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INTEGRATING BERKS COUNTY AND BEYOND

Wiring by Wall, Inc. / EVO Integration



Justin Wall

Did you know that manufacturing accounts for about 10% of all employment across Montgomery, Chester and Berks Counties? That's just over 94,000 people employed by more than 2,000 manufacturing establishments, producing pharmaceuticals, food & beverage, metal products and much more. What do they all have in common? The need for an integrator who can help all of their machines and software work together.

Meet EVO Integration, a subsidiary of Wiring by Wall, Inc., based in Shoemakersville, Pa. Wiring by Wall was started in 1977 by David Wall as an electrical business providing residential, commercial and industrial electrical services. The business evolved over time, expanding into industrial automation and controls when David's son, Justin, joined the company and eventually founded EVO Integration to meet the growing need.

Today, EVO Integration serves manufacturing facilities throughout the region and across the country with smart solutions for controls, communication and manufacturing performance. As a premier integrator, EVO fills the missing link that allows a manufacturing facility to bring the various types and brands of equipment into one common data portal, allowing managers to make better, faster decision, reduce downtime and increase profitability.

Wiring by Wall and EVO Integration are truly complementary companies, providing engineering expertise and hands-on electrical – all under one roof! This fall, they will also be hosting the 2nd Annual EVO Expo – a 2-day automation event that offers classes, live demonstrations, and a tradeshow. This year, the EVO Expo will be held Oct. 6–7 at Delta Hotel in Breinigsville, Pa.

EVO Integration is proud to support the local community, both within and beyond the industrial automation sector. In addition to employing nearly a dozen talented individuals, the company donates time and resources to the local township and launching a new "Miracle on Main" community event in Shoemakersville later this year.

For more information about EVO Integration, visit www.evointegration.com. To learn more about the upcoming expo visit www.TheEvoExpo.com.





PHOTO BY STEVE LADNER PHOTOGRAPHY

Cover Story: Based in Collegeville, Nester Insurance delivers strategic employee benefits, HR compliance, executive planning, and modern HRIS solutions to help growing businesses streamline operations and safeguard their teams.



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Expertly Navigating Employee Benefits and HR Solutions

NESTER INSURANCE

By Kathy Hunt

As policies change, costs soar, and employees demand more holistic healthcare, businesses increasingly find themselves challenged by benefits management. According to the Hartford Business Journal's 2026 Future of Benefits Study, 64 percent of employers found overseeing multiple insurance carriers difficult. Roughly 60 percent worried about issues around compliance while 68 percent found state-level, employee-leave laws complex and daunting. The Nester Insurance team works with employers to alleviate those concerns.

“Working side by side, our team brings expertise and technology together to help clients make informed benefits decisions.”



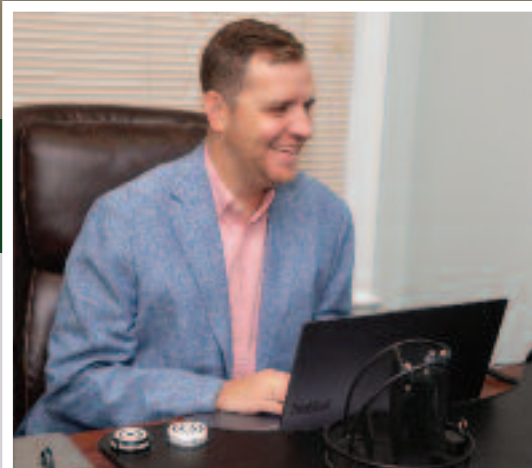
PHOTOS BY STEVE LADNER PHOTOGRAPHY



William Johnson, Account Executive



Bryan Nester, President



Eric Nester, Senior Customer Service Representative

Numerous studies show that issues and dissatisfaction around benefits can spur an increase in employee turnover rates. A 2024 impact study by the Economist Group revealed that 70 percent of workers surveyed in the U.S. would change jobs for better benefits.

This leaves employers with a dilemma. How can they guarantee that their benefit plans are comprehensible, competitive, and compliant while also being attractive to employees? For a growing number of companies, the answer is simple — hire an employee benefits broker.

In the Tri-State region, business owners can count on the experienced consultants at Nester Insurance to guide them through benefits and other human resource areas. Based at 409 Second Avenue Suite 101 in Collegeville, Nester Insurance provides its clients with strategic and independent solutions, helping businesses select, negotiate, and manage their benefits plans. In operation since 2007, Nester Insurance is licensed in Pennsylvania, New Jersey, Delaware, Maryland, and Florida.

“We are a consulting firm that specializes in employee benefits and provides solutions for Human Resources

compliance,” said company president Bryan Nester. “If an employer cares about their employees, cares about offering a competitive benefits package, and is looking at things a little differently, like offering an HSA (health savings account), HRA (health reimbursement account), or an FSA (flexible spending account), we can assist them. I can help them build better contribution strategies and a platform that their employees will appreciate more than what they have today.”

Working with growing businesses

Nester Insurance’s clientele is mostly businesses with 20-500 employees. Working with a business with “more than 20 employees allows us to show an employer what we actually do. A lot of things change when you have more employees. There are more compliance needs and more complexities,” Nester said. “We try to make the processes smoother for our clients.”

While Nester Insurance doesn’t focus on a specific industry, it does tend to specialize in companies that are either growing or looking to grow. Often, its clients

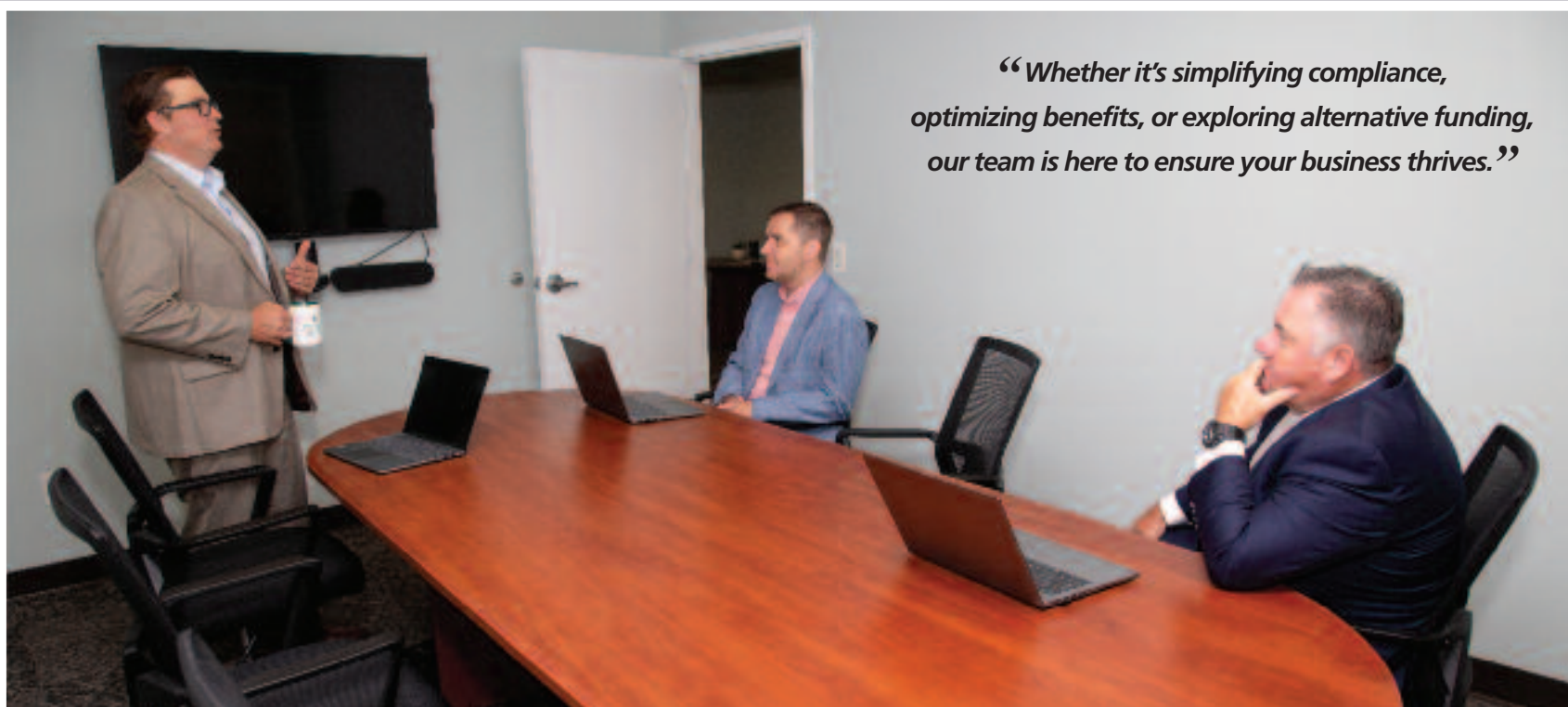
possess different types of employees, such as outside technicians who work in several states. Its customers may also have multiple administrators and brokers for their benefits.

When working with ever-growing companies, Nester Insurance provides guidance on employers remaining competitive and retaining employees through benefit offerings. Whether it is dental and vision or group paid disability, Nester presents expanded offerings to match the company’s growth. When these benefit additions occur, Nester consolidates the open enrollments and renewals for less work for the employer and employees.

Strategic planning and support for a range of employee benefits

“We help make selecting health insurance a little less painful,” Nester said. “We try to make companies a little more proactive and make a difference for the clients we currently serve and the ones we will serve.”

(Continued on page 8)



“Whether it’s simplifying compliance, optimizing benefits, or exploring alternative funding, our team is here to ensure your business thrives.”

