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PHOTO BY STEVE LADNER PHOTOGRAPHY

Cover Story: For nearly 33 years, Gary's Flooring Depot has helped area customers transform their spaces. Now, the family-owned Pottstown business is broadening its services while staying focused on quality and satisfaction.



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Revitalization –
Pottstown's Built Past
is Also its Future



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to grow your business,
network, and keep your
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GARY'S FLOORING DEPOT

PHOTOS BY STEVE LADNER PHOTOGRAPHY



Gary's Flooring Depot – Pottstown showroom
at 237 West High Street

By Kathy Hunt

For much of each day, it's the ground beneath our feet, cushioning our steps and making our homes and businesses comfortable and safe. Yet, in spite of its prevalence, flooring is rarely on our minds. Only when we notice a rip, scratch, warp, or chip or need to renovate a work or living space do we start to wonder about floor coverings. How much do they cost? Which materials require limited maintenance and wear well? What styles complement the intended space? And, perhaps most importantly, which retailers not only stand by their products but also provide skilled and reliable installation service and support?

When the time comes to purchase new carpeting, tile, hardwood, vinyl, or laminate flooring, shoppers in Montgomery, Chester, Bucks, and Berks counties can consult the experts at Gary's Flooring Depot. Its Pottstown showroom — at 237 West High Street — features an array of residential and commercial carpeting, area rugs, tile, hardwood, luxury vinyl plank (LVP), vinyl, and laminate samples for customers to view. The knowledgeable sales staff is always on hand to help select the material, style, and color that works best for the consumers' needs and rooms.

Gary's Flooring Depot owner and president Chris Wanner and his team aim to make remodeling a residential or commercial space both informative and hassle-free. As the company website states, its customers are treated as friends, family, and neighbors. This family-owned business is committed not only to earning a customer's business but also to ensuring that person's complete satisfaction with Gary's Flooring Depot.

Guaranteeing the Best Products and Services

For almost 33 years, Gary's Flooring Depot has supplied clients in Montgomery, Chester, Bucks, and Berks counties and beyond with high-quality flooring products and floor installations. Established in 1994 by Pottstown-area businessman Gary Steppeler, it has remained an independently-owned and operated enterprise under Wanner; he acquired Gary's Flooring Depot in August 2021.

Today, Gary's Flooring Depot carries such nationally-recognized brands as American Olean, Daltile, Armstrong, Mannington, Shaw, Congoleum, and Mohawk. Some of its brands, including DreamWeaver, incorporate fade and soil resistance, pet-stain protection, and sustainable manufacturing practices into their carpets, affording longer use, a better return on the customer's investment, and reduced impact on the environment.



All of Gary's Flooring Depot products possess a low-price guarantee. Should a customer find the same product and services for less elsewhere, Gary's will match the price or pay the customer \$100. The business is a member of the FCA Network, a professional association of floor covering retailers and, according to the FCA website, a "low-cost, retail, floor-covering buying group with high-powered expertise."

Wanner noted that another thing that sets Gary's Flooring Depot apart from its competitors is the "triple or zero regrets" guarantee. If a customer doesn't love the look of a newly installed floor, Gary's will cover the cost of the new flooring material must be of equal or lesser value to what was originally purchased from Gary's. There will be a fee to remove and dispose of the existing floor and to install the new one.

At Gary's, the installers' work comes with a lifetime installation guarantee. Should the customer later encounter an issue caused by an error in floor setup or installation, that issue will either be repaired or replaced at no cost to the consumer. Note that abuse, accidents, improper maintenance, and site-related damage to the flooring are not covered by this guarantee.

Furthermore, Gary's Flooring Depot provides a professional installer guarantee. Wanner explained, "Gary's installers are neat, clean, well-groomed, well-spoken, and have a minimum of 10 years of installation experience. They can handle pretty much any scenario or problem quickly and professionally and treat customers with respect."

Gary's Flooring Depot works with between 13 and 15 installation contractors. By having a large number of experienced

and vetted contractors at the business's disposal, customers can expect to experience shorter wait times and top-notch service.

Before any of these guarantees can take effect, the customer must first decide on a type, color, and brand of flooring. To get an idea of what Gary's has in its showroom, customers can view these products on its website, <https://www.garysflooringdepot.com/>. By uploading an image of their room(s), they can create a virtual rendering of the room(s) with different flooring products.

At the Pottstown showroom, customers can pick up samples and try them out in their homes or businesses. Anyone who isn't able or doesn't have the time to visit in-person can

take advantage of the shop-at-home service. With shop-at-home, prospective customers participate in an initial phone consultation to learn what their needs and tastes are. After that, they schedule a free home appointment during which samples are delivered to them, often by Leighanne Rauenzahn. That's not her only role at Gary's Flooring. She measures the job sites, converts measurements into quotes, gives design suggestions when requested, and handles the bulk of inside sales. Among Gary's Flooring Depot staff, she is known as "the Measure Queen." To customers, Rauenzahn is Gary's Flooring Depot's residential sales representative. She is also Wanner's daughter.

(Continued on page 8)



(Continued from page 7)

"Leighanne's an art school grad, so she's really good with color coordination, what goes with what, and what clashes. She's also good at recommending products and helping customers find what works for them," Wanner said.

Expanded Capabilities Means More for Customers and More Customers

Let's face facts. Sometimes, a residence or commercial space needs more than a new floor or area rug to improve its appearance and functionality. Over time, room designs and layouts change. Cabinets, counters, and shelves start to show their age. To modernize and maximize a living or work space, a larger remodeling project needs to take place. Wanner is quick to point out that, despite its name, Gary's Flooring Depot deals with more than just flooring. From tile backsplashes and showers to countertops and cabinetry, his family-owned business can carry out complete bathroom and kitchen makeovers.

"We recently expanded our capabilities to include pretty much everything you need to do a whole renovation," Wanner said. "Along with doing the tile work for flooring, backsplashes, and showers, we offer less expensive, traditional or high-end, custom cabinetry for kitchens and baths. We also work with local electricians and plumbers so that the remodeling project is complete."



As with its flooring projects, the start of any Gary's renovation begins with an all-inclusive, free estimate. "All-inclusive" means that the customer won't be caught off guard by hidden fees or unexpected changes. Any proposed changes are always discussed with and approved by the customer before being carried out. Generally, renovations can take anywhere from a few days to a few weeks to finish, Wanner said.

Along with offering remodeling services, Wanner anticipates that Gary's will expand its commercial client base. Office complexes, restaurants, brick-and-mortar stores, apartment complexes, and developers are among the commercial customers who would and do benefit from Gary's flooring and remodeling services.

Assisting with the growth of commercial clients is Gary's new business development representative, Kellie Tully.

With more than 11 years of experience as a licensed real estate agent in Pennsylvania, Tully brings not only local knowledge but also regional networks to Gary's.

"We go into Bucks County, the Philadelphia border of the Jersey line, the Delaware line, and the Maryland line," Tully said. "We have a really big territory, and I am trying to cover the territory of the unexplored connections we can make with restoration companies, contractors, property managers, leasing agents, builders, and others. I'm really working to expand our network."

Tully joined Gary's Flooring Depot in August of this year. Most of her workdays are spent on the road, visiting companies and attending networking events. "At Gary's, I'm trying to put my 11 years of experience connecting with people into play," she said.

Events in and around Pottstown

Along with making connections, Tully is collaborating with Wanner and Rauenzahn on a calendar of customer appreciation events. So far, on October 17, Gary's Flooring Depot took part in Fleetwood's festive Trunk-or-Treat night. The business may also host a pumpkin pie day in November to celebrate not only the Thanksgiving holiday but also the Pottstown community. Tully envisions current and past clients, contractors, leasing agents, and other area connections visiting the showroom to enjoy a slice of pumpkin pie, chat, and check out the new products.





on offer. She suspects that these events will be holiday-based and happen quarterly.

"We might do an open house that's more kid-focused, with hot dogs and a bounce house out in the parking lot in the spring," Wanner said. "We definitely see ourselves being more active in the community."

As he indicated, with Tully on staff, Wanner expects community involvement to grow. This isn't to say that Wanner and Gary's Flooring Depot haven't participated in and supported community events and organizations. Over the years, the business has made annual material donations to Habitat for Humanity Montgomery and Delaware Counties. An affiliate of Habitat for Humanity International, this local non-profit builds and repairs homes in partnership with families in need. Wanner was also a member of the Pottstown-based TriCounty Area Chamber of Commerce.

Budgeting Made Simple

Although everyone appreciates convenient shopping, expert workmanship, and price, product, and service guarantees, budgeting for a new floor or renovation project can still be the sticking point for replacing or remodeling. To aid con-

sumers as they plan financially, Gary's Flooring Depot has created a handy, online pricing guide that provides a cost estimate based on room size and product type. Customers can consider the difference in price between a 250-square-foot room with low-end laminate installed versus a 250-square-foot room with high-end laminate. They can compare a 250-square-foot room with laminate against a 250-square-foot room with carpeting and so on. Room size increases by 250-square-foot increments, ending with a 1000-square-foot room. Prices for LVP, laminate, sheet vinyl, hardwood, and carpet are listed for each room size.

Estimates listed in the guide include: the cost to move and reset furniture in the room; removal and disposal of existing flooring, trim, and underlayment; floor preparation per the manufacturer's instructions for installation; clean, professional installation of floor and trim; and complete clean-up, including vacuuming and wiping down of surfaces.

Financing is available through Service Finance Company, LLC, which is a subsidiary of Truist. Loans start at \$1,000 and go up to \$100,000 with terms up to 120 months.



For additional information about Gary's Flooring Depot, visit the website <https://www.garysflooringdepot.com>, call 610.323.8881, or stop by the showroom at 237 West High Street in Pottstown. The business is open from 9 a.m. to 5 p.m. on Monday, Wednesday, Thursday, and Friday. On Tuesday, its hours are 9 a.m. to 6 p.m. while on Saturday, it's open from 9 a.m. to noon.



FOCUS ON POTTSTOWN REVITALIZATION

POTTSTOWN'S BUILT PAST IS ALSO ITS FUTURE



**By Peggy Lee-Clark,
Executive Director,
Pottstown Area
Economic
Development Corp.**

Creating another part of the economic eco-system is in Pottstown's near future. There are currently

three independent adaptive reuse projects poised to add living spaces in the Borough. There are also a portion of residential units within the Downtown receiving upgrades. This will bring approximately 150 new and improved units on-line to increase residential offerings within the Borough. All will be modern spaces in structures that were built to last. These living spaces provide for a market to attract individuals who can assist in sustaining and growing the Downtown Business Corridor. In addition, these residents will add to the region's workforce.

Dwight City Group has two projects in active construction; 274 North Hanover Street and 30 North Hanover Street will have eighty-five units and twenty-five units

respectively completed by the first quarter of 2027. The former Levensgood Dairy at 504-512 Chestnut Street will have twenty-four apartments when Elan Properties finish their project later in 2027. Multi-unit residential adaptive reuse projects bring back former sites to productive use for today. They are vital in using the footprint that exists within the 5.5 miles of the Borough. As a built-out established town, development happens differently here than in the surrounding suburban and rural areas that have wide swaths of land that are used for new housing in an area. This is a great asset for Pottstown as it maintains its history while preserving the overall landscape of the town.

