He noted youth athletics are important to a child’s growth, and that coaches do a lot for children but don’t get paid. TKO pitches in and helps out by buying banners and other things for the local youth teams.

None of Collins and his teams’ efforts have gone unnoticed. TKO has over 100 five-star, online reviews and multi-year wins from the *Montco Happening List* for Montgomery County’s best pest control including 2026. There’s no doubt — consumers recognize and appreciate TKO Pest Control’s focus on personalized, skilled, safe, and effective pest control.

TKO provides free estimates for all pest control matters. For additional information about TKO Pest Control, Inc. services or to schedule a free estimate., call 610.792.5461 or visit their website <https://www.tkopestcontrolinc.com>.



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AS LAWMAKERS MULL BILLS, PA. COMMUNITY PUSHBACK ON DATA CENTERS IS WIDESPREAD



**By Ford Turner,
PA Reporter,
The Center Square**

As crowds gather again and again in local meeting rooms around the state to grapple with the potential impacts of proposed data centers, a slew of potentially relevant bills awaits action by state lawmakers in Harrisburg.

Currently, there are no comprehensive regulations in state law specific to data centers. Meanwhile, the local public meetings often filled with questions and aggravation.

"We are seeing public opposition across the political spectrum," said Ginny Marcille-Kerslake of Chester County, senior organizer for the advocacy nonprofit Food & Water Watch. In some places, she said, huge projects are being "fast-tracked" by the state when local approvals have not been received.

A bill that was referred in April to the House Energy Committee, sponsored by Republican Rep. Craig Williams of Delaware County, would codify in state law provisions of agreements recently signed by Gov. Josh Shapiro, and also by President Donald Trump. Those include the president's "Ratepayer Protection Pledge" issued by proclamation last month.

The bill that has received the most attention recently is a new set of data center rules that passed the House in a feisty debate and now is awaiting action in a Senate committee where Sen. Lisa Boscola of Northampton County is the top Democrat.

Boscola said on Friday there is urgency to get legislation in place.

"Data centers are necessary in our Commonwealth. This is the future. They are coming," said Boscola, who wants to see local communities where data centers are built benefit from an impact fee or a "community benefit agreement."

At least two public meetings related to high-profile data center pitches took place Thursday evening. One was in Montgomery County and the other in Lower Mount Bethel Township in Northampton County.

At the latter meeting, developers behind a

proposed 1.2GW data center held a town hall to address community concerns and gather feedback for the development process.

Much of that feedback was clear and consistent: residents want to preserve the area's rural, agricultural, and river-based character, and they don't want it. Several said they would rather pay higher taxes than see a data center built on what is now farmland.

The developers, J.G. Petrucci Company and Peron Development, highlighted the project's potential benefits, including millions of dollars in tax revenue. Residents, however, voiced concerns over potential noise, light pollution, and environmental impacts, particularly on local wildlife and water resources.

Meanwhile, in Limerick Township in Montgomery County, the Planning Commission held a three hours-plus meeting in a school auditorium in connection with a proposal to build a campus of eight two-story data center buildings with about 2.8 million square feet of space.

Ultimately, the commission voted to recommend to township commissioners that they not consider the "conditional use" needed for the proposal unless a laundry list of conditions are met. Those include a "closed loop" system for cooling; additional analysis of vibration; a requirement that the "hum will not be perceptible" outside the boundary of the data center property; and an annual sound study.

State Sen. Katie Muth of Montgomery County said money is a top motivator for many people with prominent voices in the data center conversation, including big tech companies, developers, and politicians.

"There is this rush to buy land and get approvals that doesn't correspond" to the actual needs of the projects, Muth said.

Boscola is against the concept of a moratorium on data center development. Muth is all for it and plans to submit a bill laying out a three-year moratorium on "hyper-scale data center development."

On Friday, she said, "The only honest entity is the general public, coming out with their concerns."

Lauren Jessop contributed to this report.



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THE PEOPLE'S VIRTUAL POWER UP FOR CONSIDERATION IN PA

By Lauren Jessop,
Center Square Contributor

Energy affordability and grid reliability were again at the center of discussion in Harrisburg.

The House Energy Committee recently heard testimony on legislation that would use technology — including virtual power plants or VPPs — to add capacity and lower costs.

House Bill 2264 would require Pennsylvania electric distribution companies, like PPL and PECO, to submit regulator-approved VPP program proposals that use distributed energy resources — like battery storage, rooftop solar, and smart thermostats — to reduce peak demand and compensate participants.

The bill's sponsor, Rep. Nathan Davidson, D-Lemoyne, said the same smart devices that are contributing to rising demand and costs can also be part of the solution. He also noted that similar legislation has drawn bipartisan support in Virginia.

Testifiers spoke about the practical aspects of VPPs, describing them as voluntary, customer-friendly programs that can produce measurable savings.

At the same time, some raised concerns

about potential overlapping compensation mechanisms, market coordination, and the need for rigorous cost-benefit analysis.

"Virtual power plants turn thousands of everyday devices that people are already using into a powerful grid resource," said Chris D'Agostino, Pennsylvania policy lead at Advanced Energy United. "With the right policy framework, Pennsylvania can unlock these technologies to deliver cleaner, cheaper, and more reliable electricity."

D'Agostino said that as demand rises, the traditional response has been to build more power plants and expand grid infrastructure. While those measures remain necessary, he argued the state also needs additional cost-effective tools that are quick to deploy and make better use of existing assets. Virtual power plants are one such tool, he said.

He cited a 2025 Department of Energy Report showing that VPPs can provide capacity at 40 percent to 60 percent lower cost than conventional peak power plants.

Leah Gibbons, senior director of regulatory affairs at NRG Energy, told the committee the company has extensive experience delivering VPPs.

(Continued on page 14)

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VIRTUAL POWER

(Continued from page 13)

Partnering with Renew Home and Google Cloud, NRG built what she described as one of the largest residential smart thermostat VPPs in the country, targeting 500,000 customers and one gigawatt of peak demand reduction by 2035.

Gibbons said a successful program depends on devices installed at scale, strong customer engagement, and a clear way to monetize reductions in capacity and transmission costs. She added that while NRG has proposed several amendments to the bill, it provides a solid framework for a utility-run program.

Based on the company's experience, customers typically save between \$80 and \$120 annually simply by reducing usage during peak periods, she said, with even greater savings possible through smart home technology.

She stated that smart meters and advanced metering infrastructure, or AMI, usage data are ubiquitous across Pennsylvania and essential to monetizing the benefits of customer participation, Gibbons said.

While supportive of the concept, Rod Williamson, executive director of Industrial Energy Consumers of Pennsylvania, or IECPA, said he has some concerns with the bill as drafted.

He offered five recommendations to ensure that any VPP program adopted in Pennsylvania supports grid reliability without burdening customers with unnecessary costs. They included prohibiting duplicative compensation for the same event, basing compensation on actual avoided costs or market value, tying utility incentives to real net savings rather than spending, requiring the PUC to conduct rigorous benefit-cost and rate-impact analyses, and ensuring alignment with PJM markets and safe interconnection.

Rep. Martin Causer, R-Bradford, echoed Williamson's concerns about protections for nonparticipants and potential cost shifting. Proponents argued that VPPs are less expensive than building new peaker plants or major transmission upgrades, meaning total system costs would be lower and nonparticipants would benefit indirectly as well.

Supporters also noted that device rebates already exist under current ratepayer-funded programs and that VPP benefits come from avoided costs. When customers reduce peak usage, system costs fall, and part of those savings can be shared back through bill credits or other payments rather than relying primarily on new charges to other customers.

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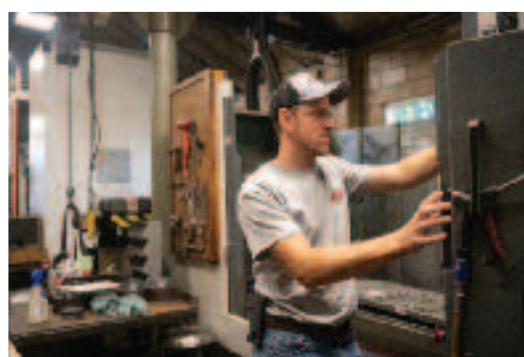
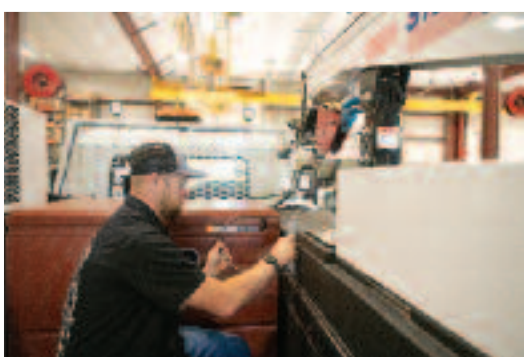
Levan Machine and Truck Equipment has an extensive selection of truck products and primarily serves customers with commercial vehicles from Class 1 up to Class 8. The team at Levans listens to their customers before, during and after the sale is complete.