THE TEAM



Bottom Row: Eric Nester, Senior Customer Service Representative; Amy Nester, Operations Manager; William Johnson, Account Executive
Top Row: Andrew Damberger, Controller & Member Enrollment Coordinator; Bryan Nester, President

COVER STORY

(Continued from page 7)

The discovery call is the first step for prospective Nestor Insurance clients. During the conversation, a Nestor consultant learns more about the company's existing benefits program, along with its current needs and challenges. A member of the team will then analyze the client's existing plan against current benefit trends and offerings and explain how Nestor's services may be able to help. Companies interested in learning more can schedule a discovery call through Nestor's website, by emailing info@nesterinsurance.com, or by calling 484.390.5312.

While cost is an important factor to benefit selection, Nestor ensures that the client's benefits program complies with current legal requirements and helps them navigate the perpetually changing compliance regulations. The team will also create a solution that not only meets the business's present needs but also adapts as the business grows. Nestor's staff takes care of the complexities of insurance so that owners can concentrate on the day-to-day operations and long-term plans for their small businesses.

One example of adapting to business growth is offering ancillary benefits, such as dental, vision, long-term care

options, life and disability insurance, behavioral health coverage, and wellness programs. These additional perks tend to boost employee satisfaction, which, in turn, can increase productivity as well as attract and keep top talent. Companies considering ancillary benefits can rely upon Nestor to formulate plans that reinforce their business goals and growth while also increasing their employees' workplace contentment.

Another area in which Nestor thrives is consumer-driven health plans. These plans let employees use pre-tax earnings to pay for medical expenses not covered by their health insurance. Plans include Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs), and Premium-Only Plans (POPs). The accounts enable employees to save for a rainy day while allowing businesses to manage their benefit costs. As an added bonus to employers, the administrators of consumer-driven health plans may aid with COBRA administration, 5500 preparation, and 1094 and 1095 filings.

Following benefit implementation, Nestor Insurance provides year-round support to their clients. Any questions related to benefits can be directed to Nestor, who will act as liaison to the carriers, consolidating the number of benefit contacts for a client down to one versus the client contacting each carrier individually.

Supporting leadership teams through executive planning

There's no doubt that business leaders have a lot on their plates. As top executives, they must develop and execute strategic short-term objectives and long-term goals to secure their company's future successes. They mitigate problems and ensure that the company is organized, cohesive, and effectively led. Moreover, they embody company culture and set expectations for their employees and customers. In essence, they are the bedrock of businesses. For this reason, plans should be put in place to protect companies from the unexpected departure, disability, retirement, or death of a key leader or leaders.

To safeguard businesses during times of upheaval and uncertainty, Nestor Insurance offers executive planning. Here, the Nestor team works with a business to design customized life insurance policies and buy/sell agreements. A buy/sell agreement is a legally-binding contract detailing how a business partner's shares in the company will be distributed if the partner leaves the business, retires, or passes away. These agreements frequently utilize life insurance policies to fund the purchase of a deceased executive's shares.

To protect key leaders, their families, and businesses at large, Nester has a variety of life insurance options from which to choose. They include term life, whole life, and universal life policies from a large network of insurance carriers. A Nester consultant can assist with selecting a policy and composing a buy/sell agreement that matches the business's specific situation and needs.

Ownership transitions can be complicated events, but Nester Insurance helps guarantee a smooth changeover and continued financial stability and security. Its solutions are intended to integrate smoothly with the existing business structure, cause minimal disruption, and deliver the greatest protection for the business's owners and executives.

Bringing people out of the paper age

In addition to employee benefits and executive planning, Nester Insurance aids clients in the selection and implementation of the latest human resource information system (HRIS) solutions. Introduced in the 1980s, HRIS software streamlines such HR areas as payroll services, benefits management, expense reports and reimbursements, time tracking, performance management, and employee recruitment. It likewise enables employees to find information, manage their own data, and make changes online rapidly and efficiently.

Over the decades, HRIS has evolved and expanded. Today, there are dozens, if not hundreds of dozens, of HRIS systems on the market. This wealth of options can make deciding on an HRIS system incredibly challenging. Fortunately, Nester will support its clients through HRIS selection, implementation process, and monitoring.



"Our mantra is to bring technology integrations, including benefits enrollment technologies, to businesses and help people get out of the paper age," Nester said. "A lot of companies are still trying to get through this process, and we help them get there a bit more quickly. We help them modernize, bring in technologies, and do things like integrate payroll systems and migrate payroll data that would have otherwise have to be keyed in by an employee."

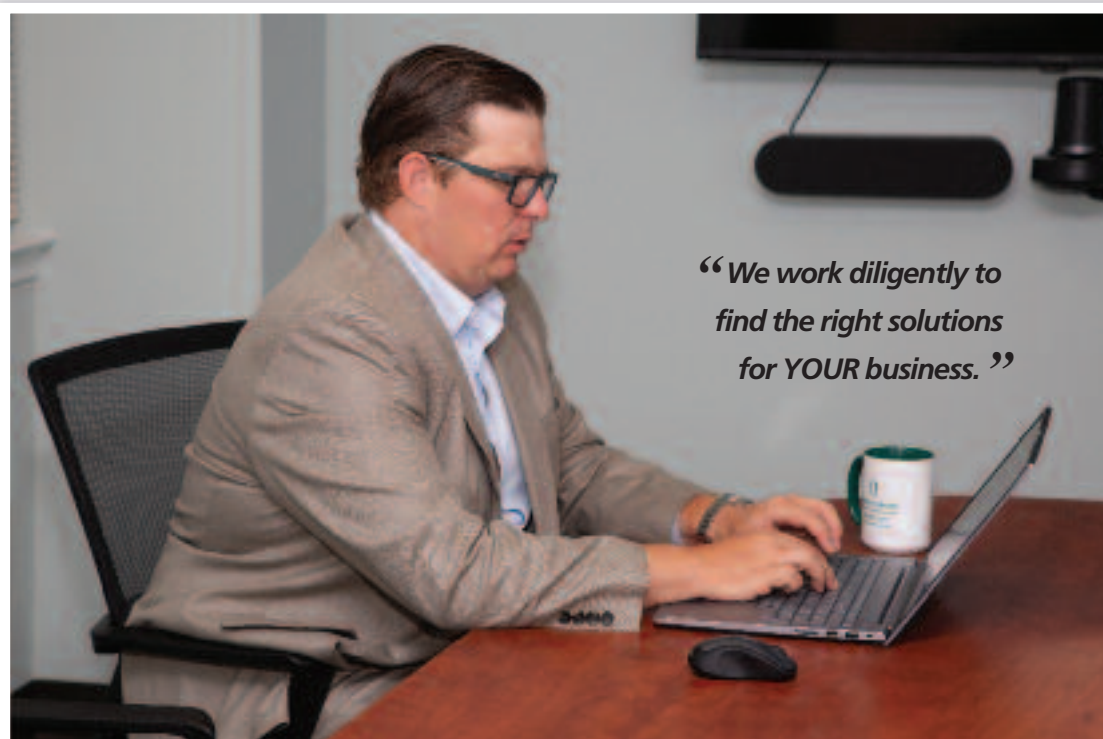
He added that Nester Insurance has e-signature software and automation tools that were built in-house to aid in the modernization process. Such services help to differentiate Nester and put them at the forefront of other benefit brokers.

Rebranding and actively hiring

After nearly 20 years in business, Bryan Nester's vision for his company has expanded beyond helping solve health insurance issues. He noted that over the past five years, the business has moved from a small office in Limerick to Collegeville, set up new state-of-the-art Teams Room, and added staff members. Now, he anticipates launching standard HR compliance services and implementing a company rebrand in the very near future. Check the Nester Insurance website, nesterinsurance.com, in the coming weeks for more details about the additional services and solutions for its customers.

Nester added that the company is actively hiring more staff. Currently, there is an opening for a part-time personal assistant. In this role, experience in employee benefits and human capital management (HCM) would be beneficial. More information about this and other employment opportunities can be found on the company's official Facebook page and on LinkedIn. Just search for Nester Insurance.

For further information about working with, or working for, Nester Insurance, visit its website, nesterinsurance.com, call 484.390.5312, or email info@nesterinsurance.com.



CELEBRATING WORLD ENGINEERING DAY

Carroll Engineering Corporation

National Engineering Month offers an opportunity to recognize the work that shapes our communities, even when that work is not always visible. From the roads we travel and the water systems we rely on to the neighborhoods, schools, parks, and public facilities that support daily life, engineering plays a critical role in creating safe, functional, and resilient places. For more than 50 years, Carroll Engineering Corporation has partnered with public- and private-sector clients to plan, design, and improve essential infrastructure throughout Pennsylvania.

Carroll Engineering provides a broad range of civil engineering and related services, including municipal engineering, planning and site design, traffic and transportation engineering, water and wastewater engineering, structural engineering, surveying, environmental services, construction administration and observation, geographic information systems, and grants services. This multidisciplinary approach allows our professionals to evaluate projects from multiple perspectives and guide clients through each stage, from early planning and permitting to design, bidding, and construc-



tion. Whether we are improving pedestrian safety, upgrading aging infrastructure, supporting responsible development, or helping a municipality plan for future needs, our goal is to deliver practical solutions tailored to the communities and clients we serve.