Pottstown Area Economic Development (PAED) is proud to have collaborated with these developers and are grateful for their significant investment which furthers our mission to revitalize the 5.5 miles of Pottstown Borough. We provide a unique opportunity for the development community to have a champion through what can sometimes be a complex process. For other developers who have the vision and experience



The former Levensgood Dairy at 504-512 Chestnut Street (above) and the proposed remodel (below).



in adaptive re-use, PAED is here to help. For more information, please contact Peggy Lee-Clark, Executive Director pleeclark@paedinc.org



PAED is a private 501(c)(3) entity that works in partnership with business and municipal leaders to improve the economic climate and future of Pottstown, PA.

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For 30 years, Montgomery County Community College's (MCCC) Pottstown Campus has helped local residents build brighter futures close to home. Today, the Pottstown Campus offers more opportunities than ever for students to pursue their educational and career goals without leaving the area. Whether you're beginning college for the first time, returning to finish a degree, or preparing for a new career, you can achieve your goals at MCCC.

The Pottstown Campus has expanded its course offerings to meet the needs of today's students and employers, ensuring that students can earn select degrees in their entirety in Pottstown. Students can pursue an Associate of Science in Business Administration, gaining a strong foundation in business, management, and accounting while preparing for a wide range of transfer opportunities. Those seeking flexibility can pursue a Liberal Studies Associate of Arts degree to explore diverse subjects while discovering interests and refining academic and career goals. The Associate of Science degree in Psychology offers a pathway to transfer and, ultimately, pursue careers in mental health services, social services, education, and other people-centered professions.

Students interested in healthcare can begin their journey through Pottstown's Pre-Health class series. These foundational courses provide the prerequisite coursework needed to continue into healthcare programs while building the knowledge and skills necessary for success in one of the region's fastest-growing fields. It's an ideal starting point for those exploring careers dedicated to helping others and improving community well-being.



For individuals seeking hands-on training and direct pathways to employment, MCCC's workforce development programs deliver practical skills that employers need today. The Computer Numerical Control (CNC) Program offers training for aspiring CNC operators and machinists. Students learn blueprint reading and tool identification, as well as CNC mill and lathe operations.

Looking ahead, MCCC continues to invest in workforce training opportunities that support both local employers and residents. The College recently received a \$280,000 PA Smart Grant to launch a welding training initiative in partnership with Eastern Center for Arts and Technology and Western Montgomery Career and Technology Center. By offering evening or weekend training opportunities, the program will help adult learners, working individuals, and caregivers access high-quality welding education. Additional programs under exploration include apprenticeship-readiness opportunities in the skilled trades.

Opportunity is growing at the Pottstown Campus alongside the community it serves. Whether your goal is earning a degree, preparing for transfer, entering healthcare, or gaining workforce skills for immediate employment, you'll find affordable, accessible options designed to help you succeed close to home. Come, learn, and grow at our Pottstown Campus. For additional information, please visit www.mc3.edu/Pottstown.

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servicing homeowners with exceptional renovation work including roofing, siding, plumbing, HVAC, kitchens, bathrooms, paint, flooring and more. Our mission is to transform properties into homes while delivering exceptional service. Text or call Vincent Hope at 267.966.7421 and visit www.Hopecillc.com for more information!

Coventry Parlor at Laurel Locks

Coventry Parlor at Laurel Locks, located at 653 Laurelwood Road, Pottstown, PA 19465 is open for breakfast, lunch six days a week, Tuesday through Sunday. They are open Monday for ice cream and baked goods from 4:00 PM - 8:00 PM, and now open for dinner Tuesday through Sunday from 7:00 PM to 8:00 PM. "Our soups are something that we take great pride in, especially during the fall and winter," said owner Austin Dunhour. "Come get warmed up with a cup of soup and a sandwich. Nothing pretentious. We use quality ingredients and take the time to create all of our offerings."

Austin and Mary Catherine Dunhour are also continuing the Coventry Parlor tradition of offering a wide selection of fresh baked goods. "We have this robust baked food program that we're only trying

to increase especially around the holiday season," Austin Dunhour said. "Leave the baking to us. Everybody is so busy during the holiday season so we offer all of your classic holiday favorites at reasonable prices for holiday parties, corporate events and family gatherings," he said, adding, "As we continue to grow, we want to offer our space to encourage more get togethers and community, group-based activities, church groups, youth groups and after-school gatherings. We want people to use this space as much as possible. It's a beautiful piece of real estate that we want to encourage people to use and visit."

You can now get your Coventry Parlor favorites delivered to your door on GRUBHUB. For additional information, please call 484.300.4911 and visit www.coventryparloratlaurellocks.com.



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Investing in the People and Places Behind Pottstown's Progress

Pottstown's revitalization is visible in improved parks and downtown storefronts. It also shows up when children discover something new, families put down roots and residents find better opportunities. For more than two decades, Pottstown Regional Community Foundation (PRCF), formerly Pottstown Area Health & Wellness Foundation, has helped turn community priorities into action through grantmaking, planning and partnerships. Since its founding in 2003, the Foundation has awarded \$59.8 million in grants across the greater Pottstown region, supporting efforts that strengthen neighborhoods, expand opportunities and improve quality of life.

That commitment can be seen throughout the borough, from Memorial and Riverfront parks to the Pottstown Outdoor Recreation Hub and Pollock Park's soccer mini-pitch. In fiscal year 2026, PRCF's Pottstown Community Voices Grant Fund awarded \$100,000 to nine projects reviewed by local volunteers, including funding for planned sidewalk and lighting improvements near the Ricketts Community Center. These investments reflect the Foundation's ongoing commitment to helping residents shape stronger, healthier neighborhoods.

Creating places where people gather, learn and connect is another important part of that work. Early Foundation support helped the Pottstown Children's Discovery Center take shape, creating a downtown destination that welcomed 9,910 visitors in 2025.



PRCF also convenes Pottstown Play Streets, bringing free recreation and community resources into neighborhoods. More recently, the Foundation helped power Pianos for Pottstown, a public art pilot designed around two artist-created street pianos and participation from local youth and artists. These projects make room for creativity, connection and community pride.

Lasting revitalization also means ensuring long-term residents benefit from Pottstown's progress. Foundation grants have supported Hobart's Run's homeownership and neighborhood façade initiatives, skilled-trades training through Making a Difference Economically, and development of a practical nursing program at Montgomery County Community College's Pottstown campus. Investments in food access, healthcare and housing stability help residents build a more secure future while strengthening the community as a whole.

As Pottstown considers the potential return of passenger rail and future development, the Foundation's Thriving Communities program is helping residents, businesses and community leaders explore opportunities while ensuring that those already here have a voice in the borough's future. A recent feasibility study of Pottstown's Recreation and Tourism District illustrates how collaborative planning can identify opportunities for significant local and regional economic activity, job creation, recreation



and community benefits. Complementing these efforts, FORCE, an initiative of Be ReZilient, collaborates with the Montgomery County Department of Commerce and other regional partners to provide technical assistance, access to capital and business development resources that help minority-owned and other small businesses participate in Pottstown's economic growth. Individuals, families and businesses can also contribute to this progress by supporting existing charitable funds or establishing one that reflects the causes they care about. With PRCF, local generosity can help shape Pottstown's next chapter.

BE PART OF WHAT COMES NEXT.

Explore ways to give, support local causes or establish a charitable fund at
pottstownfoundation.org/ways-to-give/



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Ye Old Coventry Pub

“Good Food, Good Friends and Good Times” has been the motto of the Coventry Pub for many years. Conveniently located South of Pottstown and North of Bucktown on Route 100, the Coventry Pub was originally a farmhouse and started as a pub in 1960. Ye Old Coventry Pub is famous for its hand carved roast beef — cooked and carved from a standing beef roast, and home-made snapper soup. In addition, the Pub features a full lunch and dinner menu, and a variety of sandwiches and salads, as well as a comfortable bar. The friendly Pub is a perfect place to watch sports and chat. The Pub also has a separate dining room, and we have patio dining — weather permitting — dogs are welcome to sit out at the patio.

Daily specials: Every Monday — special “2-for-dinners” with five choices — chef special dinners; Tuesday — Taco Tuesday; Wednesday — Burger Day specials; Thursday — Clam special & Trivia, 7-9 P.M. featuring fun and prizes. Weekend dinner specials include Prime Rib; Saturday afternoon — Soup and Sandwich special; Sunday — Family Day-Wert’s Birch Beer on tap from 1960s, a local favorite from Topton; Shepherd’s pie and children’s menu.

The Coventry Pub features 11 drafts with three rotating seasonal taps. There is always a draft and cocktail special. Check out our Facebook page for daily specials and events. For more information, please call 610.323.5790.

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Whether they wanted flowers for a wedding, signs of love and affection for Valentine’s Day, honoring parents on Mother’s and Father’s Day, sympathy arrangements for a funeral, bouquets, wristlets, and boutonnières for the prom, sending to a special someone far away, North End Florist has always been the go-to place for the Pottstown Community’s floral needs.

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

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

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

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supplee2@comcast.net
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Embody’s Sunoco Service Center

Embody’s Sunoco, located at 1435 East High Street in Pottstown, has been serving the surrounding area for 55 years! Embody’s is a family-owned and operated establishment. Hours are Monday through Friday, 6 AM to 9 PM, Saturday and Sunday 7 AM to 7 PM. They accept all major credit cards. Terry Embody’s expert technicians service all makes and models of vehicles.

Some of Embody’s services include: Pick up and delivery of vehicle; PA State Safety and Emissions Inspections; Factory-scheduled maintenance, Sales

and service of many major brands of tires; Computerized wheel balancing; Brake service; Exhaust repair and replacement; Air conditioning & cooling system maintenance and repair; Tune-ups and computerized engine diagnostics; Fuel injection service; Engine repair; Transmission service; Steering and suspension repairs; Replacement of shocks and struts; and Road Services such as emergency jump and tire repair.

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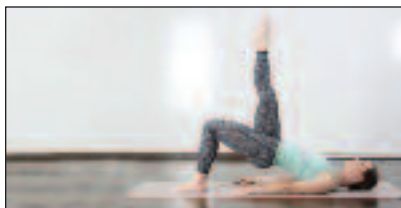


Pottstown Dance Theatre

New Classes Formed and New Students Welcome

The Pottstown Dance Theatre recently started its 2026-2027 season and is still accepting new students for most classes! Styles include Ballet and Pointe, Tap, Jazz, Musical Theater, Creative Movement, Modern/Contemporary, Hip-Hop, Breakdance, Acro Dance Arts, African Dance, Irish Dance, and now: *Popping, Locking, and Tutting!* This genre is often thought of as a sub-genre of Hip-Hop and really helps a dancer get a "GROOVE"! It's a fun way to get funky, really get a great workout, and is taught by Dr. David Heller. You'll love the music and rhythmic vibe!

The studio also has an established Pilates program which includes Mat classes, Reformer Classes, and private lessons on the Trapeze Table (also known as the "Cadillac") given by certified and long-term instructor, Michelle Jones Wurtz. Pilates is great for maintaining core strength, flexibility, and can ease back pain, arthritis, and various other joint issues. Many orthopedic specialists recommend Pilates to alleviate pain and



strengthen areas of concern. You get a great workout without stressing the joints!

Preliminary dance levels are a great way to introduce young students to the joy of movement and the benefits that transfer into daily life. They learn to work in different rhythms, in group settings, stretching techniques, age-appropriate choreography, and often make new friends. These classes include

First Steps (for age three), Creative Movement (for ages four and five), Intro to Tap and Jazz (for ages 6-8), and PreBallet (for ages 6-8). You'll love how your little one twirls and feels the music! Call the studio at 610.323.2569 or visit the website at www.pottstowndance.com to get registered. Don't wait as some classes have filled up!