They work hard to ensure they build a truck to meet your daily work needs, and if you aren't sure what you need, they'll help you figure it out. Levans has several great relationships with commercial auto and truck dealers and can help facilitate the buying process too. They specialize in truck bodies, van solutions, toolboxes, mobile power solutions, lift solutions, hydraulic systems, specialty lighting, and crane systems.

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

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WHY YOUR TEAM HATES YOUR BUSINESS SOFTWARE



TECHNOLOGY
By Marc Umstead,
Plus One Technology

You made the investment. You did the research. You sat through the demos.

You signed the contract for that shiny new project management software, or CRM, or time tracking system, or whatever tool promised to “revolutionize” how your team works.

Six months later, you discover half your staff is still using Excel spreadsheets, email threads, and sticky notes. Sound familiar?

If you’re a small business owner who’s ever felt the sting of a software investment that didn’t stick, you’re not alone. The problem isn’t that you chose the wrong tool — though that happens too. The real issue is more nuanced, more frustrating, and far more expensive than most business leaders realize.

The Real Cost of Software Your Team Won’t Use

Let’s talk numbers for a moment.

Say you invested \$15,000 annually in a comprehensive project management platform for your 12-person team. That’s roughly \$1,250 per month. Now imagine only six people actually use it consistently, while the other six have reverted to their old workflows; or worse, they’re maintaining two systems: the “official” one for appearances and their real system that actually works for them.

You’re not just losing half your software investment. You’re also paying for:

- **Duplicate effort:** Staff maintaining information in multiple places
- **Data inconsistencies:** Different team members working from different versions of the truth
- **Missed deadlines:** Because nobody’s sure which system has the accurate timeline

(Continued on page 18)

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TECHNOLOGY

(Continued from page 17)

- **Management blind spots:** You can't see real progress if half the work isn't being tracked
- **Training costs:** For a system people abandon anyway
- **Lost productivity:** Staff spending time navigating around the tool instead of using it

When you add it up, that \$15K software investment might actually be costing you \$40K or more in lost productivity and workarounds.

Why Software Adoption Fails (It's Usually Not What You Think)

Most business owners assume software adoption fails because employees are "resistant to change" or "stuck in their ways." That's rarely the full story. Here's what actually happens:

The Software Doesn't Fit the Workflow

Your sales team needs to log client interactions quickly between calls. The new CRM requires 12 fields of data entry before you can save a note. So, they jot things down on paper and promise themselves they'll "enter it later." Spoiler: later never comes. The software might be powerful, but if it adds friction to daily tasks instead of reducing it, people will find ways around it.

Nobody Really Learned How to Use It

The software vendor provided a 90-minute training session. Your team nodded along, tried to take notes, and promptly forgot 80 percent of what they heard by the next morning.

Real software adoption requires ongoing support, not a one-time training dump. People need to practice, ask questions, and build new habits — and that takes time and reinforcement.

It Solves Management Problems, Not Employee Problems

Here's a tough truth: sometimes we choose software that makes our lives easier

as business owners while making daily work harder for the team.

You want real-time visibility into project status. Great. But does the tool help your project managers actually manage better, or does it just create more administrative busywork for them?

If the software primarily serves leadership reporting needs without providing clear value to the people doing the work, don't be surprised when adoption stalls.

The Integration Situation Is a Mess

Your team already uses email, Microsoft 365, QuickBooks, and three other tools. The new software promised "seamless integration" with everything.

Except the integrations require IT setup nobody prioritized. Or they work, but not quite right — syncing is delayed, data doesn't map correctly, or the connection keeps breaking.

Now your team is manually moving data between systems anyway, which defeats the entire purpose.

There's No Clear Owner or Champion

The software got purchased. It got installed. But who's responsible for making sure it actually works for the team?

Without someone actively championing the tool; troubleshooting issues, sharing best practices, celebrating wins, and adoption drifts. People encounter a problem, can't get quick help, and quietly return to the old way of doing things.

What This Actually Looks Like in Real Businesses

The accounting firm that bought practice management software to streamline client workflows. Three months in, partners are still emailing spreadsheets back and forth because "it's just faster." The software sits unused while the annual subscription auto-renews.

The manufacturing company that implemented inventory tracking software

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to prevent stockouts. The warehouse team finds it too complicated and continues using their paper system. Management makes decisions based on incomplete data, leading to both overstocking and shortages.

The law office that invested in document management software to improve organization and security. Attorneys continue saving files to their desktop and emailing documents because the new system “takes too many clicks.” Critical files remain unsecured and unorganized.

In each case, the business didn’t just waste money on unused software. They reinforced the status quo, created shadow IT problems, and missed the operational improvements they were trying to achieve.

The Hidden Shadow IT Problem

When employees can’t or won’t use official business software, they don’t stop working. They improvise. They find free tools online. They use personal Dropbox accounts. They create elaborate workarounds in Excel. They develop systems that work for them but remain invisible to management.

This is “shadow IT” — technology solutions that exist outside official channels and IT oversight.

Shadow IT creates serious problems:

- **Security vulnerabilities:** Personal tools don’t have business-grade security

- **Compliance risks:** Sensitive data flowing through uncontrolled systems
- **Data loss potential:** Information stored in places that aren’t backed up
- **Integration impossibility:** Systems that can’t connect with anything else
- **Knowledge silos:** Processes that only work if specific people are around

The irony? Shadow IT often emerges because official software doesn’t work well enough. Your team isn’t trying to be difficult, they’re trying to get their work done.

How to Actually Get Your Team to Use New Software

Here’s the good news: software adoption doesn’t have to be a coin flip. There are practical steps that dramatically improve success rates.

Start with the Workflow, Not the Software

Before you shop for solutions, map out how work actually flows through your business. Not how you wish it worked — how it actually works today. Talk to the people doing the work. What are their pain points? What slows them down? What workarounds have they already created? Then find software that fits those workflows, not software you’ll need to twist your workflows around.

(Continued on page 20)

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TECHNOLOGY

(Continued from page 19)

Involve the Team in Selection

The people who will use the software daily should have input on which tool you choose. Not final decision authority necessarily, but genuine input. Run trials. Get feedback. Let staff test drive options and report back on what actually helps them work better. When people have ownership in the selection, adoption improves dramatically.

Plan for Real Training and Support

Budget time and money for proper onboarding. Not a single training session — ongoing support.

This might mean:

- A phased rollout instead of big-bang implementation
- Internal champions who become power users first
- Regular office hours where people can get help
- Written guides and video tutorials specific to your workflows
- Patience for the learning curve

Software adoption is a change management challenge, not just a technical implementation.

Make Sure Integrations Actually Work

Before you fully commit, verify that integrations with your existing tools actually function the way you need. Test the data flow. Confirm syncing works reliably. Make sure the connected systems actually talk to each other in meaningful ways.

If integrations require significant IT work, factor that into your timeline and budget. Don't assume "it just works."

Assign Clear Ownership

Someone needs to own this software's success. Not just manage the subscription, but actively champion adoption.

This person:

- Monitors usage and addresses problems
- Gathers feedback and suggests improvements
- Helps struggling users get unstuck
- Shares success stories and best practices
- Acts as the bridge between vendor support and your team

Without this ongoing ownership, even great software can fail to stick.

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Start Small and Prove Value

Don't try to revolutionize everything at once. Pick one workflow or one team to start with.

Prove that the new software actually makes life better for that group. Document the wins. Show concrete improvements. Then expand to other areas with a proven track record and real examples of success.

When to Get Professional Help

Sometimes the problem isn't the software choice — it's the implementation strategy, the integration complexity, or the change management process. This is where working with an experienced MSP makes a significant difference.

A good IT partner helps you:

- Evaluate software options based on actual business needs
- Plan implementations that set up for adoption success
- Handle the technical integration work properly
- Provide ongoing user support during the transition
- Monitor usage and address roadblocks proactively

The difference between software that transforms your operations and software that collects dust often comes down to professional implementation support.

The Bottom Line

Buying business software is easy. Getting your team to actually use it? That's where the real work begins. The good news is that software adoption failure isn't inevitable. When you involve users in selection, plan for proper training, ensure working integrations, and provide ongoing support, adoption rates improve dramatically.

Your team doesn't hate new software. They hate software that makes their jobs harder, wastes their time, or solves problems they don't actually have. Choose tools that genuinely help them work better. Implement them thoughtfully. Support the transition properly.

Do that, and you'll stop throwing money at unused software licenses and start seeing real operational improvements.