Across the Route 422 and Route 100 corridors and throughout the surrounding region, continued growth brings both opportunities and increasingly complex infrastructure needs. With Pennsylvania offices in Bucks, Northampton, and Chester Counties, as well as a new office in Lancaster County, Carroll Engineering is well positioned to



serve communities throughout the region. National Engineering Month celebrates the engineers and support professionals who make this work possible. At Carroll Engineering, we are proud of our team's commitment to solving challenges, strengthening infrastructure, and helping build communities that are prepared for what comes next. For more information, visit www.carrollengineering.com and follow us on LinkedIn (Carroll Engineering Corporation), Facebook (@carrollengineeringcorp), Instagram (@carrollengineeringcorporation) or X (@carroll_eng).



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Ludgate Engineering has provided civil engineering for land development since the company was founded by Bob Ludgate Sr. in 1976. Although rules and regulations have changed, the planning process still deals with the several impacts imposed by almost all development plans. While the site civil engineer provides plans to identify and offset or mitigate impacts, the Engineer must do so in a way that does not impede the essential functions the site shall provide, nor shall the plan

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

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





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Earth Engineering Incorporated

Earth Engineering Incorporated (EEI) takes great pride in being a high-quality full service geotechnical and environmental engineering consulting firm composed of a group of proven engineers, geologists, and scientists. With offices located in East Norriton, Lehigh Valley and Mechanicsburg, Pennsylvania as well as South Jersey, EEI is well positioned to service the entire 422 corridor and surrounding areas. We at EEI are dedicated to providing swift, professional services needed to meet the demands of today's development projects.

EEI has specific expertise in Geotechnical Consulting, Subsurface Investigations, Construction Inspections & Testing, Infiltration Testing, Geo-Structural Design, Environmental Site Assessments, and Clean Fill Analysis. The cost-effectiveness of foundation alternatives and geotechnical data are evaluated along with site development issues to establish thorough, mindful recommendations. This approach has enabled EEI to contribute to the successful development of many various types of projects by adding true value to the planning process.

At EEI, our mission is to provide top quality geotechnical and environmental consulting services with a focus on providing best in class services to our clients. We are driven by our core values of reliable, quality driven engineering; on-time, on-budget services with a focus on communication and our client's best interests; honesty, integrity and trustworthiness; and a commitment to building a better community.

Your success is our mission. The 422 region is alive and well and the professionals at EEI, many of which who reside along the corridor, are ready to support the progress throughout the area. We at EEI look forward to contributing to the success of your next project. For additional information, please call 610.277.0880 or visit our website www.earthengineering.com.



Marando Industries

Engineering the Future on the Factory Floor

World Engineering Day reminds us that the quiet work of engineers shapes the products we rely on every day, from the cars we drive to the everyday goods that fill our shelves. In manufacturing communities like ours, that work happens not only in design studios but right where the machines run—turning ideas into reliable, efficient production. Local companies that blend practical know-how with fresh thinking are helping keep American industry competitive, one carefully engineered solution at a time.

Right here in Berks County, a family-owned engineer-to-order firm has spent nearly two decades doing exactly that. Marando Industries, based in the Reading area, designs and builds custom automation systems and integrates advanced robotics for manufacturers across the Mid-Atlantic. As a FANUC Authorized System Integrator

with deep experience in turnkey machinery and controls, the team has long helped factories run smoother, safer, and more profitably by matching technology to real-world shop-floor needs.

Today that same local company is at the forefront of bringing artificial intelligence into everyday production environments. By embedding intelligent capabilities directly into new machine builds and offering practical add-on solutions that work with existing PLC-equipped equipment, Marando is helping manufacturers unlock smarter decision-making, predictive insights, and greater flexibility—without needing to overhaul their entire operations. In doing so, this Berks County business is showing how thoughtful engineering can put the power of AI to work where it matters most: on the physical factory floor.

For additional information, please call 610.621.2536, ext. 700 or email rich@marando-inc.com, and visit www.marando-inc.com.



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EMPOWERING LONGEVITY

The Vital Role of Healthy Aging Services

Healthy aging is not simply about extending years; it is about sustaining vitality, autonomy, and quality of life at every stage. As individual needs evolve, navigating lifestyle transitions, health-care choices, and living arrangements can quickly become overwhelming for older adults and their families. Fostering true well-being requires a broad continuum of dependable solutions—ranging from flexible in-home assistance and maintenance-free adult neighborhoods to comprehensive continuing care retirement communities and expert healthcare navigation.

Having access to established, professional resources allows families to plan proactively rather than react under the pressure of sudden crises. Whether an individual aims to remain comfortably at

home, transition to an active residential neighborhood free from exterior chores, explore long-term living with multi-level care, or seek specialized advocacy through complex Medicare decisions, the right guidance ensures that personal dignity and autonomy always remain front and center.

Conveniently located across Montgomery, Chester, and Berks Counties along the Route 422, Route 100, Route 202, and Route 30 corridors, several featured organizations are dedicated to supporting these diverse needs. This section highlights Cornerstone Caregiving Phoenixville, Frederick Living, ElderCARE Collaborative, and Buchert Ridge Community—each providing essential resources, living environments, and professional support that empower older adults to thrive with confidence and purpose.



Cornerstone Caregiving Phoenixville



By Nitish Arora,
Operating Director

As an immigrant who came to this country in search of a better life, I have always understood the value of opportunity and hard work. For more than half a decade, I have built my career in home care, working throughout the Philadelphia area and helping seniors, individuals with disabilities, and their families get the support they need. I have met people from every walk of life and have seen firsthand how important it is for families to have someone they can depend on when a loved one needs care.

Home care is personal to me because it allows people to remain safe, independent, and comfortable in the place they call home. Families should be able to get help based on what they actually need, whether that is one hour of assistance or ongoing care throughout the week. That is why Cornerstone Caregiving Phoenixville offers no hourly minimums. We want families to have flexibility and access to care without requiring them to commit to more hours than they need.

I earned my Master of Health Administration from Temple University, but some of the most important lessons I have learned came directly from working with clients, caregivers, and families. I know how stressful it can be to find care for a parent, grandparent, spouse, or other loved one. My job is to listen, understand what the family needs, and find a care plan that works for them. Every person deserves to be treated with dignity and respect, and every family deserves to feel confident about the people caring for someone they love.

Leading Cornerstone Caregiving — Phoenixville is an opportunity for me to bring that experience to Chester and Montgomery Counties. I want people in this community to know who we are and feel comfortable calling us when they need help. I also want local caregivers to know that there is a place for them here where the work they do matters. My goal is simple: build a home care agency that families can trust, caregivers are proud to work for, and the community can depend on.

For additional information, please call 484.302.7281 and visit www.cornerstonecaregiving.com.



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Residents at Frederick Living, a non-profit, continuing care community just east of Gilbertsville, believe that reaching a “certain age” doesn’t automatically mean slowing down. Instead, retirement opens the door to purpose, connection, and renewed wellness. At Frederick Living, age is celebrated as a source of strength and wisdom — a gift that fuels purpose and strengthens communities.

Wellness and longevity are central to life at Frederick Living, so this fall, the “Body Shop” fitness center is being enlarged and more exercise equipment added. A new classroom will offer a variety of wellness-focused classes such as yoga, tai chi, and cardio drumming. The community’s therapy room will also be relocated to a new, larger space adjacent to the gym, creating more opportunities for residents to pursue healthy, active lifestyles even as they recover from injuries or surgery.

Life at Frederick Living is also about community. Residents in Independent Living can choose from charming one- and two-bedroom cottages, a spacious Oak Tree apartment, or opt for a home in the soon to be built **Juniper Court**. The new 45-unit apartment building is designed with comfort, connection, and style in mind. Each apartment will feature upscale finishes along with a private balcony or patio. An enclosed walkway will connect the building to the community’s central hub. **Pre-sales for Juniper Court will begin in early fall.**

For those who need a little extra support, Magnolia House Personal Care apartments provide assistance while still encouraging independence and social opportunities. Aspen Village offers specialized support for those living with dementia, and Cedarwood Nursing provides compassionate healthcare for residents with more advanced needs.



No matter where one lives, with over 20 micro-groups, a library, art studio, game room, and one-mile walking trail, there’s always something to enjoy. From painting and quilting to craft circles and campus-wide events, residents have endless ways to share their passions and discover new ones.

If you are considering retirement living, a community visit is essential. Frederick Living will host an Open House on October 9, 2026 from 10 am to 1 pm. Take a tour of the community, explore its amenities and learn more about Juniper Court. Also, a micro-community fair featuring the many clubs will give visitors a taste of the ways to connect and explore creativity.



Discover what makes life at Frederick Living so special at www.frederickliving.org.

ElderCare Collaborative

When Aging Gets Complicated, Knowing Where to Start and Who to Trust Matters

Aging rarely follows a simple plan. A hospitalization, a new diagnosis, changes in memory, difficulty managing at home, or a concerned phone call from a family member can suddenly bring questions no one expected to be answering. What care is actually needed? What does Medicare cover? Is staying at home still realistic? Who should be involved in the conversation? Families are often handed information and lists of resources, but still left trying to determine what applies to *their* situation.

That is where thoughtful care coordination and advocacy can make a difference. Supporting an older adult isn't simply about finding services—it means understanding the whole picture: health and functional needs, family dynamics, finances and insurance, available community resources, personal preferences, and what matters most to the person at the center of the decisions. Sometimes the next step is additional support at home. Sometimes it is exploring senior living, navigating a healthcare transition, under-

standing Medicare, or simply helping a family organize the questions they didn't know they needed to ask.