New Students Still Welcome at Pottstown Dance Theatre

Space is available in most classes including: Ballet & Pointe, Tap, Jazz, Musical Theater, Contemporary/Modern, Acro, Hip-Hop, Popping/Locking, Breakdance, African Dance, Irish Dance, Creative Classes, and Pilates.

Call 610-323-2569 or visit www.pottstowndance.com
72 W. Main St., Pottstown PA 19465



Pottstown Dance Theatre
Michelle Jones Wurtz, Director
610-323-2569
72 W. Main St., Pottstown PA 19465
www.pottstowndance.com

Ballet and pointe, tap, hip-hop, jazz, modern/contemporary/lyrical, Irish Dance, African Dance, break dance, creative movement, Acro, and Pilates!



Steve's North End Mower Shop

In 1953, Steve's North End Mower Shop began its quest to provide quality service on outdoor power equipment. Owner Steve Binczak quickly brought in the product lines of Toro, Gravely and Snapper. Through the early years the business had slowly grown with more homeowners having gas powered lawn and garden equipment.

In 1965, current owner Carl Hessler started working for Steve's North End Mower Shop while still attending Pottsgrove High School.

In 1969, Steve's North End Mower Shop moved to its current location on Mangers Mill Road. Building on continued growth, picked up the handheld product line called McCulloch.

In 1984, Carl had purchased the business from Steve. Deciding to leave the name so as to not confuse current and new customers.

In 1999, the snowblower lineup by Ariens was added.

In 2017, Echo handheld products were added to the lineup offered at Steve's North End Mower Shop.

Still to this day, 41 years later Steve's North End Mower Shop is still owned by



Carl and is coordinated with his son Gary. They provide sales and services to homeowners, landscapers and municipalities. Their major brands today include Toro, Gravely, Ariens and Echo. Service is provided on most other brands they do not sell.

Next time you're in need of repair or replacement of your current outdoor lawn and garden equipment, give Steve's North End Mower Shop a call or email.

Visit www.stevesmowershop.com to get detailed information about us and meet our dedicated staff members. We're looking forward to working with you.

Steve's North End Mower Shop is located at 435 Mangers Mill Road, Pottstown, PA 19464. For additional information please call 610.323.7003.

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Resilient Students Network



**By Wendy Gaynor,
Executive Director**

Resilient Students Network's (RSN) mission is simple: to help low-income college and trade students meet their basic needs (food, housing, transportation, and more) so they can stay in school, achieve their academic goals, and build better futures. In many ways, we are protecting an investment that students and our communities have already made in higher education. Students pay tuition, attend classes, work, raise families, accumulate credits, and work toward a degree or credential. Then, sometimes, a \$1,500 rent arrears bill, a broken-down car, food insecurity, or an emergency can put that hard work at risk. That's where RSN steps in.

There is a basic-needs crisis facing higher education students nationally and right here in our region. While nearly 70 percent of living-wage jobs require education beyond a high school diploma, the rising cost of living can make completing that education feel out of reach. Too many stu-

dents are trying to balance the demands of school with the very real challenges of keeping food on the table, maintaining stable housing, getting to work, and caring for their families.

What energizes me most about this work is that we get to walk alongside people who have already made an incredible investment in themselves and their futures. These students are our future teachers, mechanics, healthcare professionals, business owners, and human service leaders. They are already doing the hard work, and they belong exactly where they are...in the classroom, in the workforce, and building the lives they envision. So many people have told me, "I wish there had been something like RSN when I was in school." I wish there had been, too. And now there is. We can make sure that a temporary setback doesn't become the reason a student has to walk away from a future they've worked so hard to build.

To learn more, check out www.resilientstudents.org or contact Wendy Gaynor, Executive Director at Gaynor.wendy@resilientstudents.org.

Resilient Students Network

Your generosity can help another student keep moving forward.

Donate Here

Pay It Forward

Has education beyond high school been a benefit in your life?
 Are you able to Pay It Forward?

Consider making a gift to help students with food, housing, and other needs while pursuing their education.

The Crisis is Real:

- 41% of higher education students experience food insecurity
- Nearly 1 in 2 higher education students experience housing insecurity
- 3 of 5 higher education students experience at least one basic needs insecurity (food/housing/homelessness)

Learn more here

Source: The Hope Center, 23/24 Student Basic Needs Survey Report

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Joseph Scott McArdle, C.C.I.M.

THE FUTURE OF OUR COMMUNITY BEGINS IN THE CLASSROOM

What do successful businesses and exceptional schools have in common? Both recognize the value of innovation, strong foundations, meaningful relationships, and leadership. Both understand that long-term success begins with investing in people.

Since 1918, The Wyndcroft School, rooted in Pottstown's historic Rosedale neighborhood, has provided generations of children with an exceptional educational foundation, cultivating tomorrow's leaders today.

Why Wyndcroft?
Because the foundation built today shapes the possibilities of tomorrow.

Wyndcroft serves students from Early Childhood through Grade 8, blending time-tested instruction with innovative programs that prepare today's learners for tomorrow's opportunities.



“Tomorrow’s leaders, innovators, and changemakers are sitting in classrooms today.”

“We’re preparing these children for jobs or careers or lives that we don’t even know about yet,” explains Dan Edleman, Director of Academic Program. “We have things that are ‘traditional’ that are important and necessary skills and competencies for young people to have as a foundation.

We also have programs and opportunities that expose students to the modern world they will inherit and hopefully advance.”

From reading, writing, mathematics, and humanities to hands-on STEM, engineering, world languages, and the arts, Wyndcroft stu-

dents develop the knowledge and skills to think critically, communicate effectively, collaborate confidently, and approach challenges creatively.

These aren’t simply classroom skills. They’re lifelong competencies that define successful leaders, innovators, entrepreneurs, and engaged citizens.

Elizabeth Fretz has been at Wyndcroft for more than 20 years - first as a parent and teacher, now as its Assistant Head of School. She has seen the outcomes of a Wyndcroft education not just from former students, but from her own children. “My two older sons, now sixteen and nineteen, continue to excel, entered into advanced classes, and were chosen as leaders for their high school and college-level sports teams.” Her youngest is experiencing the strong, values-based education coupled with the innovative instruction



at Wyndcroft. “Their roots are strong and they continue, as our graduates do, to thrive during their next chapter,” Mrs. Fretz said.

This balanced approach encourages students to think critically, communicate effectively, collaborate confidently, and approach challenges with creativity and curiosity.

These are not simply classroom skills. They are life skills—and the very qualities that define successful leaders, entrepreneurs, innovators, and engaged citizens.

Where Every Child Is Known. And Every Possibility Matters.

At Wyndcroft, exceptional education is personal. Teachers recognize that children learn differently and grow at different rates. Small classes, inspiring teachers, and meaningful relationships ensure children are known for their individual strengths, interests, and potential.

Through personalized attention, thoughtful instruction, and high expectations, students develop confidence, discover their abilities, and experience a learning environment where academic achievement, curiosity, happiness, and belonging thrive.

Character Is More Than a Lesson. It’s a Way of Life.

In business and in life, integrity matters.

Wyndcroft’s motto, *Non Sibi*—“Not for Self”—is embedded in daily school life. Students learn that leadership extends beyond personal achievement to responsibility, empathy, service, and contributing to something greater than themselves.

A Pottstown Tradition. A Future Without Limits.

For 108 years, Wyndcroft has been part of the greater Pottstown community, preparing generations of students for success in secondary school and beyond.

As our region evolves, Wyndcroft remains committed to developing young people prepared not simply to participate in the future, but to help shape it.

Because tomorrow’s leaders, innovators, and changemakers are sitting in classrooms today. At The Wyndcroft School, their future is already taking shape.

Discover WHY Wyndcroft. Experience The Wyndcroft Way. Visit our website to attend a fall event and to learn more. You can email Maureen Cannon, Director of Admission and Communications to schedule a visit and see the WHY, yourself.

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www.wyndcroft.org
mcannon@wyndcroft.org

CELEBRATING BUSINESS LEADERS

Arader Farm *Where Holiday Magic Takes Root*

For Chris and Paige Arader, a shared love of nature, and community has blossomed into a beloved holiday destination.

As winter approaches and the air turns crisp, thoughts of the holidays bring visions of twinkling lights, fragrant pine trees, and cherished family traditions. Since 2021, Arader Farm has helped bring that magic to life for the community, welcoming visitors to enjoy tractor rides, cut-your-own Christmas trees, festive light shows, and a Christmas shop filled with gifts and seasonal décor.

For owners Chris Arader and Paige Roberts-Arader, the farm represents the fulfillment of a longtime dream — one rooted in their shared love of nature, creativity, and community. They are devoted to the property where we plant approximately 4,000 Christmas trees each Spring.

Chris spent more than 50 years owning and operating Arader Tree Service, providing everything from pruning and trimming to tree removal. His appreciation for the outdoors began in childhood, when he worked alongside his father and learned the art of beekeeping and taking care of specimen trees.

Paige brings a creative perspective shaped by her 30-year career in the office furniture industry, much of it with Knoll. An avid gardener, she has expanded her knowledge of trees and horticulture through her life with Chris. Together, they maintain beehives and plant trees and flowers that support pollinators.

That blend of nature, creativity, and hospitality is at the heart of Arader Farm. During the holiday season, Paige can often be found in the Christmas shop, welcoming customers and helping families create lasting memories.



"We look forward each year to opening for Fall and Christmas and love it when our amazing customers come up to introduce themselves," she says.

As the holiday season approaches, the Araders continue to expand the farm's offerings, with special events, walking tours through the light displays, and visits from Santa and various holiday characters.

For Chris and Paige, Arader Farm is more than a business. It is a place where a lifelong love of nature has grown into something to share with others—a welcoming destination where families can make memories, discover the wonders of the outdoors, and experience a little holiday magic.

Plan Your Visit

Arader Farm is located at 746 S. Trappe Road, Collegeville, PA 19426 and offers seasonal activities, Christmas trees, holiday shopping, and special events. Visitors should check the farm's official website for current hours, event dates, ticket information, and seasonal offerings at <https://araderfarm.com>.



Arader Farm

Christmas Activities: Fresh Cut Trees, Holiday Decor, Model Trains and Walking Light Show!

Opening November 19 for Christmas

746 S. Trappe Road
Collegeville, PA 19426
info@araderfarm.com
AraderFarm.com

Photography by Kelley Edwards

Muhlenberg Greene Architects

With more than 100 years of architectural experience, Muhlenberg Greene Architects (MGA) has built its reputation on understanding our clients' needs and turning complex challenges into practical, buildable solutions. Since our founding in 1920, we have evolved alongside the communities we serve, combining a legacy of experience with a forward-thinking approach to design and project delivery.

What sets MGA apart is our principal-led approach with a commitment to hands-on service. We work closely with clients from initial planning through construction, providing experienced leadership, responsive communication, and practical creativity at every stage. Our expertise is particularly valuable in renovation, adaptive reuse, and complex facility projects where existing conditions, regulatory requirements, and competing priorities can create uncertainty. By identifying challenges early and maintaining close communication throughout the process, we help clients minimize surprises, manage risk, and move projects forward with confidence.

While our history provides a strong foundation, we continually embrace new

technologies to improve how we work. Advanced 3D digital models and collaboration tools help us strengthen coordination, visualize alternatives, and support better-informed decisions before construction begins. We are also exploring the integration of artificial intelligence into our workflows to improve efficiency and productivity, allowing our staff to focus more time on problem-solving and design quality. Our objective is not simply to adopt new technology, but to use it purposefully to deliver more coordinated, efficient, and predictable project outcomes.