Struggling with software that isn't delivering results? Plus 1 Technology helps small businesses evaluate, implement, and optimize technology solutions that actually work for your team. We focus on practical implementations that drive real business value, not just impressive feature lists. Contact us at 610.792.5660 to discuss how we can help you get more from your technology investments.

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MARKETING TIPS
By Brandon Rost,
CEO, beMarketing

The Era of the Trust Premium

We've officially crossed a new digital threshold. As generative text and hyper-realistic synthetic images flood the internet, consumer skepticism is at an all-time high. When anyone can generate a flawless lifestyle photoshoot or a persuasive review with a single prompt, the intrinsic value of standard content drops, and the value of verified trust skyrockets.

The Power of the Behind-the-Scenes

For the last decade, brands strived for a highly curated aesthetic, but today, that perfection triggers the uncanny valley response. Brands need to lift the curtain and show the messy middle of their operations. Putting real faces to the brand and highlighting actual employees serves as essential proof of life.

Human Imperfection is a Feature

A slightly shaky smartphone video of your team unboxing a new prototype builds

exponentially more trust than a glossy, AI-enhanced 3D render. Consumers are actively seeking out the real and the raw. Stop trying to look flawless and start leaning into the authentic reality of running your business.

Double Down on User-Generated Content

When a brand says its product is great, consumers are inherently doubtful, but when a real person says it, they listen. True user-generated content has become the ultimate anchor to reality. Prioritizing raw, unedited reviews and photos over highly curated influencer campaigns is the best way to prove your product's worth.

The Bottom Line

AI has democratized content creation, making it infinite and essentially free, but you cannot prompt an AI to generate genuine trust. The brands that survive this new era will be the ones that fiercely protect their humanity, empower their communities, and prove their authenticity at every touchpoint.

At beMarketing, we help consumer brands navigate the shift to an AI-driven landscape and build trust-first strategies that make a genuine difference.

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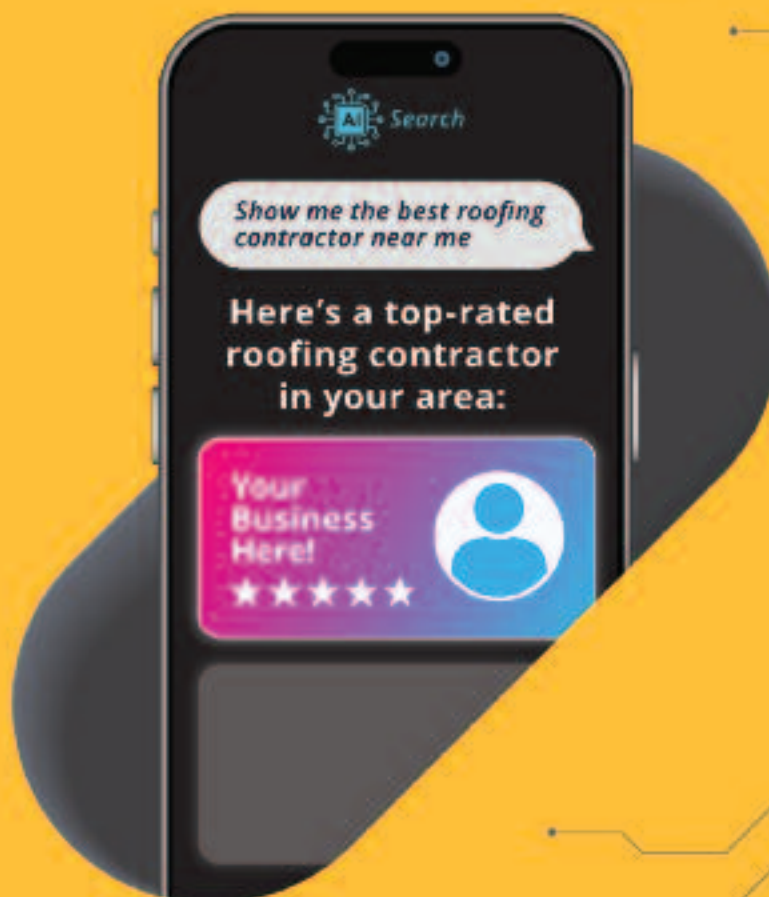
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3 FIERCE AI TIPS TO SCALE WITHOUT LOSING YOURSELF THIS MAY



By Deborah Ann Spence, **Fiercepreneur**

May is about movement. The flowers are open, the air is lighter, and business energy starts buzzing again. This is the month where all that prep work you did in winter finally starts paying off — *if you keep your momentum.*

But here's the catch: scaling your business doesn't mean scaling your stress. It means building smarter, stronger, and with the right systems carrying your vision forward.

Here's how to use AI this month to expand your reach — without losing your rhythm or your sanity.

Automate the Growth, Not the Grit

You can't pour your heart into everything. But you can make sure your heart stays at the center of everything. Let AI handle the logistics — onboarding, follow-ups, reminders, scheduling — so you can focus on the human parts that actually matter.

Your clients don't need you in every detail. They need you in the moments that count. AI keeps the wheels turning so your energy stays where it belongs — leading, coaching, creating.

Fierce Truth: Real leaders delegate. AI is your first employee — and it doesn't need coffee breaks.

Turn Your Expertise Into Evergreen Content

You've said the same advice a hundred times — it's time to systemize it. Use AI to take your videos, blogs, and posts and turn them into reusable resources: guides, eBooks, quizzes, or training prompts.

You're sitting on gold — repurpose it. Build one AI-powered content hub that sells for you while you sleep.

Fierce Truth: You're not running out of ideas. You're sitting on untapped ones you haven't organized yet.

Use Data Like a CEO, Not a Guessing Game

Growth isn't magic — it's math. Use AI to help you track what's working. From ad performance to email engagement to client retention — let AI summarize and visualize what your eyes can't see in the chaos.

Data doesn't lie, and AI can translate it in plain English so you make decisions faster. No more hoping. Just clarity.

Fierce Truth: You can't scale what you don't measure — but once you do, you can multiply it.

Final Thought

This May, move like the woman who's done being "almost ready." You planted, you built, you cleaned house — now it's time to grow with grace and precision.

Because fierce isn't just about fighting. It's about *flowing*. And when your systems run right, your business starts breathing on its own.

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SOCIAL MEDIA TIPS

By Theresa Mintzer

People buy from businesses they know, like, and trust. One of the easiest ways to strengthen that trust is through reviews and testimonials. Make sure your loyal customers can share feedback about your business.

If you do not see a review tab on your Facebook Page, go to Settings, then "Page and Tagging", and toggle "Allow other to see and leave reviews on your Page" to on. Once you have confirmed that your review tab is visible, it is time to ask for reviews. Google Business Profile offers a shareable link you can send directly to customers. On LinkedIn, you can request recommendations through your profile.

Don't be afraid to be direct when asking for reviews. When you send a follow-up email to a customer, include a link to your Facebook or Google review page and ask for a testimonial. The easier you make the process, the more likely someone will

leave a review. If you have a physical location, display a QR code with a direct link to your review page so customers can quickly respond.

When customers tell you they love your product or service, take the opportunity to ask for a review on Facebook or Google. Not everyone will follow through, and that's okay. However, there is a good chance they simply had not considered it. Asking plants the seed, so even if they don't leave a review right away, they may do so later.

Reviews can make a meaningful difference in your business. While it would be ideal if every satisfied customer shared their experience without being asked, that is not always the case. Make it a habit to ask. It is also helpful to support other businesses by leaving reviews for them as well.

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.

The New Norm in

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Mary Jo Lovely, circa 2000



CELEBRATING 10 YEARS OF HOPE

The Story Behind the Transplant Alliance Foundation

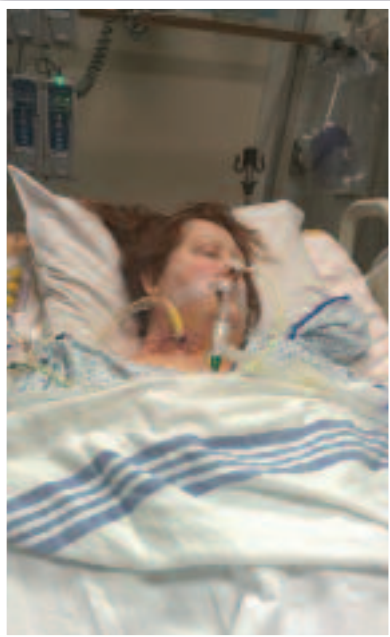
The story of the Transplant Alliance Foundation began long before its official founding in 2016. Its roots trace back to one woman whose strength, compassion, and personal journey through organ transplantation would inspire a mission that continues changing lives today.

In 1998, Mary Jo Lovely experienced heartbreaking loss when her husband, Stephen Boyes, passed away unexpectedly. During one of the most difficult moments of her life, the Gift of Life organization approached Mary with a question that would forever shape her family's future: do you want to fulfill Steve's wish of being an organ donor? Without hesitation, Mary said yes. That selfless decision began her family's lifelong connection to the world of organ donation and transplantation.