ElderCARE Collaborative provides independent aging advocacy, complex care coordination, dedicated emotional support, and Medicare guidance for older adults and their families throughout Berks and surrounding communities. Drawing on more than 15 years of experience across healthcare, senior living, home health, insurance, and financial services, founder Jessica King, a licensed masters-level social worker, helps families understand their options, coordinate the moving pieces, and advocate for choices that reflect the older adult's needs and wishes. Families deserve the clarity, dignity, and confidence to make informed decisions along the way—and that is what ElderCARE Collaborative is here to provide.

For additional information, please call 484-222-8678 or visit www.eldercarecollaborative.pa.care

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Licensed Social Worker | Medicare Insurance Agent

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From left: Jullanna Krebs, Sarah Coveney, Ann Angelucci

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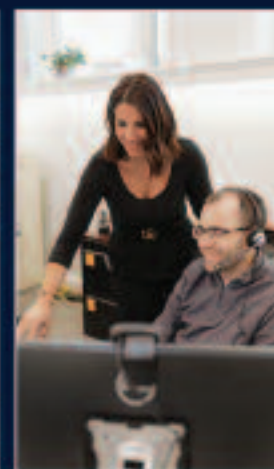
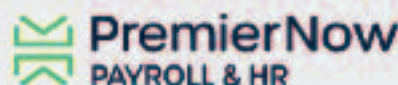
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"Beyond providing dependable banking services, the Bank has played an important role in helping Good Samaritan Services grow our impact in the Phoenixville community through financing support for property acquisitions and generous sponsorships of events such as our annual Taste of Phoenixville fundraiser." – Nate Hoffer, CEO of Good Samaritan Services.

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could not have done the things we've done without the help and support of Phoenixville Federal." – John Mark Niehls, Head of School, Coventry Christian Schools

"We spent years with big-name banks, where you're just another account number. Moving to Phoenixville Federal Bank & Trust was an easy decision for us. They've truly been a partner of ours as our businesses have grown. Whether it's daily banking or lending needs, they're always there for us." – Jared Schoenly, Owner, Cabin Fever Auctions, and President, New Street Auto Service.

"From the first day I spoke with Jules DeLuzio, (Relationship Manager, Phoenixville Federal Bank & Trust) until the very day of settlement, he was always there to help. Throughout the entire process, Jules was there answering questions along the way. Phoenixville Federal gave me the support and attention I needed during this journey. That's what a community bank does." – Lou Gioia, Owner, Rita's Italian Ice & Frozen Custard, Phoenixville.



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MICROSOFT IS KILLING SMS LOGIN CODES: IS YOUR BUSINESS READY?



TECHNOLOGY

By Marc Umstead,
Plus One Technology

You turned on multi-factor authentication (MFA) for your Microsoft 365 accounts,

checked the box, and felt good about it. That was the right instinct. But here is the part nobody told you: not all MFA is created equal, and the method you chose might be the weakest link in your entire security setup.

If your team logs in by waiting for a six-digit text message to arrive on their phone, you need to read this before Microsoft makes the decision for you.

What Is MFA and Why Does the Method Matter?

Multi-factor authentication means you need more than just a password to log in. You need a second proof of identity, and that second factor is where things get interesting.

Most small businesses set up MFA the fastest, easiest way: a text message (also called SMS) gets sent to the user's phone with a short code. It feels secure. You have your password AND your phone. What could go wrong?

Quite a bit, actually.

The problem is that SMS text messages were never designed to be a security tool. They travel over the public phone network, which has well-documented vulnerabilities. Cybercriminals have gotten remarkably good at exploiting those gaps,

and small businesses in professional services like accounting, law, and dental practices have become prime targets because of the sensitive data they hold.

How Hackers Beat Text-Message MFA

There are several well-established methods attackers use to intercept or bypass SMS-based codes, and none of them require hacking your phone directly.

SIM swapping is one of the most common. An attacker calls your mobile carrier, impersonates you using information gathered from social media or data breaches, and convinces the carrier to transfer your phone number to a SIM card they control. From that moment forward, your text messages go to them, not you.

Real-time phishing is another approach that has become alarmingly common. A fake login page captures your username and password the moment you type them, then immediately logs into the real site and triggers an SMS code. A prompt appears on the fake page asking you to enter that code, and when you do, the attacker is in. The whole exchange takes under sixty seconds.

SS7 protocol attacks exploit a decades-old weakness in the global telephone network that allows text messages to be intercepted in transit. This one requires more technical sophistication, but it is a real and documented threat.

(Continued on page 20)

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TECHNOLOGY

(Continued from page 19)

The bottom line: if a criminal wants into an account protected only by a password and a text code, there are reliable ways to get there.

Microsoft Is Removing SMS as an MFA Option

Here is the piece of news that should get your attention right now. Microsoft has announced plans to deprecate SMS and voice call authentication methods for Microsoft Entra ID (formerly Azure Active Directory), the identity system underpinning Microsoft 365. The timeline Microsoft has communicated points to these legacy methods being phased out, with SMS authentication being retired for managed tenants.

This means businesses still relying on text-message codes to protect their Microsoft 365 accounts will eventually lose that option entirely. If you wait for Microsoft to force the change, your users will be locked out during a scramble to switch. That is not a good day for anyone.

The smarter move is to get ahead of it now, on your schedule, with proper planning and zero disruption to your team.

What You Should Use Instead: Authenticator Apps

An authenticator app like Microsoft Authenticator generates a time-sensitive code directly on your employee's phone without sending anything over the phone network. Nothing to intercept. Nothing to redirect with a SIM swap.

Better yet, Microsoft Authenticator supports a feature called **number matching and passwordless sign-in**, where instead of typing a code, the user simply approves a push notification on their phone. This is faster than waiting for a text and dramatically more secure.

Here is a quick comparison so you can see the difference clearly:

Feature	SMS Text Code	Authenticator App
Vulnerable to SIM swap	Yes	No
Can be intercepted in transit	Yes	No
Works without cell service	No	Yes (offline TOTP)
Supports passwordless login	No	Yes
Being phased out by Microsoft	Yes	No

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For accounting firms managing client tax data, law firms protecting privileged communications, dental practices guarding patient records under HIPAA, or manufacturers handling proprietary designs, the authenticator app is not optional. It is the standard.

The Bigger Picture: MFA Is Just One Layer

Switching to an authenticator app is an important and necessary step, but it is one piece of a layered security strategy. Cybercriminals adapt quickly, and even authenticator-based MFA can be circumvented by sophisticated phishing attacks that trick users into approving fraudulent login requests.

That is why the businesses we work with at Plus 1 Technology do not just flip a switch and call it done. We look at the full picture, including conditional access policies, device compliance requirements, and employee security awareness, all of which are covered under our managed cybersecurity services.

If you want a quick read on the broader cybersecurity landscape facing small businesses right now, our cyber scorecard is a great place to start. It takes about three minutes and gives you a clear snapshot of where your biggest gaps are.

How to Make the Switch Without Breaking Your Workflow

Transitioning your team from SMS to an authenticator app does not have to be painful. Here is a straightforward approach:

1. **Audit your current MFA setup** by reviewing which users are relying on text-message codes versus an authenticator app inside your Microsoft 365 admin center.

2. **Deploy Microsoft Authenticator** to your team with clear step-by-step instructions, and give them a deadline that gives them time to set it up before the old method is disabled.

3. **Enable number matching and additional context** in your Microsoft Entra settings to reduce the risk of accidental or fraudulent approval of login prompts.

4. **Train your team** on what a legitimate login prompt looks like and when they should deny one they did not initiate.

This process is something we handle regularly for businesses across the Pottstown, King of Prussia, Norristown and Reading areas. It typically takes less than a week for a team of 10 to 30 users when it is handled with a clear plan.

(Continued on page 22)



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TECHNOLOGY

(Continued from page 21)

FAQ: Authenticator App vs. SMS MFA

Can someone hack me even if I have MFA turned on?

Yes, if you are using SMS-based MFA. SIM swapping, real-time phishing, and SS7 protocol attacks can all bypass text-message codes. Authenticator apps are significantly more resistant to these attacks, though no single security tool eliminates all risk entirely.

When exactly is Microsoft removing SMS authentication?

Microsoft has been progressively deprecating legacy authentication methods. The company has signaled that SMS and voice-based MFA for Entra ID will be retired, with communications being sent to affected tenants ahead of cutoff dates. If you have not received a notice yet, that does not mean it is not coming. Proactive migration is strongly recommended.

Is switching to an authenticator app complicated for non-technical employees?

Setting up Microsoft Authenticator takes most users under five minutes with clear instructions. The day-to-day experi-

ence is actually easier than waiting for a text message. Users tap "Approve" on their phone and they are in. A managed IT provider can handle the rollout so your team has support during the transition.

The Cost of Waiting Is Higher Than the Cost of Acting

Every day your team logs in with a text-message code is a day your business data sits behind a security method that hackers have proven they can beat. Add the fact that Microsoft is actively removing this option, and there is really no reason to delay.

You do not need to figure this out alone. Plus 1 Technology works with accounting firms, CPA practices, law firms, dental offices, and small manufacturers across southeastern Pennsylvania to make security improvements like this simple, fast, and minimally disruptive to your team. Schedule a free IT consultation with Plus 1 Technology and we will show you exactly where your MFA setup stands and what it will take to close the gaps.

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At Wee Care Child Development Center, we believe children learn best when they feel safe, supported, and excited to explore. From hands-on science experiments and creative art projects to music, movement, and imaginative play, each day is filled with meaningful experiences that help children build confidence, develop new skills, and discover their unique strengths. Our teachers create a warm, encouraging environment where learning feels fun and every child is valued.