As Muhlenberg Greene looks toward the future, we remain committed to building lasting partnerships and continuing to expand into new markets. We bring together the experience of an established architectural firm with the responsiveness and innovation today's projects demand. MGA offers experience, leadership, and practical insight to help turn your goals into reality. We welcome the opportunity to learn about your business and explore how we can help you move your next project forward.

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We're your neighbors, and a family-run business behaves differently than a chain does. Transparent service, respectful communication, and trust built one repair at a time. Quick fix or major job, we take the time to explain what's going on with your car. No pressure and no jargon,

just straight answers about what needs doing and what can wait. No grease-stained floors, no pushy attitudes. Just a clean, organized space where you get treated like family from the moment you walk in. We take pride in our shop, in the repairs that leave it, and most of all in the people we serve. That's not a slogan. It's how a family business stays in business.

Where honest repairs, fair prices, and family values come standard — every time. We have two convenient locations Pottstown and Glenside to service Montgomery County: Retro Auto Works of Pottstown, 1156 N. Keim Street, Pottstown, PA 19464; 610-323-4111 and

Retro Auto Works of Glenside, 2926 Mt. Carmel Avenue, Glenside, PA 19308; 215-885-3844. For additional information, please visit www.retroautoworkspa.com.

January Has No Superpowers

Lay the foundations now for the business — and life — you want in 2027.



**By Lana Potgieter,
Founder & Principal,
Lighthouse
Leadership Coaching
& Development LLC**

2026 is drawing to a close. You may already be looking back, celebrating the goals you achieved or wondering what happened to the ones you didn't.

Soon, Thanksgiving and Christmas will be behind us. Hopefully, we will have enjoyed time with family and friends. And January 1 will arrive, bringing the familiar promise of a fresh start.

For business owners and leaders, this is a natural time to reflect and plan: evaluate past goals, set new ones, and decide what comes next.

But in more than two decades as a business and leadership coach, I have learned this: *January has no magical superpowers*. Q1 is no more powerful than Q4. Unless we do things differently—and sometimes do different things—we can carry the same habits and frustrations straight into a new year.

Growth can mean many things: a stronger business, greater sustainability, a lasting legacy, or the freedom to step away knowing things will keep running. You probably didn't start a business simply to keep yourself busy. And you certainly didn't start one to become a slave to it.

So how do you give the results that matter to you a better chance in 2027?

Think of the three little pigs. Sometimes, without intending to, we build with straw and sticks. We rely on enthusiasm, good intentions, and our ability to work harder when things get difficult.

Building with bricks takes preparation. It means building habits, skills, and support that help your business withstand economic pressures, changing circumstances, and your own fears and doubts.

Just as a good evening routine can set you up for a better morning, the preparation you do now can set you up for a stronger year.

1. Acknowledge what you have accomplished.

List your accomplishments from 2026, big and small. What went well? What did you do right? What are you proud of and grateful for? Give yourself credit before moving on to what still needs work.

2. Describe your ideal December 2027.

Imagine you are sitting in December next year, looking back. What would make you pinch yourself? Write that picture in the present tense, as though it has happened. Include your business, health, relationships, and personal life. Allow yourself to describe what you truly want before worrying about how to achieve it.

(Continued on page 20)

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CELEBRATING BUSINESS LEADERS

JANUARY HAS NO SUPERPOWERS

(Continued from page 19)

3. Examine what you are doing now.

Ask: Are my current choices helping or hindering that future?

In a recent coaching session, a business owner recognized that he was spending time on tasks others could handle while customer proposals waited. He said those delays were costing him jobs. That recognition gave us something specific to work on: where he needed to direct his attention.

Knowing what matters and making time for it are different things.

4. Choose the changes and support you need.

Which attitudes and behaviors need to change? How will you track your progress? Decide what training, development, reading, or coaching will help you build the skills you need.

Then prioritize. You cannot make every change at once. Pick where to start and put the first actions on your calendar before this year ends.

5. Keep your commitments visible.

Make a concise list and place it somewhere you will see it: your screen, mirror, wall, or the front of your journal. Set a regular time to review it. What have you acted on? What needs adjusting? What will you do next?

6. Consider who will help you follow through.

You do not have to work it all out alone. An accountability partner or coach can help you clarify your priorities, challenge habits that hold you back, and follow through on the changes you choose.

You still have time in 2026 to lay the first bricks. Start now, so that when January arrives, you already have something solid to build on.

Ready to lay the foundations for your 2027? Contact Lana for a no-obligation conversation about your goals and how coaching can help you move toward them. Visit lighthouseleadership.today or email lane@lighthouseleadership.today.

Lana Potgieter is the founder and principal of Lighthouse Leadership Coaching & Development LLC. With more than two decades of coaching experience, she helps business owners and leaders build clarity, confidence, and strategic direction. Her guiding message: Be the Lighthouse, Not the Lifeboat.

North Montco Technical Career Center

North Montco Technical Career Center (NMTCC) is proud to partner with Montgomery County Intermediate Unit's Career Connections to expand access to high-quality career training for young adults (18–24 years old). Through this collaboration, Career Connections participants can take advantage of NMTCC's industry-driven evening Machining and Welding programs, designed to prepare students for in-demand careers while offering the flexibility to balance work, family, and other commitments. Together, NMTCC and Career Connections are helping young adults gain the skills, credentials, and confidence needed to build successful careers and meet the workforce needs of the region.

Businesses: The Montgomery County Intermediate Unit is seeking local manufacturers to host paid interns through a Pennsylvania DCED-funded grant. Participating businesses can interview and select candidates, receive up to 200 hours of grant-funded support from Montgomery County residents interested in manufacturing careers, and use the internship as an extended working interview with the opportunity to hire successful interns at the conclusion of

the program. It's a no-cost opportunity to strengthen your entry-level workforce while helping build the next generation of local manufacturing talent. Contact Dan Chominski at Dchominski@mcui.org or fill out the linked interest form on the flyer and we will be in touch!

Interns: Are you 18–24 years old and interested in launching a career in manufacturing? The Montgomery County Intermediate Unit is offering paid manufacturing internships and training scholarships through a Pennsylvania DCED grant for Montgomery County residents. Participants can earn money while gaining up to 200 hours of hands-on experience with a local manufacturer, receive scholarship opportunities for manufacturing training programs, and potentially transition into full-time employment—all with no prior experience required. Fill out the interest form and someone will be in touch with next steps!

Interest forms for Students and Businesses

- <https://forms.gle/2ycBQaMgpRjt9wvYA>
(Students interested in training opportunities)
- <https://forms.gle/w4q6m22u5R9xDr7AA>
(Businesses interested in hosting an intern)

Be the Lighthouse, Not the Lifeboat.

Gain the clarity, confidence, and strategic direction to lead your business into 2027.



Lana Potgieter
Founder & Principal

Lighthouse Leadership
Coaching & Development LLC



lighthouseleadership.today



lane@lighthouseleadership.today



(484) 347-0515



[linkedin.com/in/lanapotgieter/](https://www.linkedin.com/in/lanapotgieter/)



HOW SMALL BUSINESSES ARE USING AI TO CUT ADMIN WORK IN HALF (Without Exposing Client Data)



TECHNOLOGY

By Marc Umstead,
Plus One Technology

If you run a CPA firm or small professional services business, you already know the drill.

You spend the first hour of every morning buried in emails, chasing down documents, reformatting reports, scheduling calls, and answering the same questions your clients have asked seventeen times before. By the time you get to actual billable work, half the morning is gone.

Here is the uncomfortable truth: your competitors are solving this problem right now. Small businesses across the Pottstown, Phoenixville, and Reading areas are quietly using AI tools to eliminate two, three, even four hours of admin work every single day. And they are doing it without handing client tax data to a chatbot or violating any professional obligations. The question is not whether AI can help your firm. The question is whether you will figure it out before the firm down the street does.

The Admin Work Problem Is Bigger Than You Think

Most small business owners underestimate how much time their team loses to repetitive, low-value tasks. Think about everything that happens before a client meeting even starts: someone sends a reminder, someone attaches the right documents, someone updates the status in your practice management tool, someone

follows up when a client does not respond. None of that work requires a licensed CPA. All of it is eating your payroll.

A 2023 McKinsey report found that knowledge workers spend roughly 28 percent of their workweek managing email alone. Add in document formatting, scheduling, data entry, and status updates, and it is easy to see how the average ten-person firm is collectively burning 15 to 20 hours a week on work that produces zero client value.

That is not a staffing problem. That is a process problem. And in 2026, it is also an AI opportunity.

What AI Is Actually Being Used for in Small Firms Right Now

Let us skip the hype and talk about the three areas where small businesses are getting real, measurable results.

1. Email drafting and client communication

AI tools like Microsoft Copilot can draft routine client emails, engagement letters, and follow-up messages in seconds. A staff member describes what they need, reviews the draft, makes minor edits, and sends. What used to take 15 minutes now takes 90 seconds. Multiply that across 30 client interactions a week and you are looking at several hours saved without any compromise in quality.

2. Meeting summaries and action items

Tools integrated into Microsoft Teams can transcribe calls, generate summaries, and extract action items automatically.

(Continued on page 22)

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TECHNOLOGY

(Continued from page 21)

Instead of someone spending 20 minutes writing up notes after a client call, the summary is ready before the call window closes. This is particularly useful for law firms and accounting practices where documentation matters.

3. Document review and data extraction

AI-assisted tools can scan uploaded documents, pull key figures, flag missing information, and format outputs for review. This is not AI replacing your accountants. It is AI doing the tedious first pass so your accountants can focus on judgment, analysis, and the client relationship.

If you want a broader look at how these tools get implemented, our AI solutions and automation page walks through what actually works for small businesses versus what is just noise.

The Part Everyone Worries About: Client Data Security

This is the right thing to worry about, so do not let anyone dismiss the concern. If you are a CPA or attorney, your clients trust you with some of the most sensitive information they own. Feeding that into a public AI chatbot is not just a bad idea. It could violate confidentiality obliga-

tions, trigger regulatory issues, or destroy client trust if it ever came to light.

The good news is that properly deployed AI does not work that way. Here is the distinction that matters:

Consumer AI tools like the free version of ChatGPT or Claude are trained on user inputs. Anything you type could potentially be used to improve the model. You should never put client names, financials, or identifying details into these tools.

Business-grade AI tools deployed through Microsoft 365, for example, operate within your existing security boundary. Your data does not leave your tenant. It is not used to train any shared model. Your client information stays exactly where it should.

This is why the deployment method matters as much as the tool itself. Working with an IT partner that understands IT security means the difference between a compliant, protected rollout and a liability waiting to happen.

Not sure where your current setup stands? Our automation scorecard can help you see where the gaps are before they become problems.



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Three Steps to Start Using AI Without Taking on Unnecessary Risk

You do not need a six-month implementation project or a six-figure budget to get started. Here is a straightforward path:

Step 1: Audit your most repetitive tasks.

Spend one week writing down every task that gets done more than twice and does not require professional judgment. Email follow-ups, document requests, meeting scheduling, status update emails, and report formatting are usually the biggest offenders. This is your AI opportunity list.

Step 2: Match tools to tasks inside your existing software.

Before buying anything new, look at what you already have. If your firm uses Microsoft 365, you likely have access to Copilot features you are not using yet. Starting inside your existing stack means fewer new passwords, fewer new security risks, and a faster path to results.