Just a few years later, at only 42 years old, Mary was diagnosed with Chronic Obstructive Pulmonary Disease (COPD). Her condition progressed rapidly, and she soon found herself dependent on oxygen around the clock. By 2004, doctors delivered devastating news—without a lung transplant, she would not survive. Determined to fight, Mary completed the extensive testing process and was officially placed on the transplant waiting list in 2006.

On July 1, 2007, Mary received the call that would save her life. She underwent her first lung transplant, receiving a single lung after the donor's second lung was deemed unusable due to damage. That life-saving surgery marked the beginning of a new chapter, but it also opened Mary's eyes to the unseen struggles many transplant families endure.

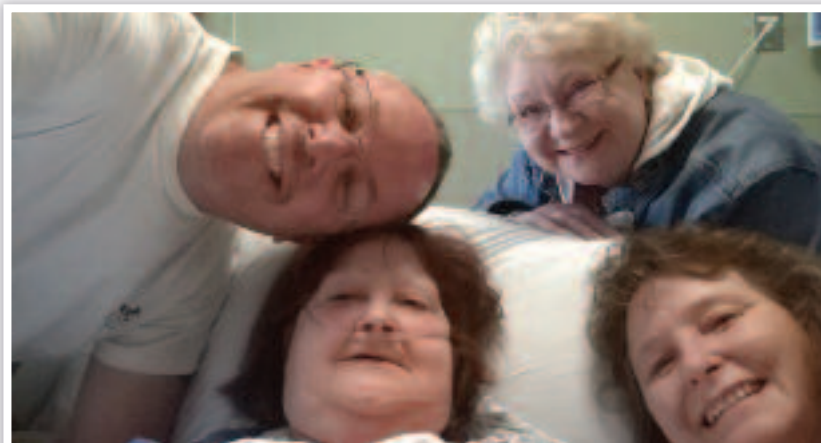
Throughout her transplant journey, Mary met countless patients and families facing unimaginable financial burdens. She learned that many were forced to hold fundraisers simply to afford the costs associated with transplantation—expenses related to travel, lodging, medications, and procedures that insurance often would not fully cover. Mary and her husband Ken were fortunate to have strong insurance coverage, and she quickly realized many others were not as lucky. It was then that Mary made a promise: she wanted to help transplant families in need.



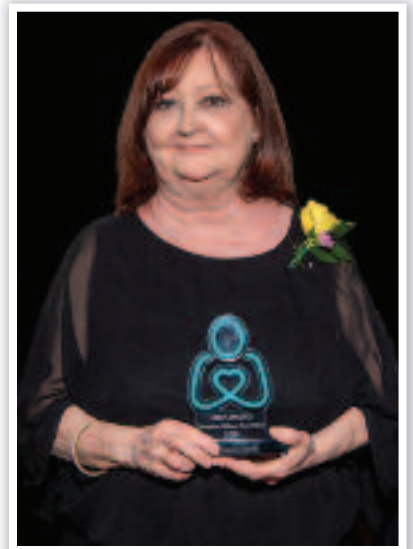
Mary's first lung transplant July 1, 2007



Second transplant, June 4, 2015



Post-op visit with family and friends, 2015



In 2019, the foundation was honored with the Help Award for work and donations to those in need.

That promise sparked the first fundraising efforts that would eventually grow into the Transplant Alliance Foundation. Mary and Ken began modestly, hosting holiday light shows at their home to raise money for transplant families. Year after year, the event grew, and in its final year alone, the display raised over \$4,600. What started as a simple act of kindness quickly became a passion-driven mission.

However, Mary's journey was far from easy. In 2009, the swine flu pandemic struck the nation—and Mary's home. Complications from the illness caused her body to go into rejection, beginning a devastating decline in her health. Once again, Mary found herself reliant on oxygen 24/7. Though she fought every day to maintain normalcy, the physical and emotional toll became overwhelming. Behind her brave smile was a woman battling unimaginable pain, depression, and frustration as her health continued to deteriorate.

In 2011, Mary was relisted for transplant and began another long and uncertain wait. As her condition worsened, the family explored every possible avenue to save her life, including traveling to Cleveland for additional transplant options. It was there they were told they

B-I-N-G-O!



To attend upcoming fundraising events and bingo nights, visit www.TransplantAllianceBingo.com.

would need nearly \$100,000 to cover relocation and living expenses during the transplant process—an overwhelming figure that brought the family face-to-face with the exact financial hardships they had watched so many other transplant families endure. For the first time, the burden Mary had always hoped to ease for others became deeply personal to her own family.

Then, in 2015, after years of waiting and fighting, Mary received her second chance at life. She underwent her second lung transplant—again receiving a single lung due to complications and scar tissue from her previous surgery. But this time was different. Determined not to waste a moment, Mary embraced life with renewed purpose and passion. She lived boldly, cherishing every day she had and dedicating herself even further to helping others.

That same passion officially became the Transplant Alliance Foundation when the nonprofit received IRS approval in 2016. What began as a dream to help other transplant families had transformed into

a legitimate charitable organization committed to easing the financial and emotional burdens of transplantation.

In 2017, the Foundation took another monumental step forward with the launch of Transplant Alliance Bingo, creating a sustainable fundraising model that would dramatically expand the organization's ability to give back. Today, the Foundation proudly hosts four weekly cash bingo events, monthly Mission Monday fundraisers, special Saturday events, and collaborative fundraising partnerships with fellow local nonprofits—all with one shared purpose: helping those navigating the transplant journey.

Now, as the Transplant Alliance Foundation celebrates its 10-year anniversary, the organization stands as a testament to Mary's legacy. What started from one woman's compassion, personal hardship, and determination to help others has grown into a nationally recognized nonprofit that has provided over \$1 million in direct aid to transplant patients and donor families across the country.



To commemorate this incredible milestone, the Foundation will host its **10-Year Anniversary Gala on May 16**, bringing together supporters, volunteers, partners, and community members to celebrate a decade of impact while honoring the woman whose vision made it all possible. The evening will reflect on the lives changed, the memories made, and the future still ahead for this growing organization.

Though Mary is no longer with us, her spirit remains at the heart of everything the Foundation does. Every fundraiser, every family helped, every transplant patient supported, and every life impacted is a continuation of the mission she began so many years ago. Her legacy is not only remembered—it is lived out every single day through the work of the Foundation she inspired.

To learn more about the Transplant Alliance Foundation, support its mission, or apply for assistance, visit TransplantAlliance.org. To attend upcoming fundraising events and bingo nights, visit TransplantAllianceBingo.com.



Gift of Life Donor Dash 2012, Philadelphia



Our first donation to Gift of Life, 2013



Transplant Games of America 2016, Ohio



Thanksgiving, 2017



Running errands, 2019

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GRCA ROUNDUP

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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

Intro to Excel

May 6, 13, 20 and 27
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

Intermediate Excel

May 8, 15, 22 and 29
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/intermediate

113th GRCA Annual Dinner with keynote speaker Mike Massimino

May 13

5 p.m.-7:30 p.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$190/person- GRCA Members;
\$210/person- Future GRCA Members
Dinner included.
Register at Greaterreading.org/dinner

Essentials of Effective Leadership Part 2*

May 20, 27, June 3, 10 and 17
8:30 a.m.-11:30 a.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$695/person- GRCA Members;
\$895/person- Future GRCA Members
Register at Greaterreading.org/leadership2

Lunch&Learn: Clear, Direct & Effective Communication

May 27

Noon – 1:30 p.m.

Center for Business Excellence
49 Commerce Dr., Wyomissing
\$30/person-member-exclusive event
Register at Greaterreading.org/clear

Networking@Night: First Commonwealth FCU

May 28

5:30 p.m. – 7 p.m.

First Commonwealth FCU
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Sinking Spring, Pa.
Free, member-exclusive event
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The Power of Connections



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Looking Ahead:

Unstoppable Women May 7 | John James Audubon Center

Inspiration and insights from speakers Erika Rothenberger, Ashley Ridolfi, and Megan Tomlinson. First 100 registrants receive Audacious Expansion.

State Representative Luncheon – May 14 | Sold out last year!

Hear directly from Montgomery County's delegation on legislative priorities and local business initiatives.

Annual Golf Outing – June 8 | 1912 Club

Four-player scramble, championship Par 3 Challenge, prizes including a car and cash, and a post-play celebration.

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IS POTTSTOWN SMALL BUSINESS COMMUNITY ENTERING A MODERN DAY RENAISSANCE?

As the downtown corridor buzzes, Pottstown's local small business climate is undergoing a profound transformation, evolving from a traditional industrial past into a vibrant, high-quality commercial hub. Today, the borough is not just attracting businesses; it is attracting anchors of the community that drive tourism, bolster the local tax base, and prioritize livable wages for residents.