We proudly provide curriculum-based care for children from 6 weeks through school age, with programs designed to grow alongside your child. Our Infant, Toddler, Preschool, Pre-K, School-Age, and Summer Camp programs focus on age-appropriate development while encouraging curiosity, independence, friendships, and problem-solving skills.



Whether your little one is taking their first steps or preparing for kindergarten, our goal is to provide the strong foundation they need for their next adventure.

Families are an important part of the Wee Care community, and we believe in keeping parents connected throughout their child's day. Through daily digital communication, activity photos, meal and nap updates, and parent-teacher conferences, families can stay involved in their child's learning and development. At Wee Care, we're more than a place for childcare—we're a community committed to helping children learn, grow, build confidence, and love coming to school each day."

For additional information, please call 610.327.4255.





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BEFORE THE HOLIDAY RUSH: FIVE MARKETING MOVES TO MAKE NOW



SOCIAL MEDIA TIPS

By Theresa Mintzer

September is here, and customers are already researching and deciding where they'll spend their money this holiday season. Now is the time to make sure your online presence is ready.

1. Update Your Information Everywhere: Check your hours, contact information, links, and business details across Facebook, Instagram, Google Business Profile, TikTok, and other platforms.

2. Build Your Audience Now: Don't wait until November. Use September and October to increase visibility and introduce potential customers to your business before holiday promotions begin.

3. Post Regularly, Especially Video: Use short-form video to share tips, behind-the-scenes content, products, services, and seasonal content. Consider boosting posts that perform particularly well.

4. Check Your Tracking: Make sure your Meta Pixel and other website track-



ing tools are working so you can retarget website visitors with holiday offers.

5. Test the Customer Experience: Visit your website from your phone. Is it easy to find information, contact you, book, or buy? Fix frustrating steps now.

Pro tip: Start advertising before the holiday rush. Competition and ad costs often increase closer to Black Friday.

Need help with your holiday marketing? Offer social media and Facebook ad coaching to help businesses create a plan and make their marketing dollars work harder.

Visit MintzerSolutions.com to learn more and schedule a session.

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www.pottstownrotary.org

THE 2026 PLAYBOOK FOR HVAC GROWTH



MARKETING TIPS By Brandon Rost, CEO, beMarketing

Summer should be your most profitable season. If your dispatch board showed gaps while competitors ran trucks through your preferred neighborhoods, it is time for a change.

The HVAC industry is intensely competitive. Private equity firms are buying local shops and flooding the market with ad spend. Homeowners have changed how they find service providers. To beat the massive franchises, you need to adapt. Here is how to update your digital presence to capture more calls.

Smart Booking: Your Round-the-Clock Dispatcher

When an AC unit dies in a heatwave, customers panic. They do not want to wait for an email reply. Instant booking tools are now mandatory. Upgrading your platform with smart scheduling prevents impatient homeowners from bouncing to the next search result and locks them into your schedule immediately.

Skip the Line with Local Services Ads

Climbing to the top of Google takes time. Local Services Ads offer an effective shortcut. These ads sit at the very top of search results with a green Google Guaranteed checkmark. Because you only pay when a customer calls or messages your business, you stop wasting budget on casual browsers.



Earning Trust on Camera

Homeowners want to know who is walking through their front door. Video builds trust before you pull into the driveway. Grab your smartphone and record a quick video of a furnace installation or share a basic maintenance tip. Posting these short clips makes potential customers feel completely comfortable.

The Untapped Power of Texting

Retaining past customers is vital. Text message marketing consistently crushes standard emails in open rates. A perfectly timed text reminding a homeowner to schedule their fall furnace check can fill your routes for weeks. This guarantees they call you for future system replacements.

Owning Your Ideal Neighborhoods

Dominating search results for the specific upscale suburbs where you want to work is the ultimate goal. Hyperlocal SEO focuses on creating dedicated content for narrow service areas.

Targeted content proves to both Google and the customer that you are the true local expert for their exact subdivision.

Take Control of Your Lead Flow

You know exactly how to fix complex heating and cooling systems. Let the experts handle the digital marketing. Schedule a call with the team at beMarketing today and let us build a custom strategy that keeps your trucks on the road and your dispatch board completely full.

be Marketing

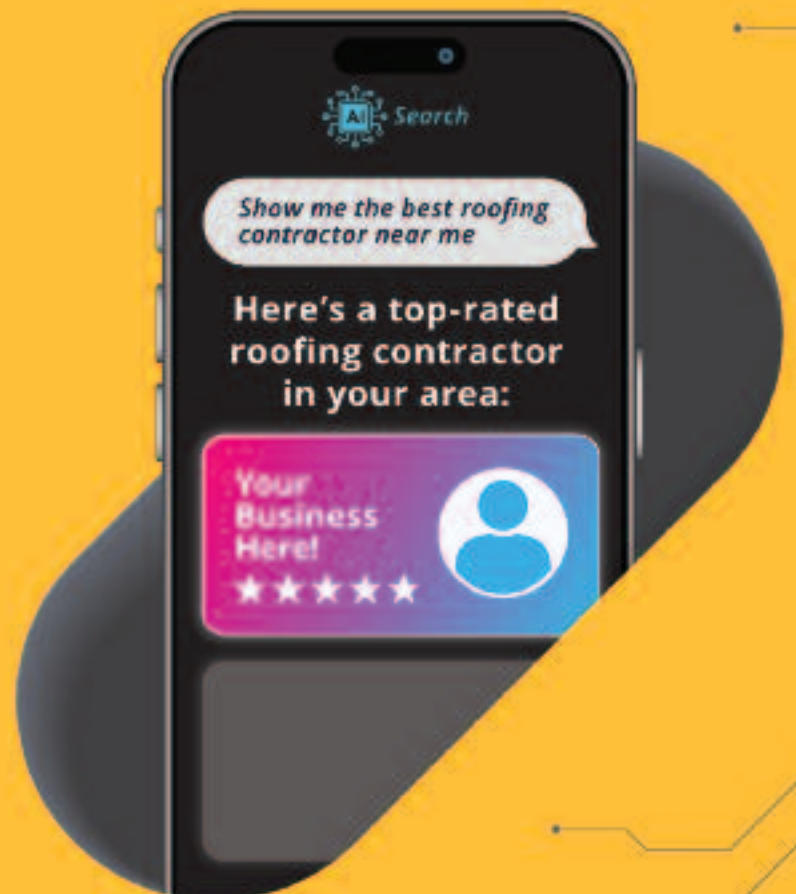
AI Search is Here. Are You Ready?

Tools like Google's AI Overviews, ChatGPT, and Gemini are giving homeowners direct answers instead of a simple list of links.

Roofing companies need clear website content that answers common questions and reinforces local expertise. We build websites designed to stand out in AI-driven search.



Let's future-proof your visibility
Schedule a Call Today!
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beMarketing.com





Nick Harman and Charles Mack (CSO) at Limerick Community Day, helping local merchants and the community.

PAYTURA

About a year ago, Nick Harman was talking with one of his oldest friends when she mentioned that her business was paying too much for a point-of-sale system and credit card processing. With over 30 years of experience in financial technologies and software development, Nick decided to create a new POS system to save her money. When he saw the massive savings, he decided that all small businesses should have access to the same savings, so he built Paytura. Paytura is a company that specializes in point-of-sale solutions and electronic payment processing. It is backed by the fourth-largest credit processor in the United States, and uses that infrastructure to ensure reliable and efficient

processing. Its mission is to help small businesses keep more of their hard-earned money in their pockets, instead of enriching a large corporation with more profits.

Paytura helps small businesses by reviewing a merchant's statements, recommending areas of improvement, and providing them with a no-obligation proposal to reduce their costs and fees. Businesses see savings of hundreds or thousands of dollars per year by switching their payment methods, and Paytura provides free equipment to get them started. "One of the challenges we face is actually getting to talk to a small business owner. They are busy, they are running a business, and have to play multiple roles," says Nick Harman, owner of Paytura. "Once we actually talk to them and show them real savings, with real education on how the process works, it's a no-brainer for them. It's more money in their pockets, and that money buys a lot of presents for their family in December." Paytura helps merchants by reducing their overall rates, educating them on how to prevent downgrades, and working with them on PCI compliance. Paytura also releases weekly tips on saving on fees via Facebook and LinkedIn, presented through their mascot — Buddy the Banking Badger.

To provide the best service, Paytura has recruited its leadership team based on their experience in software development, financial technologies, and payment processing. With over 100 years of combined experience, the team frequently discusses ways to innovate and improve their products. They are also working on AI-based innovations that will further save local businesses money on a daily basis. Their products — POSiTURA and ScheduleTURA will provide a business service suite to help merchants manage their operations. These products will release in Q4 2026 and will be offered with free trial memberships. Currently, Paytura is offering web design and e-commerce sites bundled with payment processing at a discounted rate. If you've been thinking about saving some money, give Paytura a call today for a free evaluation of your merchant statements. (855) 4-PAYTURA <https://paytura.ai>



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TierPoint – Breinigsville, PA

BUILDING A LASTING IMPRESSION



Ondra-Huyett Associates, Inc. (OHA) was formed in 1995 with the belief in a better way to deliver construction by collaborating with owners, designers, and trade contractors to achieve the project objectives for cost, schedule, and quality while reducing risk to all parties involved in achieving them.

We continually look for better ways to deliver buildings and to do so at a higher level of integrity and professionalism. Our approach has worked well beyond our expectations. We earn business with it, we attract experienced talent because of it, and we depend on it every day to assure construction quality and value. OHA is recognized as major provider of construction services in Eastern Pennsylvania

serving top-tier corporate clients by working with local and national A&E firms and countless trade contractors to deliver award winning construction projects.