Step 3: Deploy with guardrails, not guesswork.

Set a clear policy for what kinds of information can and cannot go into AI tools. Train your team on the difference between safe prompts and risky ones.

Make sure your IT setup actually supports secure AI use before you roll anything out firm-wide.

If you want to see how other small businesses in the Pottstown area are approaching this, our team works with accounting firms, law firms, and professional services businesses every day to build practical AI workflows that are actually safe to use.

What Success Looks Like (and What Doing Nothing Costs You)

When this is done right, your team stops spending Monday mornings wrestling with admin backlogs. Partners get their time back for client work and business development. Staff feel less burned out because they are not grinding through repetitive tasks all day. And your firm can handle more clients without necessarily adding headcount.

When nothing changes, the gap between your firm and your competitors keeps widening. The firms that figure this out in 2026 are going to run leaner, respond faster, and price more competitively than the ones still doing everything manually. That is not a hypothetical. It is already happening.

(Continued on page 24)



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TECHNOLOGY

(Continued from page 23)

Frequently Asked Questions

Question: Is it safe for my CPA firm to use AI tools with client financial data?

It depends entirely on which tools you use and how they are deployed. Consumer AI tools are not appropriate for sensitive client data. Business-grade AI deployed through platforms like Microsoft 365 keeps your data within your existing security environment and does not use it to train shared models. Setup matters more than the tool itself.

Question: Do I need a big IT budget to start using AI in my small business?

Not at all. Many of the most useful AI features for small professional services firms are already included in Microsoft 365 plans you may already be paying for. The bigger investment is usually in configuring things correctly and training your team, not in buying new software.

Question: What happens if my team uses AI tools without any guidance or policy?

This is one of the most common and expensive mistakes small firms make.

Without a clear policy, employees will find their own tools, make their own judgment calls about what data is safe to enter, and create compliance and security exposure that leadership does not even know about. A written policy and a properly configured tech environment are the two things that prevent this from becoming a real problem.

Ready to Stop Losing Hours to Admin Work?

At Plus 1 Technology, we help small businesses in the Pottstown area get more out of their technology without taking on unnecessary risk. Whether you are just starting to explore AI or you already have tools in place but are not sure if they are configured safely, we can help you find a path forward. Call 610.792.5660 to schedule a free IT consultation and let us show you what a practical, secure AI rollout actually looks like for a firm your size.

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DIY SEO: 5 SIMPLE WAYS TO HELP YOUR BUSINESS GET FOUND ONLINE



EXPERT TIPS

By Mike Simays,
Owner, Customer
Journey Pros

Does your business show up when local customers search for what you sell or services you offer? These five do-it-yourself fixes can help.

1. Make sure your website loads quickly:

About one in four visitors will abandon a website that takes more than four seconds to load, and Google factors speed into its rankings. Test yours for free with Google's PageSpeed Insights or GTmetrix.

2. Give each main service its own page:

Many businesses simply list their services as bullet points on the homepage. A tree service might list Tree Trimming, Tree Removal, and Stump Grinding. Give each one its own page instead. Then, when someone searches for "stump grinding near me," your Stump Grinding page can appear in the results. And be sure to give each new page a descriptive web address in the URL at the top, like yourtreeservice.com/stump-grinding.

3. Name the towns you serve: "Serving the greater Philadelphia area" doesn't help much when someone searches "tree removal Phoenixville." Mention the specific towns and communities you serve on your pages, such as Phoenixville, Collegeville, and Royersford, so Google knows to show you to customers in those areas.

4. Make your main heading say what you do:

Google puts a lot of weight on the main heading of each page (called the H1), and visitors decide in seconds whether they're in the right place. For example, "Accidents Happen" tells Google nothing. "Affordable West Chester Auto Insurance" tells it everything.

5. Use the words your customers use:

People search for the same thing in different ways: "auto insurance agent," "affordable car insurance," "local car insurance." Weave these variations naturally into your page text, but don't overdo it. Keyword stuffing reads poorly and can hurt your rankings.

None of these require a big budget, just a little time and attention.

Mike Simays owns Customer Journey Pros, a Chester Springs digital marketing agency serving local small businesses. Learn more at cjpros.com.

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Billy's Homemade Candies, located in Temple, PA, 19560 is a nostalgic look back to the best of what America's Main Streets have offered. A step inside is truly a charming step back in time as much remains unchanged; the memories sold are frequently what customers say they love most. Billy's continues to sell the finest homemade chocolates using the same handwritten recipes that have been passed on since the company began in 1935. As just the fourth owner in the store's history, Tricia Kummerer marks the first female owner despite the company employing a primarily female staff. As opposed to being a family-owned company, each of Billy's owners have been an employee of the store prior to purchasing the business.



The Billy's retail store offers a large variety of chocolates made fresh on-site and staff is happy to help customers pick their favorites to create custom assorted boxes. Neighbors and strangers alike strike up conversations over the candy counter, and time seems to slow down inside. Using fresh ingredients and copper kettles over open flame, Billy's crafts chocolates to savor and share. Custom chocolate molds, favors, and corporate orders are always available to order, and gift wrapping is always included.

Visit Billy's Homemade Candies at 4949 Kutztown Road, Temple, PA, 19560. For additional information, please call 610.929.1673 and visit www.billyscandies.com.

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Nearly 80 business leaders packed a recent Chamber event, sharing ideas, laughs, and connections that lasted well beyond the night. The Chamber's programs bring professionals together to collaborate, learn, and strengthen Montgomery County's business community.



Check out all of our upcoming events and check back often— we're always adding new opportunities at MontcoChamberPA.org.

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

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

www.MontcoChamberPA.org



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<https://members.montcochamberpa.org/events>



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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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Leadership TriCounty Reimagined

New Ignite and Impact Cohorts Put Leadership Development in the Hands of Employers and Individuals

POTTSTOWN, PA — October 2026 — After more than two decades of preparing emerging and established leaders throughout the region, the TriCounty Area Chamber of Commerce is reimagining its Leadership TriCounty program with two brand-new opportunities designed to meet the evolving needs of today's leaders, businesses, and communities.

For more than 20 years, Leadership TriCounty has operated as a 10-month leadership development program. Beginning in 2027, the program will expand into two distinct, customizable experiences: **Ignite: Leadership Development for Business** and **Impact: Community Engagement and Volunteerism**.

"Leadership development doesn't look the same for every person or organization, and we wanted Leadership TriCounty to reflect that," said **Harrison Santangelo, President of the TriCounty Area Chamber of Commerce**. "Ignite and Impact give participants the opportunity to choose the experience that best aligns with their goals while still providing the connections, education, and community perspective that have made Leadership TriCounty successful for decades. We are excited to build on the program's history while creating something that meets the needs of the next generation of leaders."

Participants will learn from experienced facilitators and local leaders while gaining practical tools they can immediately bring back to their organizations. Planned facilitators and contributors include **Jenna Armato of Armato & Associates Training and Development**, **Will Omlor of EOS**, **Lauren Erbicella of Windrose LLC**, and **Lana Potgieter of Lighthouse Leadership**, along with additional business and community leaders throughout the program.

A LEADERSHIP PROGRAM WITH A PROVEN HISTORY

Leadership TriCounty is a tuition-based program administered through the **TriCounty Area Chamber of Commerce Foundation, Inc.**, the Chamber's 501(c)(3) nonprofit organization dedicated to workforce development, leadership education, and community advancement.

Since its inception in **1993**, Leadership TriCounty has prepared more than **250 community members** for leadership positions throughout the region. Each cohort is intentionally limited to no more than 25 participants who have demonstrated leadership potential and a commitment to their workplace and community.

Participants have historically represented a wide range of industries and sectors, including business and industry, government, education, healthcare, utilities, professional organizations, nonprofits, the arts, labor, and volunteer and social organizations.

The program is designed to help participants better understand the challenges, opportunities, resources, and people that make up the tri-county region, which includes **Southeastern Berks, Northern Chester, and Western Montgomery Counties**.

IGNITE: LEADERSHIP DEVELOPMENT FOR BUSINESS Orientation in December with Graduation Dinner in June

Ignite is designed for professionals and organizations looking to strengthen leadership skills, improve workplace performance, and prepare employees for greater responsibility. Ignite will also provide participants with opportunities to explore local businesses, infrastructure, community organizations, and regional resources through immersive experiences and field visits.

Registration for the 2027 Ignite cohort closes at the end of November.

IMPACT: COMMUNITY ENGAGEMENT & VOLUNTEERISM Orientation in July with Graduation Dinner in January

Impact is designed for individuals who want to deepen their understanding of the community, strengthen their volunteer leadership skills, and become more engaged in the organizations and initiatives shaping the region. Participants will have the opportunity to visit and connect with organizations throughout the tri-county area, learn from

community leaders, and gain a deeper understanding of how local nonprofits, businesses, government agencies, educational institutions, and community organizations work together.

A BENEFIT FOR PARTICIPANTS — AND THEIR EMPLOYERS

Leadership TriCounty is designed to create value for both the individual participant and the organization investing in their development. Participants can expect to gain an increased understanding of the tri-county region, enhanced leadership and public speaking skills, stronger critical-thinking and problem-solving abilities, improved team-building skills, and an expanded network of informed colleagues and community leaders. Organizations benefit from strengthening employee leadership and strategic-thinking skills, increasing access to community leaders and resources, encouraging employee volunteerism, and developing more confident decision-makers.

INVEST IN THE FUTURE OF LEADERSHIP

Tuition is **\$2,000 per cohort**, or **\$3,500 for individuals participating in both Ignite and Impact**. Tuition includes program materials, retreats, tours and transportation, immersive experiences, meals, access to the Leadership TriCounty network, and the Graduation Celebration.

Employers and individuals are encouraged to apply early, as cohort participation is limited.

Leadership TriCounty is also seeking **corporate sponsors and individual contributors** to help expand access to leadership development and support the experiences offered to participants.



To apply for the 2027 Ignite and/or Impact cohort, scan the QR code to open and complete the Leadership TriCounty interest form.

To learn more about Leadership TriCounty, sponsorship opportunities, or contributing, contact **Harrison Santangelo** at harrison@tricountyareachamber.com.

WELCOME NEW MEMBER

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

Die Laughing

943 N Hanover St, Apt 2, Pottstown, PA 19464
<http://www.dieloughing.org/>
Nonprofit Organizations

Gianni's Catering and Event Venue

1445 E. Schuylkill Rd., Pottstown, PA 19465
<http://www.gianniscateringandevents.com/>
Caterers / Banquet Services

Harmony United Psychiatric Care

404 E. High Street and 20 S. Franklin St, Pottstown, PA 19464
<http://www.hupcfl.com/>
Mental Health Services

Phoenix Physical Therapy

1570 Egypt Rd, #120, Phoenixville, PA 19460
<http://www.phoenixphysicaltherapy.com/>
Physical Therapy / Rehabilitation

R & J Notary and Auto Tags

1525 Farmington Ave, Pottstown, PA 19464
<https://rjnotaryservicesllc.my.canva.site/>
Notary Services

The Wyndcroft School

415 Rosedale Drive, Pottstown, PA 19464
<http://www.wyndcroft.org/>
Schools / Colleges / Education

MEMBER ANNIVERSARIES

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

39 Years

Complete Graphics, Inc.

Bally Block Company

34 Years

Creative Health Services, Inc.

32 Years

North Coventry Township

12 Years

American Heritage Credit Union

Gateway Ticketing Systems

7 Years

Montgomery County Foundation, Inc.