Central to this surge is the robust support from the Montgomery County Commerce Department. Through flagship initiatives like the MontcoForward Loan Program, small business owners in Pottstown are gaining access to the capital necessary to maximize their investments and increase productivity. Beyond financing, the county offers specialized recruitment services and workforce development training programs at no cost to the employer ensuring that as these businesses grow, they are staffed by a talented, local workforce equipped for the modern economy.

In the heart of town, collaboration is at the forefront. Local businesses like **Caribbean Paradise Express** have become essential fixtures, serving as a catalyst for productive conversations among its peers. By fostering an atmosphere of mutual support whether through shared marketing efforts or collaborative community events,



Caribbean Paradise Express

businesses like these are proving that a unified downtown vision is the most effective driver of foot traffic and regional tourism.

This spirit of innovation is mirrored in the development of the next generation of leaders. The recent opening of the **VIBE Creative Social Innovation Hub** represents a landmark in Pottstown's evolution. By blending mentorship, entrepreneurship, and workforce development, VIBE is actively cultivating the young professionals who will steer Pottstown's economic future, ensuring the town's vibrancy for decades to come.

Supporting these grassroots efforts is our work at the TriCounty Area Chamber of



VIBE Creative Social Innovation Hub

Commerce. We provide the strategic connections and high-quality resources necessary for sophisticated growth. From our industry-specific roundtables to the revitalization of the Real Estate Executive Exchange (REXX), we offer our members a platform to exchange ideas with seasoned leaders and government officials.

By focusing on attracting businesses that offer livable wages and unique experiences, we are successfully reducing redundant efforts and creating a unified regional vision. The result is a community that is no longer just a stop along the corridor, but a destination, a place where economic opportunity and quality of life go hand in hand.

WELCOME NEW MEMBERS

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

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<http://www.cgmentgroup.com/Entertainment>

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[http://conestogastone.com/Landscaping and Lawn Care Services](http://conestogastone.com/Landscaping%20and%20Lawn%20Care%20Services)

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[http://www.freshmonkee.com/Health & Wellness](http://www.freshmonkee.com/Health%20&%20Wellness)

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Veterans Island Project
(610) 324-9666

[https://veteran.cwtwebsites.com/Nonprofit Organizations](https://veteran.cwtwebsites.com/Nonprofit%20Organizations)

MEMBER ANNIVERSARIES

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

48+ Years
The Hill School

46 Years
Pottstown Area Rapid Transit, Inc. (PART)

41 Years
Martin Stone Quarries, Inc.

28 Years
Sanatoga Animal Hospital
Spring Ford Country Club

Wolf, Badlwin & Associates, PC
Berks County Abstract Company

10 years
Translogistics, Inc.

4 years
Steadfast Paper Inc.

Children First
Nihart Photography



UPCOMING EVENTS.



MAY
14

Thursday, 8:00 AM - 12:00 PM

Young Professionals Summit

Ready to grow your career, strengthen your financial knowledge, and expand your network? Join us for a high-impact morning designed specifically for driven young professionals. Send your young professionals to the Young Professionals Summit for a morning of skill-building, fresh perspectives, and meaningful connections. From communication and leadership to financial confidence, they'll gain practical tools they can bring straight back to your workplace. Strong teams don't just happen—they're developed. Give yours the opportunity to grow.

MAY
14

Thursday, 6:00 PM - 8:00 PM

REACH Social Wine Tasting

Unwind, connect, and raise a glass with REACH! Join the REACH Women's Program for an evening of wine tasting at Ridgewood Winery in Birdsboro on Thursday, May 14th from 6:00-8:00 PM. This relaxed and welcoming event is the perfect opportunity to connect with fellow women in our community while enjoying a curated wine tasting experience in a beautiful setting. For \$25 per person, guests will enjoy a guided wine tasting along with light snacks. Whether you're a wine enthusiast or simply looking for a fun night out, this event offers the perfect blend of networking, conversation, and community. Bring a friend, make new connections, and sip your way through a delightful spring evening with REACH. We can't wait to see you there!

MAY
15

Friday, 8:30 AM - 10:00 AM

Refresh Friday: Fraud Prevention

Join us for an informative session with Megan La Rosa and Bob Massino of Tompkins as we explore the evolving landscape of business fraud. This session will cover the various types of fraud impacting businesses today and provide practical, proven strategies to safeguard your company's accounts. Learn how to strengthen internal controls, reduce risk, and respond effectively to threats—helping you keep your business financially secure. Although this class is free to our Members, we do ask you to register for our headcount. Thank you.

JUNE
4

Thursday, 8:00 AM - 9:30 AM

Membership Breakfast - Leadership TriCounty Showcase

Join us for breakfast, and to network with other TCACC Members. Come meet the Leadership TriCounty Class of 2026, a cohort of leaders from across multiple sectors in the region that have spent the last 10 months exploring the TriCounty Area, expanding their engagement in local communities, and strengthening their leadership skills. You'll hear from cohort members as they share insights from their learning journey as well their experiences of community service hours, public speaking, attending community meetings and events. Each participant will have different takeaways based on their role, industry, or challenges. You will get insights on leadership from multiple angles, enriching your own approach. Hearing their growth stories will reinforce the importance of continuous learning in leadership.

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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."



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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

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PV Perks Cards – Shop Local & Save!

For just \$10, enjoy exclusive multi-use offers from your favorite local restaurants, retailers, and service businesses. Purchase online, then pick up your card at the PV Chamber office or request it to be mailed directly to you. Visit www.PVChamber.net to purchase and view the full list of participating businesses and offers.

June 18, 2026 @ 5PM — PV Chamber Mixer

Join us for a business card exchange at Dr. McSurdy, Collegeville. Enjoy refreshments, connections and enter the raffle drawing to win fabulous prizes. FREE for members; \$10 guests. RSVP

www.PVChamber.net



Golf and Sponsorship Details and Registration on www.PVchamber.net or contact Renee Blomstrom to discuss a custom package! Sponsorship packages starting as low as \$100. The Chamber is seeking donations for Golfer Swag Bags, Raffle Prizes and Golf Prizes! ALL welcome to golf; sponsorships limited to PVCC Chamber members.



Visit www.PVChamber.net for details/event schedule.

SPRING-FORD CHAMBER OF COMMERCE

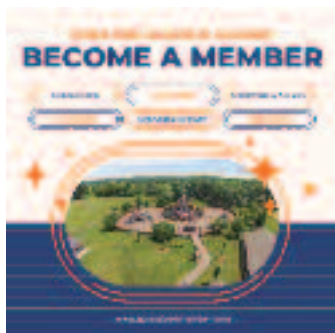
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The Spring-Ford Chamber of Commerce is a community-focused business advocate. We strive to help our member businesses grow while improving the community in which we all live and work.

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.

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

Visit us online at www.springfordchamber.com to explore the new features and opportunities available to you. Join us in our mission to drive progress and prosperity in our community.

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

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BUSINESS CONNECT

The Spring-Ford Chamber of Commerce is committed to driving economic growth, retaining and growing local businesses, and fostering relationships that will continue to enhance the progress and prosperity of our members and the community we serve. We are excited to share upcoming events!

The Spring-Ford Chamber of Commerce is thrilled to continue our thriving Spring-Ford Chamber Business Connect! **This event is held every Tuesday at the Sunshine Café.** Interested in speaking? Reach out to us at sfchamberofcommerce@gmail.com

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

HOST A SPRING-FORD CHAMBER HAPPY HOUR

Want to spotlight your business and connect with local professionals in a fun, relaxed setting? Now's your chance! The Spring-Ford Chamber is inviting members to host our monthly Networking Happy Hour.

Why Host? Showcase your business to Chamber members • Build relationships in a casual, social environment • Gain extra promotion through Chamber emails, social media, and event listing

Host Investment: \$150.00 Hosting Fee – covers event promotion, location if not at your business and Chamber staffing.

Interested in Hosting? Email: sfchamberofcommerce@gmail.com

Claim your preferred month today!

WIN

Host a Women in Networking (WIN) Event!

Showcase your business. Build connections, Support women in business The Spring-Ford Chamber invited members to host one of our monthly Women in Networking (WIN) events!

As a WIN Host, You Will:

☐ Provide the Venue – Host the event at your business or chosen location

☐ Offer Light Refreshments – Coffee, pastries, or snacks for guests

☐ Pay a \$100 Host Fee – This covers Chamber advertising and event promotion across email, social media, and our website

☐ Enjoy the Spotlight! – You'll have 5-10 minutes to introduce your business and share what you do.