Most recently the American Institute of Steel Construction (AISC) recognized the design and construction of one of our projects which exemplifies this process, in their 2026 IDEAS Excellence in Adaptive Re-use Award.



Hawk Pointe Medical Office Building – Washington, NJ



Bear Creek Resort & Conference Center – Macungie, PA



Blessed Trinity Church – Bethlehem, PA

DIVERSE CLIENT BASE

Ondra-Huyett serves clients from commercial, industrial, higher education, manufacturing, institutional and health-care industries, building everything from Class-A office space to hotels, resorts, and mission critical facilities.

Through its collaborative approach the company has built many long-term relationships with regional clients, including C.F. Martin & Co., Lutron, PPL Corp., Lehigh Valley Sporting Clays, Bear Creek Mountain Resort, Cardinal Glass, and TierPoint.

INTEGRITY LEADS TO LONGEVITY

For Ondra-Huyett, one of the best measures of success is repeat business. If you treat people fairly, are transparent with costs, approach challenges in a collaborative manner, deliver a quality product, add value, and honor your commitments; clients and contractors will respond favorably. It provides the basis for sustaining relationships of trust, respect, fairness, and integrity and is the backbone of our Mission Statement.

FULL-SERVICE CONTRACTOR

As Ondra-Huyett's "Managers & Builders" tag line references, Ondra-Huyett manages projects from conception through turnover. Our team delivers projects which look and function as intended, while meeting today's sustainable objectives. When clients see the OHA logo on a white hardhat, they know they can count on the consistent service and reliability they require.

GRATIFICATION

Construction is not an easy business, even though the simplest of projects may have been built before, each new project has variables unlike any other, ranging



New Tripoli Bank – Macungie, PA

from the time of year to different trade contractors to weather to designers to owners. Regardless of the circumstances, Ondra-Huyett approaches each project with the tools and a track record for success.

For Ondra-Huyett our corporate goals of on time, on budget, everyone home every night, and having a client that is willing to recommend; may seem simple, but for many of our competitors they are difficult to deliver. At Ondra-Huyett it's our passion and expertise.

If you have a difficult or challenging project, give us a call.

**For additional informations,
please call 610-366-1709 and
visit www.ohainc.com**



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GRCA ROUNDUP

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GRCA

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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

Certified AI Leader Workshop—AI Explorer

Sept. 10

Noon-1:30 p.m.

Center for Business Excellence

49 Commerce Dr., Wyomissing

\$25/person- GRCA Members;

\$50/person- Future GRCA Members

(Lunch included)

Register at Greaterreading.org/aiexplorer

Berks Women2Women – Confidence is Your First Defense

Sept. 10

5 p.m.-7 p.m.

Reading High School

801 N 13th St., Reading

\$20/person- GRCA Members;

\$30/person- Future GRCA Members

FREE/Students (Contact Katie Johnsen at KJohnsen@greaterreading.org)

Register at Greaterreading.org/defense

Lead Worker Certificate Program*

Sept. 14, 21, 28, Oct. 5, 12, 19, 26, Nov. 2, 9, 16

9:30 a.m.-11:30 p.m.

Center for Business Excellence

49 Commerce Dr., Wyomissing

\$695/person- GRCA Members;

\$865/person- Future GRCA Members

Register at Greaterreading.org/leaderworker

Supervisor Training Module 1: Principles of Supervision*

Sept. 15, 22, 29, Oct. 6, 13, 20

8:30 a.m.-11:30 p.m.

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\$695/person- GRCA Members;

\$860/person- Future GRCA Members

Register at Greaterreading.org/supervision

Essentials of Effective Leadership Part 1*

Sept. 16, 23, 30, Oct. 7, 14

8:30 a.m.-11:30 p.m.

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\$695/person- GRCA Members;

\$865/person- Future GRCA Members

Register at Greaterreading.org/effective

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

Sept. 17, 24, Oct. 1, 8, 15

1 p.m.-4 p.m.

Center for Business Excellence

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\$1,495/person- GRCA Members;

\$1,895/person- Future GRCA Members

Register at Greaterreading.org/change

2026 Regional Business Women's Mixer on the Green (Lancaster, York & Harrisburg)

Sept. 23

5 p.m.-7 p.m.

Conestoga Country Club

1950 Stone Mill Road, Lancaster

\$45/GRCA-member exclusive

Register at Greaterreading.org/regional

Networking@Night: Encrypted Escape

Sept. 24

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

Encrypted Escape

600 Penn Ave. Basement, West Reading

Free, GRCA-member exclusive

Register at Greaterreading.org/encryptedescape

AI for Business: Get Started Before Your Competitors Do

Sept. 28

Noon-1:30 p.m.

Center for Business Excellence

49 Commerce Dr., Wyomissing

\$25/person- GRCA Members;

\$50/person- Future GRCA Members

(Lunch included)

Register at Greaterreading.org/ai4business

Advanced Excel

Sept. 30, Oct. 7, 21, 28

8 a.m. – 10:30 a.m.

Center for Business Excellence

49 Commerce Dr., Wyomissing

\$400/person- GRCA Members;

\$495/person- Future GRCA Members

Register at Greaterreading.org/advanced

REGIONAL CHAMBER ROUNDUP



MONTGOMERY COUNTY CHAMBER OF COMMERCE

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

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

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

WHY JOIN THE CHAMBER?: Advocacy | Connections | Networking | Exposure | Referrals | Member Benefits | Visibility | Weekly E-News | Community Recognition | Learning Opportunities | Access to Local Leaders

The Power of Connections



THRIVE TOGETHER

Your next great connection could be waiting at the Zoo.

Join the Montgomery County Chamber on **September 29** for an evening designed to bring people together around **health, wellness, business and community** — all in the incredible setting of Elmwood Park Zoo.

Meet local businesses. Discover new resources. Build relationships. Enjoy the Zoo. And experience networking in a way that feels anything but ordinary.

Come curious. Leave connected.

September 29 | 4:00–6:30 PM

Elmwood Park Zoo

FREE with registration

Don't miss this one.

THRIVE TOGETHER.



More info: MontcoChamberPA.org • 610.265.1776 • MontgomeryCountyChamber@gmail.com

P.S. Member or not, everyone is welcome; we build a community together!

www.MontcoChamberPA.org



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

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

*WEDnet eligible



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

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

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2026 Golf Outing Recap

The TriCounty Area Chamber of Commerce's 2026 Golf Outing was a fantastic day filled with friendly competition, networking, and plenty of fun at Twin Ponds Golf Course!

Thank you to everyone who came out on August 21st and helped make this year's outing such a success. From the golfers on the course to those who joined us for lunch, we are incredibly grateful for the businesses, organizations, and community members who continue to support TCACC.

A HUGE Thank You to Our Sponsors!

We couldn't make this event happen without the incredible support of our sponsors. Thank you to our:

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Your support helped make the day memorable for our golfers and provided countless opportunities for networking, fun, and connection.



Thank You to Our Golf Outing Supporters!

We also want to extend a special thank you to our hole hosts, pin flag sponsors, and tee box sponsors who helped bring the course to life and added even more excitement throughout the day.

Thank you to everyone who donated swag for our golfers, contributed items for our raffle baskets, and supported our 50/50 and Chilling & Grilling Prize Raffle. Your generosity made the day even more exciting!

And, of course, a huge thank you to everyone who joined us for the networking BBQ lunch and to our amazing volunteers who helped with registration, contests, raffles, setup, and everything in between. We couldn't do it without you!

A Day of Golf, Networking & Fun

From the 18-hole scramble and on-course games to the putting contest, special challenges, cash prizes, giveaways, and our networking BBQ lunch, there was something for everyone.

Congratulations to all of our contest and team winners, and thank you to every golfer who brought their competitive spirit and sense of fun to the course!

Most importantly, the TCACC Golf Outing is about more than golf. It's about bringing our business community together, building relationships, supporting local businesses, and creating opportunities to connect outside the office.

Thank you for helping us make the 2026 TCACC Golf Outing one to remember!

We'll see you on the course next year!



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• www.phoenixvillechamber.org

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

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



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

www.phoenixvillechamber.org



REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



521 Main Street, Trappe, PA 19436 • 610.489.6660

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Welcome to the Perkiomen Valley Chamber of Commerce!

For 65 years, the Chamber has been the voice and advocate for the local business community—connecting members with professionals, mentors, and customers while helping businesses grow and strengthening our region. We serve businesses in Collegeville, Trappe, Schwenksville, Upper Providence, Lower Providence, Lower Frederick, Perkiomen, Skippack, and Oaks. Visit www.PVchamber.net to view membership directory. To sign-up

for E-news, email info@PVchamber.net and follow us on Facebook @PerkValleyChamber.net

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Semi-Annual Cornhole Tournament - September 22 @4:30PM

Join the Perkiomen Valley Chamber for our Semi-Annual Cornhole Tournament at The Flying Pig Tavern & Tap in Limerick! Whether you're a seasoned player or just in it for the fun, this networking event is for everyone. Partners are randomly drawn, making it a great way to meet new people and build business connections. Player registrations, networking-only tickets, and sponsorship opportunities are available. Both player and networking tickets include light refreshments, cash bar and raffle ticket. Check-in at 4:30PM and tournament play begins at 5PM. Raindate Sept. 29.

Join our Young Professionals Network!