Three Daughters Inn LLC

North End Florist

5 Years

Helping Hands, Inc.

2 Years

Inclusive Clay

Edward Jones - Ryan Brumfield

Kinetic Business

Better Tomorrows

Gorilla Disposal

The Auto Tag Place, LLC



UPCOMING EVENTS.

NOV
9

Monday, 9:00 AM - 7:00 PM

REACH: Caregivers Workshop

November is National Family Caregivers Month, making this the perfect time to have an honest conversation about the many roles women take on every day. Join us for a panel discussion featuring local professionals who will share insight, resources, and practical advice for navigating the challenges of caregiving while continuing to work and care for your own family. This conversation is also a valuable opportunity for HR professionals and business leaders.

NOV
17

Tuesday, 2:00 PM - 4:00 PM

Young Professionals' Thanksgiving Meal Distribution

Join fellow young professionals for a few hours of volunteer service at Boyertown Area Multi-Service to distribute non-perishable, pre-packaged Thanksgiving Meals. It is anticipated that there will be roughly 225-250 bags of food being distributed this afternoon.

NOV
18

Wednesday, 12:00 PM - 2:00 PM

REACH High Tea Luncheon: The Power of Feedback

Join your fellow REACH members for a unique and inspiring afternoon at the Western Montgomery Career & Technology Center (WMCTC). Enjoy a delicious High Tea Luncheon prepared and served by the talented students in the Culinary Arts Program while connecting with fellow professionals and investing in your personal and professional growth. Following lunch, hear from Danielle N. Adams-Wiltshire as she presents The Power of Feedback: Building a Culture of Continuous Improvement. REGISTRATION CLOSES NOVEMBER 4TH.

NOV
19

Thursday, 5:00 PM - 6:30 PM

Business After Hours: Pottstown Hospital - Holiday Open House

Join the Chamber staff, board, ambassadors, and fellow Members for a Holiday Open House at Pottstown Hospital. Business Card Drawing for all who attend.



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REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE



710 Main St., Phoenixville, PA 19460
• 610.933.3070

• info@phoenixvillechamber.org
• www.phoenixvillechamber.org

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

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



The annual gala is a member and community favorite! This year's theme is **Black & White** and the entertainment is **Dueling Piano**. We look forward to welcoming guests, experienced or new to the event!

The event features a fabulous plated meal at **RiverCrest**, an incredible auction, and entertainment tied to our theme. We are excited to present to you, The Black and White Gala!

Sponsorships begin at **\$300** and can include tickets, opportunities to connect in person, and experiences night of.

Tickets begin at **\$150 per person** (includes 2 drink tickets). Earlybird pricing ends soon, so after **October 14th, 2026**, ticket prices will increase to **\$175/person**.

Visit here to buy tickets and for sponsorship information!

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

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

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

WELCOME NEW MEMBERS!

Oola Bowls

Acai & pitaya bowls
Andrew Agee 717-813-1536
www.oolabowls.com

HOTWORX

24-Hr infrared fitness studio
Juli Tyagi 484-214-7299
www.hotworx.net/studio/collegeville-2ndave

UPCOMING EVENTS

Introducing the Perkiomen Valley Community Holiday Resource Guide

The Perkiomen Valley Chamber is launching a new Community Resource Guide with a special **Holiday Savings focus**, connecting residents with local businesses, seasonal offers, and valuable community resources. Distributed throughout the region and online, the guide will help shoppers discover local businesses and take advantage of special holiday deals while supporting our local economy. Chamber members receive a complimentary business listing, with affordable advertising opportunities available to showcase holiday promotions and increase visibility. Interested in participating? Contact Renee Blomstrom at 610-489-6660 or renee@pvchamber.net.

PV Next Gen Trivia Happy Hour - November 11 @ 6PM-7PM

Are you a young professional looking to expand your network, develop your career, and get more involved in the community? Our Young Professionals Group, PV Next Gen, is a program to empower young professionals ages 22-40. Join us for our next Happy Hour event on Wednesday, November 11th starting at 6PM at The Dutch Cottage Tavern in Skippack! We will be staying & getting a group together for their weekly Trivia that starts at 7:30PM.

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

FEATURED EVENT



Celebrate the Season at the PV Chamber Holiday Mixer!

Join us for one of the year's most festive evenings—the PV Chamber Annual Holiday Mixer! Enjoy signature **cocktails**, **food stations**, **raffles**, a **silent auction**, a **wine pull**, and plenty of **networking** while connecting with **local businesses** and **nonprofits**.

Thanks to our generous sponsors, we're honored to host local pastors, municipal leaders, first responders, and state and local officials as our guests—our way of saying *thank you* for their service all year long. **Sponsorships** start at \$150. Contact the Chamber office to donate wine (min. value \$20 ea) and/or basket raffle/silent auction items. 610-489-6660.

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

SPRING-FORD CHAMBER OF COMMERCE

• P.O. Box 127, Royersford PA 19468
• 610.489.7200 • www.springfordchamber.com



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

The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors. Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!

Connect. Grow. Succeed

Join the Spring-Ford Chamber of Commerce and become part of a thriving business community! Build valuable connections, grow your business, increase your visibility, and take advantage of exciting networking events and opportunities. Your business is stronger when we're connected!

Learn more and become a member today at www.springfordchamber.com!

Don't Miss Out on What's Happening at the Spring-Ford Chamber! From networking opportunities to exciting events and community fundraisers, there's something for everyone! Stay connected, get involved, and register for all upcoming events at SpringFordChamber.com.

Sip, Savor & Support a Great Cause!

Join the Spring-Ford Chamber of Commerce on Tuesday, November 17th at 6:00 PM at Luciano's for a special Wine Tasting & Food Pairing Fundraiser benefiting our Adopt-A-Family Program!

Enjoy an evening of delicious wines from One Hope Wine, perfectly paired with tasty bites, great company, and the opportunity to make a difference for local families this holiday season!

Registration: \$47 per person

Come raise a glass and help us spread a little extra holiday cheer to families in need! Register today at springfordchamber.com!



SAVE THE DATE! OUR HOLIDAY GUEST BARTENDER FUNDRAISER IS BACK!

Get ready for an evening of festive fun, friendly competition, great company, and give back to our community!

The Spring-Ford Chamber of Commerce is excited to host our upcoming Holiday Guest Bartender

Fundraiser, benefiting the Spring-Ford Adopt A Family Program!

Join us as some familiar faces step behind the bar to serve up drinks, share some laughs, and help raise money to make the holiday season a little brighter for local families in need!

TICKETS ON SALE

WANT TO BE A GUEST BARTENDER? Think you have what it takes to get behind bars for a great cause? Keep an eye out for more information on how you can participate!

Mark your calendars, spread the word, and get ready for a fun-filled evening that makes a difference!

Let's come together, have some fun, and help make the holidays special for families right here in our community!



Cheers to Networking!

Join us for the Spring-Ford Chamber's Monthly Happy Hour! Enjoy great conversations, make new connections, and unwind with fellow Chamber members and friends. It's the perfect way to mix business with a little fun! Register for all upcoming events at SpringFordChamber.com.



Connect, Inspire & Empower!

Join us for the Spring-Ford Chamber's monthly Women in Networking (WIN) events! Connect with amazing women, build meaningful relationships, share ideas, and support one another in business and beyond.

Great connections start with great conversations! We hope to see you there!



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Navigating Your Business into the Future



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

In 1985, there was a science fiction movie called “Back to the Future” featuring Michael J. Fox as Marty McFly who was able to go back to the year 1955 in a plutonium powered DeLorean Time Machine. Marty made the journey back in time to hopefully change a situation that had happened in the late ‘50s to alter the way it actually happened. Wouldn’t it be great if that DeLorean Time Machine were able to go forward into the future, maybe 30 years, to show us what we need to do and how to get there.

Sorry, this happens only in the movies. However, I would like to take a stab at giving you some suggestions that you might consider as you start to “navigate your business into the future.” Let’s take a look at some possible ways you can prepare.

1. Future-Back-Strategy. This is a planning method where an organization envisions a bold goal or market position five to 10 years in the future, and then works backward to reverse-engineer the required steps, milestones, and capabilities needed to reach it. Some simple steps are:

- Envision the future based on current technological shifts, market changes, cultural requests and economic strengths.
- Define the GAP by trying to picture the possible missing resources, products and skills between now and then.
- Walk Backwards — Reverse-Engineer the path by setting strategic milestones starting at five years and moving backward to the start.
- Work in parallel by protecting your current strategy while simultaneously building your future portfolio.

2. Build your Digital and AI capabilities. Technology is changing daily. To be successful in the future you will need to embrace the changes and be able to use them to be competitive in the future.

3. Strict Cash Flow Management is the ongoing process of tracking, analyzing, and optimizing the money moving and out of your business. If this is not your strength, get yourself a good accountant and bookkeeper. Numbers do not lie unless they are not true numbers.

4. Protect your operations against disruptions such as unexpected events, technical failures, external shocks that halt normal operations, deliveries of essential products or services and financial restraints that prevent your maintaining normal business operations.

Here are some ideas that you might also use to help you plan for the future. Most of these will not be new to you and might seem simplistic but they are good tools to plan for the future.

- What is your Value Proposition that people need? Do you have a Niche market you have designated to focus on?
- Do a S.W.O.T. Analysis on your business — you may have to consider adjusting your profit margins by increasing prices and lowering costs. You might have to make some personal sacrifices. Are you spending too much on marketing and getting too little in return?
- Invest in more digital and AI technology.

4. Check on your financial and operational resiliency. Do you have the cash flow and personnel to address unanticipated interruptions?

5. Do you have a disaster/contingency plan?

6. Do you have a success and/or exit strategy in place?

One of the biggest suggestions I would like to leave with you is — how are you collaborating with your business community? Are you staying engaged with other business owners and sharing ideas and strategies for the future. Are you staying connected with your employees, customers and vendors to discuss what they see on the horizon? Are you attending community and business events where you will meet other people, out of your sphere of influence, that may have outside information you find very informative? Are you going to workshops and seminars, reading articles, getting additional education to help you make future decisions?

At the end of the day, the future gets closer every day. Be assured, your competition is doing all the above and will be making the appropriate changes when the time is right. Michael J. Fox

went back in time to make a change in the future. That was just a movie but you can start making some changes now so that when the future arrives you will be prepared and ready for whatever it demands. Start Navigating into the Future.



SBRA Business Spotlight



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SBRA EVENTS

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

- **Breakfast Referral Club – November 13th 7:30-9:00am**
- **Networking Holiday Jingle Mingle – December 16th 5:30-7:00pm**

GROWTH SUPPORT

BENEFITS OF RELATIONSHIP BANKING FOR SMALL BUSINESS



**By Carolann
Westendorp,
Business Solutions
Officer, JBT**



For small businesses, a bank is rarely just a safe place for cash; it is a critical growth engine. While digital innovation has made basic business banking highly automated, small business owners face a defining choice in how they manage their financial partnerships. Although transactional banking can offer convenience and lower upfront fees, relationship banking is more beneficial for small businesses because it provides personalized service, customized capital access, strategic advisory resources, and crucial stability during economic downturns.

Relationship Banking & Lending

One of the biggest advantages of relationship banking is how it transforms the lending process. Transactional banking treats credit as an automated calculation. If a small business does not perfectly fit in a rigid algorithmic model – perhaps due to seasonal revenue fluctuations or a lack of traditional collateral – the loan is simply denied.