Why Host a WIN Event? Gain visibility in the local business community • Reach new potential customers and partners • Support women's professional growth and empowerment • Be featured in Chamber promotions before and after the event

Interested in Hosting? Email: sfchamberofcommerce@gmail.com

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The Elephant on Penn Avenue



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

Penn Avenue is the main street running through West Reading, PA. Restaurants, bars, boutiques, commercial operations and an assortment of other small businesses line both sides of Penn Avenue for over 6 blocks. The surrounding Wyomissing neighborhood and neighboring communities find West Reading a safe and inviting place to shop, dine and find entertainment.

Parking is an issue as there is limited free parking on the street and only one pay parking lot on the avenue. Destination shoppers will do whatever they need to do to find a parking place and then walk to their business of choice. Walking the avenue to get to their destination creates an opportunity for impulse shopping at the other stores along the way, but those store owners need to do something to draw impulse shoppers into their establishments. Here enters the Elephant on Penn Ave.

Just Imagine an 8,800 lb. Elephant walking down Penn Ave. with a canvas draped over its back with your store name on it and a special deal you were offering. better yet, the deal was a product or service that almost everyone was looking for at a price that was exceptionally reasonable. Would this attract people, who had no intention of shopping at your business, to take a detour from their intended des-

tinuation, to check out what you had to offer? Not everyone, but I am pretty sure a good number of the avenue strollers would opt to stop in and check it out. What caused them to do so? The Elephant on the Avenue.

The Elephant represents a Marketing Strategy focused on getting the attention of people that have a strong want or need for something you are offering for sale. In other words, Marketing is promoting something that people are looking to buy because they either want or need it.

By Definition, "Marketing is the promotion of products or services, directed at a target audience. It involves understanding customer needs to solve a problem, building relationships or fostering Brand Loyalty". It creates genuine customer value. It is storytelling that informs potential customers. It is the process that takes place before the buyer makes a purchase from the seller.

Many business owners look at marketing and sales as one process that occurs at the same time, under the same budget. (I am allocating 10% of my gross income to marketing and sales). However, what percentage of the 10% goes to marketing and what percentage goes to sales? If those people walking down Penn Avenue on their way to dinner did not have an awareness of what you had to offer, that they either wanted or needed, you would never make a sale.

The definition of a sale is, "the transfer of ownership and title of property from one person to another in exchange for money or other valuable consideration". Therefore, the actual

sale is the "end process" of getting someone interested in a product or service you offer, that they want or need, and selecting your business as the place where they will buy it.

The Elephant can be an Event, Billboard, Commercial, Presentation, Brochure/Flyer, Mascot, Slogan, Logo, Jingle, Community Service, Social Media Post, Blog, News Letter, Magazine or Newspaper Article, Podcast, Public Relations Event, Speaking Engagement, Charity Event - whatever you can create to get people's attention about you and what your business has to offer.

Always remember that the end goal of marketing is to make sales and build customer loyalty. So, if I were walking my elephant down Penn Avenue with a banner on its back, I would have my company name and logo on the banner and something we were selling—like "the best peanuts on the planet". Now I would have people thinking about that incredible taste of fresh roasted peanuts. Then, following the elephant I would have someone pushing a cart, full of bags of peanuts, a monkey on his shoulder and a sign saying "Bag of fresh roasted peanuts—only \$1" Make the most of your marketing effort by making your sale immediate, easy and reasonably priced, while you have the attention of your potential customer.

Now, get a piece of paper and a pencil and figure out what your elephant will be and what you will be offering your intended customer based on their needs. Be unique, different, funny, appealing and memorable. Make your Marketing Event, not only create sales, but make a lasting impact on your customers that makes them want to come back frequently. Why? Because repeat business is the lifeblood of every successful business. Create your own Elephant and you will create something far greater than peanuts.



SBRA Business Spotlight



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- SBRA Networking Mingle – May 27th



WHAT'S YOUR BUSINESS' PAYMENTS STORY?



By Carolann Westendorp, Business Solutions Officer, JBT

Are you still writing out checks for your business payments—printing them, signing them, mailing them out, and then waiting days (or even weeks) for them to be received, deposited, and finally clear the bank? Do you ever find yourself at the end of the month trying to reconcile your accounts, hoping that every outstanding check has cleared so your numbers are accurate?

If so, you're not alone. Many businesses still rely on traditional payment methods, but those methods often come with delays, higher costs, and increased risk. That's exactly why more businesses are making the shift to ACH payments.

The Automated Clearing House (ACH) is a secure, electronic network used across the United States to process financial transactions in batches. Instead of relying on paper checks or costly card payments, ACH allows businesses to send and receive funds directly between bank accounts in a streamlined and efficient way.

Making the move to ACH can significantly improve how your business manages cash flow and payments. With ACH, you benefit from faster and more predictable settlement times, allowing you to know exactly when funds will be credited or debited. This level of consistency makes it easier to manage working capital and plan ahead with confidence.

In addition to speed, ACH transactions typically come at a much lower cost compared to credit or debit card processing fees. Over time, those savings can add up in a meaningful way, especially for businesses that process a high volume of transactions each month.

Another major advantage is simplified reconciliation. Because ACH payments are

electronic and trackable, it becomes much easier to match payments to invoices and keep your records accurate. No more chasing down missing checks or wondering if something got lost in the mail.

Speaking of mail, fraud reduction is another key benefit. Paper checks can be intercepted, altered, or duplicated, creating unnecessary risk for your business. By eliminating checks from the equation, ACH helps reduce exposure to fraud and adds an extra layer of security to your payment process.

At JBT, we offer ACH services as part of our Business Solutions and Treasury Management platforms. These tools are seamlessly integrated into your online banking experience, making it easy to initiate payments, collect funds, and monitor activity all in one place.

Whether you're paying vendors, collecting from customers, or simply looking for a more efficient way to manage your finances, ACH can be a powerful solution that saves time, reduces costs, and improves overall control.

If improving efficiency, strengthening security, and gaining better visibility into your cash flow are priorities for your business, it may be time to take a closer look at how you're handling payments and consider making the move to ACH.



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LEADERS: READY, SET, GO?



By Lana Potgieter, Lighthouse Leadership Coaching & Development

Early in April, Gallup released its *State of the Global Workplace 2026* Report.

"The State of the Global Workplace report features annual findings from the world's largest ongoing study of the employee experience. The 2026 edition finds that global employee engagement fell to 20% in 2025, its lowest level since 2020, costing the world economy an estimated \$10 trillion in lost productivity."

"Who cares, and why does it matter?" you ask. Here is why I thought it was worth sharing.

The tools are improving. The people side is lagging.

Businesses are investing heavily in AI, automation, and smarter systems, expecting better productivity, faster execution, and sharper decision-making. Yet many leaders are finding that better tools do not automatically produce better results.

Gallup's report points to a hard but helpful truth: the issue is not simply whether the technology works. The issue is whether leaders and managers are ready to lead people through change.

Engagement is not soft. It is expensive.

Gallup found that global employee engagement fell to 20 percent in 2025, down from a peak of 23 percent in 2022. It also estimates that low engagement cost the world economy about \$10 trillion in lost productivity. That is not a morale issue alone. That is a performance issue.

When people are unclear, disconnected, poorly led, or emotionally stretched, ex-

cution slows, errors rise, accountability weakens, and strategy stalls.

The real bottleneck is often management

One of the most important findings in the report is that lower engagement among managers accounts for most of the recent downturn in overall engagement. Since 2022, manager engagement has dropped by nine points globally.

That matters because managers are the people translating vision into action. They are the ones clarifying expectations, coaching performance, reinforcing priorities, and helping teams navigate change.

When managers are overloaded, under-trained, or simply running on fumes, the whole business feels it.

AI adoption rises or falls with leadership

Gallup also found that in organizations investing in AI, one of the strongest predictors of employee adoption is whether the direct manager actively supports it. In fact, employees who strongly agree that their manager supports their team's use of AI are 98.7 times more likely to strongly agree that AI has transformed how work gets done in their organization. That statistic should stop us in our tracks.

Transformation does not usually fail first at the level of software. It fails at the level of leadership. If managers are unclear, hesitant, reactive, or unsupported, even strong technology investments will underdeliver.

This is not inevitable

Here is the encouraging part. Gallup found that in best-practice organizations, 79 percent of managers are engaged at work, compared with the global average of 22 percent. That tells us this is not fixed. It is influenceable.

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We are not powerless. We can equip managers instead of assuming they already know how to lead. We can create clarity instead of flooding people with competing priorities. We can communicate better instead of blaming teams for not “getting it.” We can lead change in a way that builds trust rather than fatigue.

What leaders should ask now

If you are leading a business, this report is an invitation to ask better questions:

- Are our managers equipped to lead change well?
- Are our people clear on what matters most?
- Are we improving execution, or just increasing activity?
- Are we investing in tools while neglecting leadership capacity?

Those questions matter because the human side of performance is still the deciding factor. Start by looking at leadership readiness.