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



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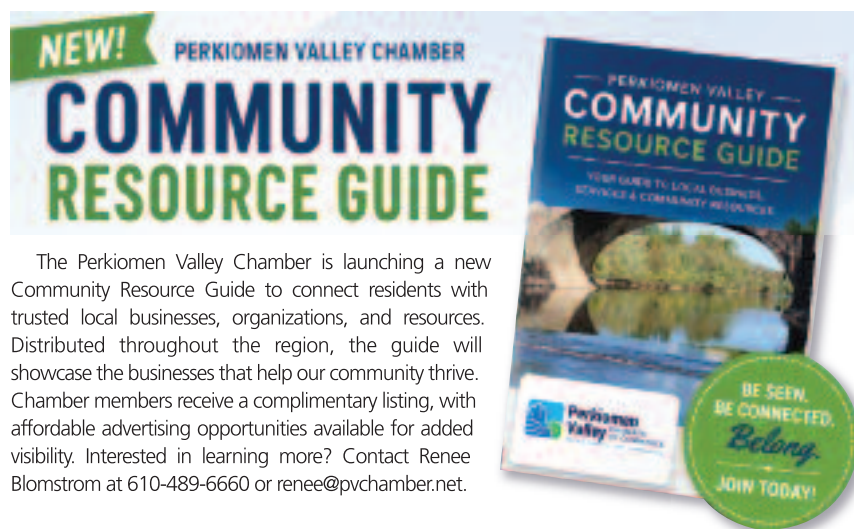
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Visit www.PVChamber.net for Fall Workshops, Lunch & Learn and Mixer details.



Visit www.PVChamber.net for Fall Workshops, Lunch & Learn and Mixer details.

* **Editor's Note:** At the time of publication, several event dates and details were still being finalized. Please visit PVChamber.net or subscribe to our weekly eNews for the latest event information and registration details.



The Perkiomen Valley Chamber is launching a new Community Resource Guide to connect residents with trusted local businesses, organizations, and resources. Distributed throughout the region, the guide will showcase the businesses that help our community thrive. Chamber members receive a complimentary listing, with affordable advertising opportunities available for added visibility. Interested in learning more? Contact Renee Blomstrom at 610-489-6660 or renee@pvchamber.net.

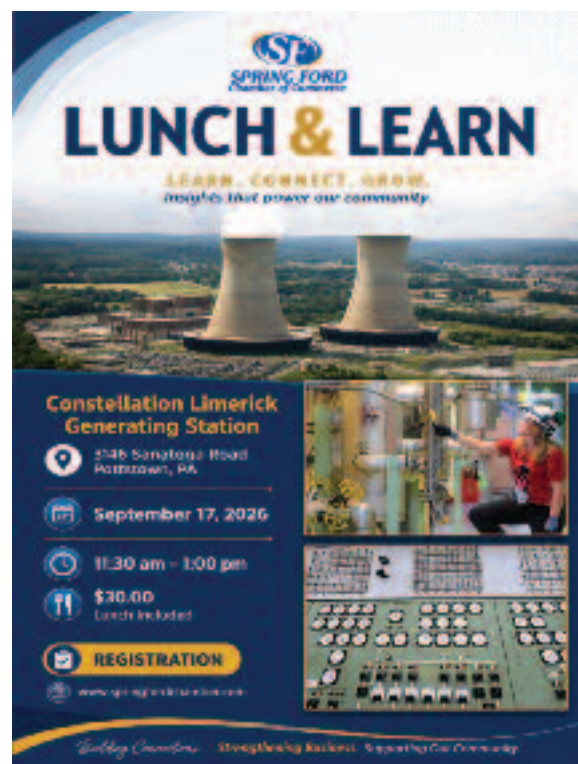
SPRING-FORD CHAMBER OF COMMERCE

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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!



THE SBRA COMMUNITY

The Emerging Entrepreneurs Academy



The Emerging Entrepreneurs Academy is an innovative six-week summer program that gives high school students aspiring to become business owners the opportunity to learn directly from more than 130 local entrepreneurs and business leaders. Through interactive workshops, role-playing, team challenges, and hands-on business internships, students gain real-world experience while building confidence, leadership skills, and a clearer vision for their future. Hosted at Penn State Berks, the EEA has now completed its fifth consecutive year—and we're already looking forward to welcoming the Class of 2027! Help us continue preparing the next generation of entrepreneurs and leaders. Learn how you can support the EEA at www.eeainpa.org.

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SBRA EVENTS

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

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- Networking Mingle – September 30th 5:30-7:00pm

SBRA Business Spotlight



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HOME SWEET HOME - DO I NEED A WILL IF I OWN A HOME?



LEGAL PERSPECTIVES

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

Often a person with modest assets does not believe that their estate is large enough to necessitate having an estate plan in place. Your "estate" is simply *that which you own*. One of the easiest ways for a homeowner to make sure that, in case of their death, their home passes directly to their spouse, or to their partner, is to execute a Will.

If you reside in Pennsylvania at the time of your death and you do not have a Will in place, there are Pennsylvania Intestacy laws which dictate who will receive your estate at your death. These laws are found at 20 Pa.C.S. § 2101 *et seq.*

If you do not have a Will and you are married, 100 percent of your estate *may* not go to your spouse. This may include your home. Do you have children? Are your parents still living? These are some of the factors that determine how your estate passes under the intestacy law. Another important consideration is how your assets are titled.

How is your home titled? The language of the deed to your home will play a big part in how your property passes at death. If you are married and the deed to your house is titled in both spouses' names, with words such as "tenants in the entirety" or "joint owners with right to survivorship" then the house will pass to the surviving joint owner by deed. It does not pass according to the structure of a Will. Alternatively, the deed may note each spouse's name, then the phrase,

"as husband and wife." In these cases, the property will go to the surviving spouse according to the deed "by operation of law."

When the home passes to the surviving spouse at the death of the first spouse there is no Pennsylvania Inheritance tax for this transfer. Why? The Pennsylvania Inheritance tax rate between spouses is 0 percent.

But what if your home, where you live with your spouse or partner, is only titled in your name? In this instance, the deed contains no language to direct the transfer of the property at the death of you, the owner. To ensure that this property, your home, passes to your spouse or your partner you should create an estate plan. You may direct in your Will how your home will pass at your death.

If you do not execute a Will, and your home is titled solely in your name, the property may pass according to the Intestacy laws. This may mean it does not go 100 percent to your spouse. It may pass partly to your spouse and your children, or partly to your spouse and your parents if you have no children. This also may result in your heirs, who are not your spouse, having to pay Pennsylvania Inheritance tax on the transfer of this asset.

Even people with modest means will benefit from the expertise and advice of an experienced estate planning attorney. A trained lawyer can help identify and avoid issues and problems that a free online Will or AI estate plan cannot.

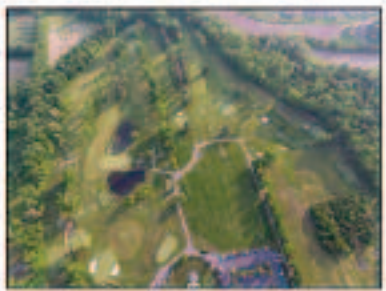
Carolyn M. Marchesani, Esq. is an associate in the law firm of Wolf, Baldwin & Associates, P.C. She focuses her legal practice in estate planning and probate and estate administration in Montgomery, Berks, and Chester Counties. She can be reached by phone at 610.323.7436, or by e-mail at cmarchesani@wolfbaldwin.com.



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Skill game machines in Steelton, Pa. pictured on July 21, 2026.

PHOTO: JULIA KRAMER / THE CENTER SQUARE

FATE OF ILLEGAL GAMBLING MACHINES PONDERED BY PROSECUTORS, POLICE

By **Ford Turner,**
The Center Square



With a mid-October time frame in mind, law enforcement leaders in Pennsylvania are pondering the fate of an estimated 70,000 so-called “skill games” that the state’s highest court has found to be illegal gambling machines.

Pennsylvania State Police said in a statement issued in August they will be “prepared to act” when the Oct. 13 effective date of the Supreme Court decision arrives, and the agency is still developing its enforcement plans in conjunction with local law enforcement. Meanwhile, Berks County District Attorney John Adams — who in July said he could either “rent some tractor-trailers and execute some search warrants” or take a “more measured approach” — in August said he hoped to be spared such a decision by action from state lawmakers.

“We are hoping the Legislature reaches a decision,” Adams said. “The Legislature has not acted on this problem for years, and they are throwing away money.”

He referred to seemingly endless talk over a period of years involving Republicans who control the Senate, Democrats who control the House, and the administration of Gov. Josh Shapiro, concerning the games that have proliferated in private clubs, bars, convenience stores, and other venues around the state. They are unregulated and untaxed and produce a lot of revenue.

The mid-June assurance by the Supreme Court of a ruling and opinion in two separate appeals cases put the heat on lawmakers. While it essentially found the devices to be illegal slot machines, the court put a stay of 120 days on its decision to give lawmakers and Shapiro time to figure out a solution.

So far, there is no public indication that is going to happen.

Lawmakers are not scheduled to return to Harrisburg until late September.

State police said they would act if the Legislature does not. The statement said the agency “will strongly encourage voluntary compliance with the court decision and offer a route for businesses and operators to voluntarily remove the machines.”

(Continued on page 42)

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FATE OF ILLEGAL GAMBLING MACHINES

(Continued from page 40)

Adams, who also is a spokesman for the Pennsylvania District Attorneys Association, said there is no statewide plan among district attorneys in place for mid-October. In his own county, he said, he has already spoken to police chiefs.

"District attorneys may have to approach this on a county-by-county basis as to how they are going to enforce the law," he said.

A spokesman for Attorney General Dave Sunday said the office would "follow the law" when it comes to taking action on the machines.