Conversely, relationship bankers take time to understand a company's full operational picture. Because they understand the business model, local market conditions, and management team, they can structure flexible credit solutions. This human-centric approach allows relationship lenders to look beyond past financial data to evaluate future cash flow potential, frequently resulting in faster approvals and highly customized terms.

The Advisor Advantage

Small business owners must wear multiple hats, acting simultaneously as CEOs, human resource directors, and marketing managers. They often lack a dedicated Chief Financial Officer. For small busi-

nesses, a dedicated relationship banker can act as a strategist who anticipates challenges, shares industry insights, and helps plan for expansion rather than just waiting to be asked a question.

In addition, rather than merely executing wire transfers or processing standard deposits, a relationship banker can proactively analyze cash flow patterns to recommend optimized treasury management solutions. They can introduce business owners to specialized local networks, including trusted accountants, commercial real estate brokers, and legal experts. Transactional banking completely lacks this advisory component.

Safety Net During Economic Downturns

Economic environments are inherently cyclical. When a small business encounters a sudden economic shock, supply chain disruption, or localized cash crunch, the true value of relationship banking becomes clear.

When a crisis hits, transactional banking follows rigid enforcement of loan practices, automated fee assessments, often freezes credit lines, and automatically flags risks and restricts account access.

A relationship banker, however, possesses the institutional context required to advocate for the business. They can work collaboratively to restructure debt payments or extend temporary working capital, providing a vital safety net that keeps operations running.

Long-Term Value

Transactional banking certainly serves a purpose for ultra-lean startups that only require basic, low-cost checking accounts. However, as a small business grows and its financial requirements become more complex, a purely transactional approach turns into a growth bottleneck. By prioritizing relationship banking, small businesses secure more than just a place to park their revenue – they secure a dedicated partner fully invested in their long-term survival and success.

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WORKERS' COMPENSATION AND AUTO INSURANCE FOR GIG ECONOMY WORKERS



LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire, Wolf, Baldwin & Associates, P.C.

As a certified specialist workers' compensation attorney, I commonly see clients who have been injured in an automobile accident in the course of their employment. Most of those employees are covered by workers' compensation, and their wage loss and medical benefits are paid by their employers' workers' compensation carriers. They might also have personal injury claims if their injuries were caused by the actions of another person. But not all workers in today's economy are actually covered by workers' comp. So-called "gig economy" workers should beware — they may be left high and dry even if they are injured while working for their "employers."

Workers might have not have insurance coverage under workers' compensation, because the general rule is that Pennsylvania workers' compensation does not cover independent contractors.

Uber, Lyft, DoorDash, Instacart, and similar companies consider their workers independent contractors, and, if that designation is legally accurate, it excludes those companies from being required to provide workers' comp coverage.

So far in 2026, no Pennsylvania appellate court has directly decided whether a gig economy driver qualifies as an "employee" under the Pennsylvania Workers' Compensation Act. That does not mean that the independent contractor designation cannot be challenged, but it requires specific legal proof to show the degree of control necessary to prove an employer-employee relationship. There are legal arguments to be made on both sides of any particular worker's case, and the gig companies may have other insurance in place to disincentivize injured workers from pursuing their nebulous rights under the Pennsylvania Workers' Compensation Act.

For instance, DoorDash has an Occupational Accident Policy which according to its website covers medical expenses up to \$1,000,000 with no deductible or copay, and disability payments up to 50 percent of average weekly wage up to a maximum of \$500.00 per week minus other income. Uber makes Optional Injury Protection insurance available for an additional charge. But in the event of disputes with the insurance company, workers will not be able to take their cases to workers' compensation court, where the rules are skewed in favor of injured workers, and the vast majority of the law is well-settled.

(Continued on page 38)



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LEGAL PERSPECTIVES

(Continued from page 37)

This is not to say that people injured while working for a gig economy company cannot file for workers' comp, but the cases will be fact-specific and not necessarily successful, nor as relatively simple to pursue in the same way as they would be for "traditional" employees.

But, you say, won't my automobile insurance cover me if I am hurt while driving? Not so fast — many auto insurance policies will exclude rideshare and similar gig economy activities from coverage, and may not cover your vehicle at all if you are engaged in commercial activity. Many people are surprised to learn that they might need to pay extra for an insurance rider such as rideshare insurance, and unfortunately, they may not find out they were not covered until the accident already happened. Be sure to read the fine print of your auto policy to understand what is covered and what is not.

Also, the rules may be different depending on whether the worker was injured with their relevant app on or off, if they had the app on while waiting for a request, or if they were engaged in an accepted delivery or ride. It's enough to make your head spin, and it is a sufficiently important

issue that careful research should be undertaken before engaging in a gig economy side hustle or, worse, as a full-time vocation.

As gig economy "jobs" become increasingly popular, more and more people will suffer related injuries, so more and more people may be at risk for not having insurance coverage that they may have thought covered them in the case of an accident or injury.

The Pennsylvania legislature may eventually pass a law to clarify these grey areas, but then again, it may not. Pay attention, understand your situation, and take the time you need to research what insurance covers you in the event of an accident either inside or outside of your vehicle. Hopefully you will not need someone like me to scramble to find coverage for you if you unfortunately suffer an injury.

Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, Pennsburg, and West Chester. He is certified as a specialist in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. Mr. Wolf can be reached at 610.323.7436 or by e-mail to Lwolf@wolfbaldwin.com.

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HOW TO OPTIMIZE YOUR SOCIAL MEDIA BIO IN 2026



SOCIAL MEDIA TIPS

By Theresa Mintzer

Your social media bio is often the first introduction potential customers have to your business. In 2026, it's more important than ever to make those few lines count. A strong bio should help people find you, understand what you offer, and take the next step.

Start with Your Audience and Platform

LinkedIn bios should highlight expertise and results, while Instagram and Facebook can be more conversational. Include relevant keywords that potential customers might use when searching for your products or services.

Keep Your Branding Consistent

Use recognizable logos, colors, and messaging across your social media platforms. A simple brand style guide helps maintain consistency, especially when using AI tools to create content.

Include a Clear Call to Action

Tell visitors what to do next, whether that's booking a consultation, exploring



your services, or joining your email list. Make sure your bio link leads to a relevant, updated page.

Review and Refresh Regularly

Check your bio quarterly to ensure your services, keywords, contact information, and links are accurate.

Pro Tip: Social media platforms are increasingly used as search engines. Think of your bio as a searchable digital elevator pitch that turns profile visitors into potential customers.

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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.

Every day, our team prepares artisan breads, croissants, pastries, cookies, desserts, and café favorites using quality ingredients and traditional baking methods. From rustic loaves and buttery pastries to homemade pies and specialty tortes, we take pride in offering products that are made fresh and crafted with care. Our commitment to quality extends beyond our baked goods. We strive to provide friendly service and an experience that keeps customers coming back.

As the new owner of St. Peter's Bakery, I am honored to continue a tradition that

has been an important part of the community for many years. My goal is to preserve the bakery's character and reputation while introducing new ideas and offerings that reflect the needs and interests of our customers. Whether it's expanding our menu, featuring seasonal specialties, or creating events that bring people together, we are always looking for ways to enhance the bakery experience.

Small businesses thrive because of the communities that support them, and we are incredibly grateful for the encouragement and loyalty we receive every day. Whether you have been visiting the bakery for years or are discovering it for the first time, we invite you to stop in, enjoy a fresh-baked treat, and become part of the St. Peter's Bakery family.

We look forward to serving the community for many years to come and continuing to make St. Peter's Bakery a place where great food, warm hospitality, and lasting connections come together.

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Though famous for their award-winning fried chicken and coleslaw, Speck’s has much more to offer. Customers also rave about their burgers, hot dogs, cheesesteaks, hoagies, salads, daily



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Speck’s is located at 3989 Ridge Pike, Collegeville, PA 19426. You can order online for pickup or delivery at Specks.dine.online.

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Here at Hares Hill Brewing Company, we share a commitment to supporting the good people and organizations of our community. It’s always been about working hard, having fun, and giving back. We believe that great beer and food brings people together. Our team aims to cultivate community through handcrafted brews, American comfort food, and superior hospitality.

Our menu features a variety of scratch-made foods that were created in collaboration with our staff. We’re proud to provide our guests with fresh, locally-sourced ingredients. Everything on our menu was created with our guests’ experience in mind and we believe it shows! If someone is unsure of what to try, our enthusiastic staff is

happy to provide recommendations based on our guests’ needs.

Our goal is not to be a “big brewery.” Our goal is to bring you a small portfolio of great craft brews that complement our culinary driven craft food. We want to give you the whole package. You won’t find 14 beers on tap, but you will find a good time, great beer, and great food with smiles and exceptional service. We strive to do everything we do with perfection, so we have chosen to partner with one of the area’s best local breweries to brew our beers to perfection. You will always find our five flagship beers on tap, as well as two or three seasonal brews.

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Let H & F Tire Service check your tires' inflation, alignment and determine if any need replaced. In the long run, cheap tires won't save you money. They don't last as long as higher quality tires and may result in a rougher ride and inferior handling. Your goal in tire shopping should be to find the highest quality tire that meets your specific need and budget. H & F Tire Service carries 13 brands including Bridgestone, Firestone, Goodyear, Michelin, B.F. Goodrich. Let our tire professionals help you maintain your tires and choose the right tire for your vehicle. Check us out at any of our four locations: Pottstown, Lancaster Ephrata, and Reading or on the web at www.hftire.com.

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Since opening its doors in 1977, **Douglassville Auto Body & Sales Inc.** has built a premier, full-service automotive hub grounded in three generations of family values, technical excellence, and deep community roots. Founded by Mathias and Shirley Yanos, passed to Tony Yanos through 2018, and led today by President Jarid Yanos, Vice President Drew Yanos, and Secretary/Treasurer Debra Norris, the company operates on a simple, enduring mission: providing honest, high-quality repairs while giving back wherever possible. Their commitment to the community goes far beyond traditional business—working closely with local police and fire departments, including allowing employees to run volunteer emergency calls during work hours to support critical daytime staffing shortages.

As modern vehicles become increasingly complex, precise collision repair is more vital than ever. Today's advanced safety systems and crash-mitigation features rely on proper structural integrity to function correctly in an impact. Adhering strictly to original manufacturer repair guidelines, Douglassville Auto Body ensures every vehicle is restored to peak safety and performance. This uncompromising standard is backed by top industry credentials, including **I-CAR Gold** and **GM Collision Repair Network** certifications.

Beyond bodywork, they provide end-to-end mechanical maintenance—such as state inspections, emissions, brakes, tires, oil changes, fleet network services, and quality used car sales.

Always ready when trouble strikes, Douglassville Auto Body offers **24-hour roadside assistance and towing** as a **trusted AAA provider**. The shop is open Monday through Thursday from 7:30 AM to 5:00 PM, and Fridays from 7:30 AM to

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PENNSYLVANIA UNEMPLOYMENT HITS THREE-YEAR LOW, BUT JOB GROWTH FALTERS

Following the recent release of the Pennsylvania August Employment Situation report, Keystone Research Center economist Maisum Murtaza released the following statement:

"This morning, the Pennsylvania Department of Labor and Industry released the preliminary employment situation report for September 2026. The new Pennsylvania numbers present a mixed picture: unemployment rate remains low, but job growth is weakening, and economic gains remain uneven across different groups of workers and industries.

- Job growth weakened in Pennsylvania and nationally. Pennsylvania lost 600 jobs from August to September 2026. Downward revisions lowered job growth in July and August by twice as much — 60,000.