Look at capability. Look at clarity. Look at communication. Examine whether the team is truly equipped to carry the change you are asking them to embrace. AI is not failing. But leadership readiness may be.

And the good news is this: leadership readiness is something we can improve — intentionally, practically, and starting now.

Lana Potgieter is the founder of Lighthouse Leadership Coaching & Development, LLC, where she partners with business owners and leadership teams to cut through complexity, strengthen leadership capability, and improve execution. With more than 20 years of experience across the U.S., South Africa, and the U.K., she specializes in leadership coaching, manager development, and strategic clarity for sustainable growth. Call her at 484.347.0515.

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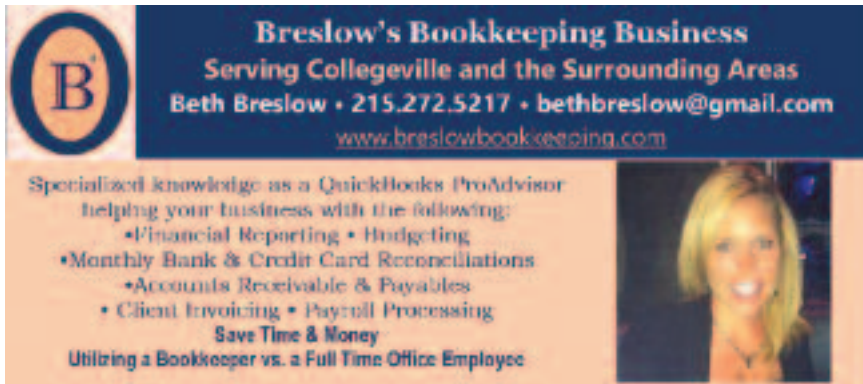
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BEFORE YOU SIGN: KEY ISSUES IN EMPLOYMENT AGREEMENTS

LEGAL PERSPECTIVES

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



After submitting countless applications, sitting for multiple rounds of interviews, and successfully navigating the job-hunting process, you've landed a position with everything you were hoping for. After weeks of stress and uncertainty, it's tempting to sign whatever paperwork is put in front of you. But before you do, it's important to pause and review, as the employment agreement you're about to sign is more than a formality or routine paperwork.

The provisions in your employment agreement may have long-lasting legal and financial consequences, both during your employment and long after it ends. With that in mind, here are a few common provisions, and potential red flags, for which every employee should keep an eye out before signing.

The first, and most well-known red flag, is an overly broad non-compete provision. But what exactly does this look like? On one hand, Pennsylvania courts recognize and want to protect employers' legitimate business interests, such as manufacturing processes, techniques, pricing structures, confidential information, and customer relationships. At the same time, courts are careful not to enforce restrictions which prevent employees from continuing their livelihood or advancing their careers.

Three key factors to focus on are the scope of restricted activities, the geographic area of the restrictions, and their duration. In determining whether a non-compete is overly broad, the answer will depend on the specific circumstances of

the employee and the offered position. Clarity and specificity are especially important when defining "restricted activities." Vague language, such as prohibiting Employee from engaging in "services similar to those provided to the Employer during the term of this Agreement," should raise concern. A provision like this could, for example, effectively prevent a marketing professional from working in advertising altogether, even for a business in completely unrelated industries. Restrictions like this often go beyond what is necessary to protect legitimate business interests and, therefore, may become unenforceable.

It is also important to be aware of statutory protections, such as the *Fair Contracting for Health Care Practitioners Act*, which took effect on January 1, 2025. This recent law represents a significant shift in non-competition practices for health care professionals, limiting the non-compete term to one (1) year or less for medical doctors, physician assistants, nurse practitioners, and other health care professionals.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 41)

Another red flag involves “clawback” and “vesting” provisions. Employers may offer signing bonuses or strong benefits, but those often come with strings attached, requiring repayment if your employment ends within a set period. These provisions can be especially problematic when paired with vague termination language that does not clearly distinguish between “for cause” and “without cause” termination. As a result, even if you are laid off and have done nothing wrong, you could still be required to repay the bonus or forfeit unvested benefits. Most clawback provisions will only apply in the event of voluntary resignation, which is why having clear definitions of “for-cause,” “without-cause,” and voluntary resignation events are so important. To reduce these risks, consider requesting carveouts for “without cause” termination or a prorated repayment structure based on your length of employment. Similarly, vague “for cause” definitions, such as “failure to meet expectations” or “inadequate performance,” can give employers broad discretion and trigger similar consequences.

Especially in science, technology, engineering, and similar fields, keep an eye out for assignment of inventions and

work-made-for-hire clauses. These provisions typically require that anything you create during your employment, such as processes, inventions, software, code, templates, workflows, or prototypes, automatically belong to the employer. While these provisions are reasonable for work created within the scope of your job, some agreements go further and attempt to claim ownership over ideas, side projects, or developments created on your own time using your own resources. It is important to look closely at how broadly these clauses are written. Ideally, these clauses should be limited to work created within the scope of your role and with the employer’s resources. If the language goes beyond that, consider asking for carveouts that clearly exclude independent projects, prior inventions, and your passion projects.

Another provision worth noting, while not necessarily a red flag given how common it is, relates to the stated term of the employment agreement. At first glance, the agreement may look like a multi-year commitment, but the language that follows often tells a different story. For example, an agreement might state that the term of employment is four (4) years but also includes a provision permitting

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either party to terminate the relationship, at any time, upon ninety (90) days' notice. In practice, this means your employment is not truly a four-year commitment, but more akin to a ninety (90) day arrangement. For some, this may not be a concern if the termination rights are mutual. However, this dynamic becomes more important because though your employment may be short-lived, your obligations, such as non-compete, non-solicitation, clawback provisions, and assignment of invention clauses could remain in effect for years.

Now what about agreements without a clear end date? You'll often see language such as "this agreement will continue for an indefinite period" or "the term will automatically renew unless terminated by either party." These provisions are common and not necessarily a problem on their own. The bigger issue is what may be missing. Make sure you have a mechanism to revisit key terms, such as compensation, benefits, title, responsibilities, bonuses, or performance reviews. What made sense when you first started the position may not reflect your role a few years down the line. As your experience grows and your responsibilities change, your compensation and benefits should evolve as well.

While the above are among the more common red flags to watch for, they are by no means the only ones. Other terms, such as loosely defined bonus opportunities, restrictions on outside activities, responsibility for tail insurance, unrealistic or shifting performance metrics, and provisions allowing the employer to unilaterally modify key terms, can all have a meaningful impact on your role and future opportunities. Additional considerations may include overly broad confidentiality language, repayment obligations for training or certifications, liquidated damages provisions, one-sided attorney fee or indemnification clauses, and the absence of clearly defined severance terms.

The bottom line is that employment agreements are rarely as straightforward as they appear at first glance. Taking the time to read closely, ask questions, and fully understand the terms before signing can make a significant difference down the road.

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




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WHY UNDERSTANDING BUY-SELL LIFE INSURANCE IS CRITICAL FOR BUSINESS OWNERS



BUSINESS IQ

By Bryan Nester,
 Nester Insurance, Inc.

Most business owners spend their time focused on growth, revenue, and operations.

However, one of the most important aspects of long-term planning is often overlooked... What happens to the business when an owner exits unexpectedly?

Buy-sell life insurance is a key tool that ensures stability, continuity, and financial protection when that moment comes.

What Is a Buy-Sell Agreement?

A buy-sell agreement is a legally binding contract that outlines what happens to an owner's share of a business if they die, become disabled, retire, or otherwise leave the company.

Typically, the agreement allows the remaining owners, or the business itself, to purchase the departing owner's interest at a predetermined value or formula.

Why Life Insurance Is Used to Fund It

Life insurance is the most common and effective way to fund a buy-sell agreement because it provides immediate liquidity when it's needed most.

Key advantages include:

- Immediate cash at death.
- Predictable and guaranteed funding.
- Generally income tax-free proceeds.
- No need to liquidate assets or take on debt.

Without proper funding, even a well-written agreement can fall apart.

What Happens Without a Plan?

Failing to understand or implement a buy-sell strategy can create serious problems:

1. Financial Pressure: Surviving owners may need to scramble for cash and having to use reserves, borrowing money, and/or selling assets to purchase the business interest of that owner that passed away or became disabled.

(Continued on page 46)



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BUSINESS IQ

(Continued from page 44)

2. Unintended Ownership Transfer: Ownership could pass to a spouse or heirs who may not be involved in the business or aligned with its goals.

3. Conflict Between Family and Business: The family of the deceased owner typically wants full value for their share, while the business needs to protect cash flow and stability.

4. Operational Disruption: Uncertainty in ownership can impact employees, customers, and overall confidence in the company.