State police, he said, would "obviously be a leading partner through their Liquor Control Enforcement Bureau. Our office would also handle asset forfeiture proceedings for assets the PSP seized. Local agencies would also have a role in this effort."

Nonetheless, the spokesman for the attorney general said, the hope "is that most locations that currently House these illegal gaming devices would self-comply with the law."

State police leaders were not immediately available for comment.

Dauphin County District Attorney Fran Chardo said he thinks the machines are in 10,000 different venues.

In August — about seven weeks into the 120-day grace period set up by the court — Chardo said he thinks most places are "just continuing to make money" rather than having the machines removed. He said he believed lawmakers would eventually resolve the issue, but he had no idea when.

There is the possibility, Chardo said, that venue owners will just unplug machines.

Should it come down to potential seizure, Chardo said, venues like American Legion or VFW posts that "support an important cause" will have that fact taken into consideration in his county.

In Allegheny County, First Assistant District Attorney Becky Spangler said that "until the Legislature has had an opportunity to respond, allowing either the existing law to stand or setting forth new legislation governing this matter, we cannot speculate about the impact." The county, she said, would "enforce as appropriate the final determination."



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Chicky's Pottstown

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vorful peri peri spices before being flame-grilled to order. The Flamed Grilled Peri Peri Wings are another favorite, made fresh and served with your choice of sauce.

Every item is made with halal ingredients, and the chicken is always 100 percent antibiotic-free. The flavor comes from real marination, real fire, and never from pre-cooked shortcuts. The food takes time — and you can taste the difference in every bite.

For additional information, please call 484.300.4311 and visit www.chickysusa.org/pottstown.

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Nestled in the heart of St. Peter's Village at 3441 St. Peters Road, St. Peter's Bakery has long been a destination for locals and visitors seeking fresh baked goods, quality coffee, and a welcoming atmosphere. Surrounded by the natural beauty of the village and nearby trails, the bakery serves as a gathering place where neighbors, families, hikers, cyclists, and travelers can slow down and enjoy good food together.

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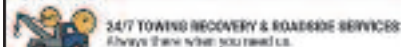


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Be ReZilient

Building Community Through Culture and Opportunity

Over the past year, Be ReZilient has continued to strengthen the Pottstown community through cultural programming, youth development, wellness, and small-business support.

One of its largest initiatives is the Pottstown Juneteenth Community Celebration. This year's event was a collaborative effort between Be ReZilient and CocoLand Entertainment, bringing families, artists, community leaders, and 56 businesses together to celebrate Black history and excellence.

Attendees completed surveys allowing planners to collect data about the event. The most impressive data included that five ZIP codes came to this event in addition to 19464, demonstrating the event's growing regional reach. The celebration also supported local vendors and awarded eight one-thousand-dollar scholarships. Be ReZilient and FORCE were proud to partner with Living Strong Consulting, founded by Dr. Veindra Jackson, to fund the first innovation pitch competition. The 2026 winner, Veronica's Circle, received the prize of five thousand dollars.

The event was made possible through the support of major sponsors and com-

munity partners, including HealthSpark Foundation, Tower Health, Pottstown Regional Community Foundation, Be ReZilient, and many others.

Be ReZilient's commitment to entrepreneurship continues through FORCE (Fostering Opportunities, Resources and Commerce among Minority Enterprises). FORCE connects minority-owned businesses with mentorship, resources, networking, and opportunities for long-term growth.

This work is closely connected to the VIBE Café and the VIBE Creative Social Innovation Hub, a welcoming space for coffee, coworking, youth programs, workshops, events, and community collaboration.

August was Black Business Month and Be ReZilient encouraged the community to intentionally support Black-owned and locally owned small businesses by shopping, sharing their work, and attending community events.

FORCE was also at the Small Business and Author Expo at the Greater Philadelphia Expo Center in Oaks, PA on Saturday, August 22, sharing information about available resources and upcoming opportunities for entrepreneurs.

	Denise L. Williams Founder of Be ReZilient FORCE Chairperson Co-Founder: The VIBE Create Social Innovation Hub VIBE Café 249 E. High Street Pottstown PA 19464 www.berezilient.org 484-824-5727
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DOWNTOWN PORTLAND RECOVERY FOR COVID LOCKDOWN



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

Portland is one of my favorite cities. I spent a couple of days there during my ground-floor downtown inventory, and I look forward to it every year. Many disaffected youth hang out on the fringe of downtown, living in shelters and religious hostels. They are mostly dressed in black and look like I did in the '60s.

That said, I never felt threatened or in danger while visiting. Not to say that the ask for "spare change" is now a couple of dollars and that there are more than a few really spaced-out people. The drug of choice does not seem to be fatty, but most likely crack, based on a quick analysis of their posture. It had a different look from my old project, Kensington Avenue.

I was there in 2021, right after the riots and right before the COVID Lockdown ended. It was kind of eerie with not many people on the street. The Antifa encampment near the federal courthouse was still there, and most storefronts were boarded up. Many of the burnouts were jewelry stores.

I figured I would give the cities time to recover because, from what I saw, it would be a long process. I counted 615 storefronts by address and store usage. My method was to count the large buildings with vacant space by the number of interior walls. In other words, some of these buildings have three or four storefronts, and each would count. So, 615 storefronts, not 615 buildings.

Over three years, vacancy rates were 43.7 percent in 2024, 41.6 percent in 2025,

and 42.0 percent in 2026. I normally conduct this inventory annually when I am revitalizing a downtown. For perspective, when I took over the revitalization, Phoenixville was at 23 percent.

The number of storefronts that remained the same throughout the three years was 280, representing 45.5 percent of storefronts with continuous operation over the three-year period. The hardcore vacancy rate was 33 percent, based on 205 storefronts that remained vacant for three years. This leaves 130 storefronts that were in transition at some point over the three-year period.

The net gain of roughly 11-13 occupied storefronts came almost entirely from two consumer-facing sectors: Retail rose from 94 to 101 storefronts (+7); Accommodation & Food (hotels, bars, restaurants) rose from 145 to 151 (+6). Most other sectors were flat. The clearest loser was Finance (mainly banks), which declined from 18 to 14 storefronts.

Downtown Portland's storefront vacancy remains elevated (low-40s), but the trend is mildly positive. Retail and hospitality, rather than office-related or financial uses, have driven the modest recovery. Banks continue to shrink their physical footprint, while restaurants, bars, clothing, jewelry, and related retail have absorbed most of the newly occupied space.

In examining the Downtown Portland economic development agency stats, I found that rising foot traffic is driving the recovery. Downtown pedestrian traffic rose 5.5 percent in 2025. Saturdays reached nearly 90 percent of 2019 levels.

(Continued on page 52)



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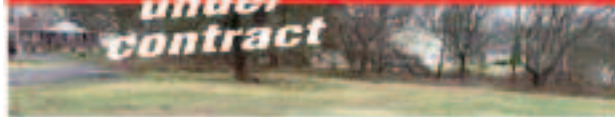
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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 50)

Gains were driven by tourism, residents, festivals, cultural events, and holiday periods rather than office workers. This directly benefited restaurants, bars, and retail.

The city credited targeted public-safety and Clean & Safe programs, which reduced visible homelessness and disorder in the core (tents dropped sharply). The Downtown Association reported greater confidence among employees and customers, which helped stabilize and attract new retail/hospitality tenants.

The city is shifting from office to residential through mixed-use conversions. Several high-vacancy office towers were converted to housing or mixed-use in 2025. This began creating a more permanent residential population downtown, supporting evening and weekend demand for food and retail.

The Fed funds rate dropped from an average of 5.3 percent in 2024 to 3.6 percent by 2026. Lower borrowing costs made it somewhat easier for small businesses and landlords to finance buildouts, renovations, or new leases after the high-rate environment of 2022-24.

Portland retail sales growth remained positive. As in many other cities, large events (Rose Festival, cultural festivals,

concerts, holiday activations) consistently boosted weekend traffic and sales for the sectors that gained storefronts.

Finally, return-to-office momentum has been limited as some larger employers increased in-office days. Combined with stronger visitor and resident activity, downtown began functioning more as a destination than as a pure 9-to-5 office district.

The vacancies have been fairly evenly distributed throughout the district. The densest concentration of hard-core vacancies is on the numbered avenues (2nd-6th) and Washington/Alder — these corridors account for the majority of the 205 addresses that remained empty all three years.

The numbers suggest that vacancies and the business mix in 2025 and 2026 largely leveled out as they improved from 2024. It. While the recovery may be modest, given that many properties were closed or damaged in 2021, the current progress appears satisfactory. Because the vacancies are mostly spread across the center of town, it isn't shrinking like Seattle. The Recovery is modest, but great strides have been made.

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

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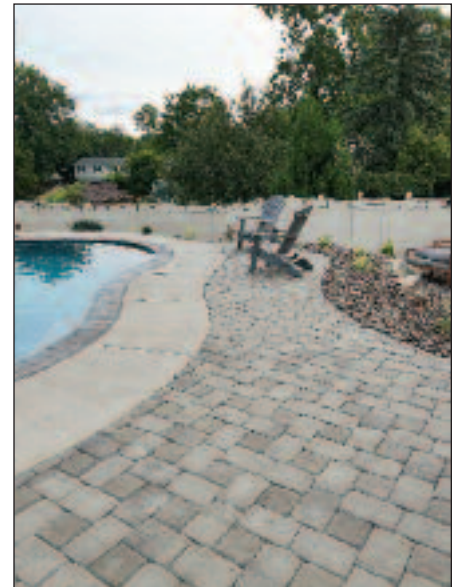
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