Key Design Considerations

A buy-sell plan is not one-size-fits-all. Proper structure is critical and should include:

- **Type of agreement**
 - Cross-purchase (owners buy each other's shares)
 - Entity purchase (the business buys the shares)
- **Business valuation method**
 - Fixed price, formula-based, or periodic appraisal
- **Policy structure**
 - Who owns the policy
 - Who pays the premiums
 - Who receives the benefit
- **Regular reviews**
 - Ensuring coverage keeps up with business value

Each of these decisions carries legal, tax, and financial implications.

Why It Matters

When properly structured, buy-sell life insurance creates clarity and protection for everyone involved:

- The business continues without disruption
- Surviving owners maintain control
- The family receives fair compensation
- Risk of disputes is significantly reduced

Final Thoughts

Buy-sell life insurance is not just a technical detail, but rather a foundational part of responsible business planning.

Understanding how it works ensures that when the unexpected happens, the business is protected, the transition is smooth, and everyone involved is treated fairly.

At *Nester Insurance*, we help business owners navigate the complexities of buy-sell planning and life insurance funding, delivering solutions that create clarity, stability, and long-term protection.

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HOUSING AFFORDABILITY AND DEMAND



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

I have been closely examining the issues surrounding housing affordability. It seems that conflicting interests and a lack of understanding dominate many of these issues. As with everything today, people become passionate about issues that intersect with others, creating a whirlwind of conflict.

I have managed large homeownership development projects in Baltimore City and Philadelphia. I believe that housing is my stronger skill compared to downtown revitalization. Maybe it's because people's interactions tend to be more genuine when they are down on their luck or lack the necessary skills to buy a house. It's quite different from working with business people.

Much of the issue stems from the pandemic; when you don't build housing for a year, a shortage will eventually result. Housing starts dropped, and construction loans had to be renegotiated, with terms that might not be the same as before the pandemic. I believe this is the biggest impact.

Another factor is interaction with municipal entities that regulate construction, planning, and zoning. It is hard to navigate some of the regulations, and it is even harder to re-order in the post-pandemic age. There would be issues concerning timing and extending permits to compensate for the 18-month work stoppage.

There has been reluctance to relocate to a smaller or more age-friendly house.

People have been advocating for the elderly to remain in their homes rather than move into institutional living. Many look at the mortgage rates, which have increased considerably, and think about how they would be buying less for more.

You would think that with Baby Boomers aging out, homes would be plentiful, but due to the two factors mentioned above, many are staying in their current homes until it becomes urgent for them to move. There are insurance programs that allow family members to stay with the elderly, making it more affordable to continue living at home.

Recent legislation notes that HUD will be reviewing housing agencies, particularly certified HUD homeownership counselors, to assess their level of success. This is due to cost allocations that classify housing as a skill that can be delivered as part of general outreach. To date, there has been no target completion number, but the language below indicates that, if you are a housing counselor, you have to do the job. I would think entire agencies will be affected.

This section allows the Department of Housing and Urban Development (HUD) to review the performance of housing counseling agencies and counselors. If a counselor's performance falls short, HUD may require additional training and provide opportunities to demonstrate improvement. Counselors found to be consistently out of compliance may be subject to enhanced oversight or lose their certification.

(Continued on page 50)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 48)

The rapid inflation over the past six years, since the pandemic, has affected costs not directly associated with the mortgage, such as maintenance and utilities. Regulations have changed regarding the types of chemicals required to operate residential air conditioning and similar systems.

As supply is limited, prices are rising. My house has increased in value by about \$100,000 over the past 12 months because the housing market in Downingtown is very tight. They are building a train station within 100 feet of the development, and I expect the house to continue to appreciate by about 30 percent over the next few years.

Some of the housing shortage relates to how long it takes to get plans approved and to obtain all the clearances. Much of this is addressed in the Governor's Housing Plan. Getting things in an express line is going to be complex. It actually may take longer than a normal approval because of the depth and breadth of the approval process. These kinds of projects are consultant-heavy, and underlying technical reasons will be discussed to move things forward more quickly.

SEPTA has come out in support of transit-oriented development (TOD) around

stations to promote ridership and to remain a vital element of growth in the surrounding counties. Cooperation and a willingness to work through some of the issues align with the Governor's proposed housing plan.

There is a natural instinct to oppose anything new. They call it "not in my back yard" (NIMBY). In many cases, locals need to stand up and object, but at other times, it gets a little hazy. I am not sure you will be able to curb items that directly affect neighborhoods, which will upset people.

Then there is the fact that you have ten million new people who have crossed the border and used housing throughout the country, meaning the market surplus diminished quickly.

The combination of factors is interrelated and complex. I think that the Governor's Plan for Housing attempts to offer an integrated solution, but external factors beyond the control of any one individual have too many random variables to make an immediate impact.

All we can hope for is "build baby build."

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

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Q: How can employers ensure their programs are compliant and defensible?

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SHAPIRO-DRIVEN BUDGET PASSES; GOP HAS 'PROFOUND CONCERNS'



**By Ford Turner,
PA Reporter,
The Center Square**

The opening gambit in 2026-27 budget bill-passing happened Tuesday when the Democratic-controlled state House approved a measure conveying Gov. Josh Shapiro's \$53.3 billion proposal - one that caused Republicans who control the Senate to express "profound concerns."

Meanwhile, in another signal of party positioning 11 weeks before the June 30 budget deadline, Democrats on the House Education Committee made it clear they may want to shrink or even eliminate the \$680 million Educational Improvement Tax Credit program. It has strong support among Republicans.

As budget positions by the parties begin to take shape, two big factors loom in the background. One is the gap of about \$5 billion between the amount spent by the state and the amount of revenue it receives, and the other is last's year's fiasco in which the budget was approved 135 days after the June 30 deadline.

That led to billions of dollars in withheld payments, furloughs and program cuts.

This year, Democratic Majority Leader Matt Bradford of Montgomery County said, the House is operating under "admonitions" on both "substance" and "process." And while Republican Rep. Jesse Topper of Bedford County voted against the Shapiro-driven budget bill on Tuesday, he credited Democrats with putting a budget bill on the table in mid-April, apparently "to show that the process this year will be far better than last year."

Another Republican, Rep. Brad Roae of Crawford County, ripped into the 6.2% spending increase contained in the Shapiro-driven budget bill.

Roae noted that seniors on Social Security recently got a cost-of-living increase of less than 3%, and that inflation is running at about 3.3%. If the bill became law, Roae said, a massive tax increase would follow.

The vote to approve was 107-94, with five Republicans joining all Democrats in support of the bill. The Republicans were Reps. Joe Hogan, Shelby Labs, and Kathleen Tomlinson, all of Bucks County; Rep. Tom Mehaffie of Dauphin County; and Rep. Craig Williams of Delaware County.

Senate Republican leaders - President Pro Tempore Kim Ward of Westmoreland County, Majority Leader Joe Pittman of Indiana County, and Appropriations

Chairman Scott Martin of Lancaster County - said they had "profound concerns about the level of spending" in the House-passed bill.

"Moving a budget plan forward is an important step in the process, but much work remains to reach a final agreement which respects taxpayers both now and in the future," they said. "We will continue to fight for a more fiscally responsible spending plan that better positions our Commonwealth to grow and prosper, without placing unreasonable financial burdens on Pennsylvania families and taxpayers."

Earlier in the day, Democrats at a meeting of the House Education Committee put the Educational Improvement Tax Credit program under scrutiny. The credits let businesses get tax breaks by paying into scholarship funds that cover some of the costs for students to go to private schools.

This year, the state allocated \$680 million for it. "It's gross," said Democratic Rep. Tarah Probst of Monroe County, who portrayed the program as a drain on public education. "I want EITC to go away and go away for good."

Republican Milou Mackenzie of Northampton County said the state has been dumping more and more money into low-performing or failing public schools for decades. "No one is investigating why, or doing any-

thing to change that," Mackenzie said.

Education spending, at \$18.5 billion, represents the second-largest slice of the current fiscal year's \$50.1 billion state budget, with the largest being Human Services with \$20.2 billion. Nearly half of the education slice - about \$8.3 billion - goes to K-12 education.

Just over three years have passed since a landmark Commonwealth Court ruling found Pennsylvania's system of doling out K-12 money was unconstitutional. There was a subsequent determination that a total extra outlay of \$4.5 billion in "adequacy" funding should go to underfunded school districts, and Democrats support incremental year-by-year increases to reach that level of adequacy spending.

One of the biggest blow-ups between the Democratic Shapiro administration and Senate Republicans came in 2023, Shapiro's first year in office, when the governor line-item vetoed \$100 million put in the budget to fund a voucher-style scholarship program. It would have helped children from low-performing public schools attend private ones.

The EITC, which carries out a similar function, has grown in recent years. **Independent Fiscal Office information showed tax credits** of \$180 million in 2020-21; \$299 million in 2022-23; and \$500 million in 2024-25.

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