- Pennsylvania's unemployment rate ticked down to 3.6 percent in September, while the national rate ticked up to 4.2 percent.

While overall unemployment rate remains low in Pennsylvania, unemployment rates for Hispanic and Black workers remain far above the low points of the COVID recovery indicating that these demographic groups no longer enjoy the benefits of a tight labor market in the state and nationally.

Over a longer, 12-month, period, job growth in Pennsylvania has been modest but positive, an increase of 45,000. Job gains have been uneven across industries. Construction and government employment remain below their employment levels from one year ago. Since September 2025, government, construction, trade transportation and utilities, and the information sector in Pennsylvania have lost a total of 6,900 jobs.

Education and health care continue to drive our job growth, with 32,600 jobs added since September 2025. Looking forward, Medicare cuts at the federal level in 2027 could hold back health care job growth. One of Pennsylvania's other main drivers of job growth, leisure and hospitality, lost 8,900 jobs in the past month (from August to September 2026), over and above normal seasonal effects.

The Economic Policy Institute noted similar trends nationally: elevated unemployment levels among Black and Hispanic workers, government employment still being far below its level in January 2025, and reduced hiring in the labor market overall.

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DISABILITY INSURANCE: ARE EMPLOYERS OFFERING COVERAGE OR REAL FINANCIAL PROTECTION?

Why employer-paid benefits, voluntary coverage, and executive disability planning deserve a closer look



HEALTH INSURANCE

By Bryan Nester,
President,
Nester Insurance Inc.

When employers evaluate employee benefits, health insurance typically receives the most attention. Yet one of the most important forms of financial protection is often overlooked: disability insurance.

While health insurance helps cover medical expenses, short-term disability (STD) and long-term disability (LTD) insurance help replace income when an employee cannot work because of a qualifying illness or injury.

Many employers offer disability insurance voluntarily, allowing employees to purchase coverage through payroll deductions. Others pay for coverage on behalf of their employees. Both approaches have value, but simply offering disability insurance is not necessarily the same as providing meaningful financial protection.

Employer-Paid vs. Voluntary Disability Insurance

The structure of a disability program can influence participation, underwriting requirements, and available policy provisions.

Benefit feature	Employer-paid STD/LTD	Voluntary STD/LTD
Premium cost	Paid by employer	Paid by employee
Participation	Typically covers most or all eligible employees	Employees elect coverage
Guaranteed issue	Often available within group limits	May be available during initial enrollment
Pre-existing conditions	May qualify for reduced or waived limitations	Limitations may apply; favorable terms may also be available
Medical underwriting	Often waived within group limits	May apply to late entrants or higher amounts
Tax treatment	Benefits generally taxable if employer-funded	Benefits generally federal income tax-free if paid after tax

Actual provisions depend on carrier, group size, participation, and policy terms. Employer payment does not automatically eliminate exclusions or guarantee favorable underwriting. [1][2]



Why Pre-Existing Conditions Matter

One of the most overlooked disability insurance provisions is the pre-existing condition limitation. For example, a policy with a 3/12 limitation may restrict benefits for a disability related to treatment received during the three months before coverage began, if the disability occurs within the first 12 months of coverage.

An employee receiving treatment for a back condition could potentially face a coverage limitation if that condition later prevents them from working. Depending on the carrier and underwriting arrangements, employer-paid group plans may qualify for more favorable provisions.

Guaranteed-issue coverage can also be valuable because eligible employees may obtain insurance without individual medical questions, up to specified limits. However, guaranteed issue does not eliminate contractual exclusions. [1][3]

(Continued on page 48)

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(Continued from page 47)

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Annual salary	Monthly LTD benefit	Income replaced
\$50,000	\$3,000	60%
\$100,000	\$5,000	60%
\$150,000	\$5,000	40%
\$200,000	\$5,000	30%
\$300,000	\$5,000	20%

Illustrative example based on 60% income replacement with a \$5,000 monthly maximum, before taxes, offsets, and other policy limitations.

An employee earning \$200,000 may believe they have 60% income protection, but the monthly maximum reduces actual coverage to 30% of salary. Executive disability insurance can help address these gaps through supplemental coverage, potentially providing higher benefits, eligible bonus compensation, and enhanced provisions. [4]

The Tax Treatment Matters Too

According to the IRS, benefits attributable to employer-paid premiums are generally taxable, while benefits funded entirely through employee after-tax contributions are generally excluded from federal income tax. This can affect the spendable income employees receive. [2]

Offering Benefits vs. Providing Protection

Employers should look beyond premiums and advertised replacement percentages. Pre-existing condition limitations, guaranteed issue, benefit caps, tax treatment, and executive coverage gaps all matter. For some businesses, employer-paid core coverage supplemented by voluntary and executive benefits may be appropriate.

The objective should not simply be to offer disability insurance. It should be to provide coverage employees can rely on when their income is interrupted. After all, an employee's greatest financial asset may be their ability to earn a paycheck.

Bryan Nester is President of Nester Insurance Inc., an employee benefits consulting and brokerage firm specializing in employee benefits strategy, disability insurance, and executive benefits planning.

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STEVE LADNER PHOTOGRAPHY & ART

Since Oct 2024, I have had the privilege of serving as the Cover Photographer for Route 422 Business Advisor. This opportunity has allowed me to help tell the stories of remarkable businesses and the people behind them through my lens. Beyond editorial photography, however, I have for many years created digital art, mixed media artwork, fashion art, and paintings, producing collections that range from bold contemporary abstracts to timeless equine portraits and dramatic landscapes.

For more than 30 years, photography has been my profession, my passion, and my way of seeing the world. Every image I create begins with the belief that art should do more than decorate a wall—it should inspire conversation, evoke emotion, and create an atmosphere that reflects your personality.

Whether you're decorating a new home, refreshing an office, or searching for a dis-

tinctive gift, my artwork is designed to transform ordinary walls into memorable spaces. Every piece is created to complement a variety of interiors—from modern and minimalist to traditional and eclectic.

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- **Equine Art** – Elegant portraits celebrating the beauty, grace, and spirit of horses.
- **Digital & Mixed Media Art** – Creative works that blend photography with artistic interpretation.
- **Landscape Photography** – Scenic images that bring the beauty of nature indoors.

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Thank you for taking the time to explore my work. It is always rewarding to know that a photograph or piece of artwork I've created has found a place where it can be enjoyed every day. I hope you'll discover a piece that speaks to you and adds beauty, warmth, and inspiration to your home or workplace.

COMMUNITY PRICE SHOPPING FOR ELECTRICITY PROPOSED IN PENNSYLVANIA

By Lauren Jessop,
The Center Square Contributor

State lawmakers want to ease the burden of high electricity bills on residents and small businesses.

While Pennsylvanians can already shop for their own electricity supplier, a new proposal would allow communities to shop on their behalf, potentially giving customers greater bargaining power and additional options to pursue competitive rates.

The proposal comes as residential electricity prices in Pennsylvania have risen sharply in recent years. According to the state's Independent Fiscal Office, the average residential price increased nearly 46 percent between 2018 and 2025.

Rep. Nathan Davidson, D-Lemoyne, recently announced plans to introduce legislation that would authorize Community Choice Aggregation, or CCA, programs in the commonwealth.

CCA programs allow a county, municipality, or group of local governments to combine the electricity demand of participating residents and small businesses, and purchase generation from a competitive supplier on their behalf, while the existing utility continues to provide transmission and distribution service.

Pennsylvania customers can either

remain with their utility's default generation service or choose a competitive supplier, including options available through **PA Power Switch**. CCA would add a collective purchasing option through local government.

Davidson told *The Center Square* that the legislation's top priorities are robust consumer protections, including extended notice periods, complete fee and rate transparency compared to utility default service, and rigorous regulatory oversight.

The focus, he said, is primarily on an opt-out framework for standard residential and small-business accounts currently on default service, paired with an affirmative opt-in requirement and dedicated price protections for low-income households.

"National research consistently shows that opt-in programs struggle to get off the ground simply because of administrative friction, whereas an opt-out structure builds the critical mass needed to negotiate truly competitive rates and cleaner energy options with suppliers," Davidson said.

At the same time, he continued, maintaining customer choice is essential.

"While initial enrollment would be automatic for eligible default-service accounts, participation remains entirely voluntary, allowing residents to decline upfront or exit at any time without fees or penalties."

"Just as importantly, we want to ensure vulnerable households aren't exposed to unexpected rate swings. By pairing this model with an affirmative opt-in requirement and dedicated price protections for low-income residents, we can offer meaningful savings while keeping strong safeguards firmly in place."

The opt-out model Davidson is considering has previously run into legal obstacles in Pennsylvania. Eight municipalities — Camp Hill, Carlisle, Hatboro, Lansdowne, Media, Narberth, State College, and Swarthmore — sought PUC approval to establish CCA programs using automatic enrollment, but the commission ruled that the approach conflicted with the state's anti-slamming laws and that it lacked statutory authority to approve opt-out aggregation.

Opt-out enrollment, however, is common in states that already authorize CCA.

According to the Community Choice Energy Alliance, all 11 states with CCA authority permit an opt-out model for residential customers, although eligibility and exclusions vary by state.

How the proposal could affect Pennsylvania's existing competitive electricity market is another consideration.

Frank Caliva, national spokesperson for the Retail Energy Supply Association, or RESA, told *The Center Square* that

Community Choice Aggregation, also known as municipal aggregation, gives competitive suppliers another way to reach customers. Some suppliers bid to serve municipalities through CCA programs while others market directly to individual customers through channels such as mail or online enrollment.

Caliva said RESA has not taken a specific position on authorizing CCA programs in Pennsylvania, but its guiding principle is that any aggregation program should preserve customers' ability to choose their own supplier based on their individual needs and preferences.

If CCA-enabling legislation allows municipalities to pursue aggregation without limiting customers' ability to shop for their own retail supply, he said, it could complement the existing retail market.

Suppliers that already serve CCAs in other markets could pursue municipal contracts in Pennsylvania, while others could choose to enter the CCA market or continue serving customers through their existing sales channels.

"CCA programs could create another avenue for suppliers to compete and another option for customers, provided it preserves existing opportunities for individual customers to shop and choose their own supplier," Caliva said.

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We aim to educate community members, but especially business owners, who we hope will hire this group of efficient, productive employees who happen to be autistic adults. We assist the people, who we refer to as candidates, looking for work with workforce development and social activities to promote skill building for interviews, job readiness and beyond.

The 422 regional community can get involved and help by donating their time, talent and treasure. Positively produced Foundation is an all-volunteer organization and can use manpower and money to further its mission. With your help, it can implement important changes in inclusion and opportunity for deserving adults and benefit the community while doing so.

At Positively produced Foundation, our mission is simple and urgent: to open doors to meaningful employment for adults with autism, to build communities and workplaces where they are truly seen and valued.

Our event last month at Ironspire Complex in Adamstown introduced the community to numerous autistic adults who have achieved competitive employment positions.



We were also fed and drinks were provided by neurodivergent friendly businesses including The Peppermint Stick in Boyertown, Barista by Jake food truck headquartered in Norristown and Desserts By Stephanie, an autistic baker from Hershey. We shared a wonderful evening of celebrating disability employment month with people from all over Pennsylvania. Positively Produced Foundation is hopeful as the community sees the successful workforce development of autistic adults, more local businesses will be open to this incredible talent pool so often underrepresented in the workforce. Contact our organization for further information and assistance.

For additional information, please call Claire Malfaro at 610.413.8749.

OCCUPANCY TAXONOMY



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

While analyzing COVID's effects on downtowns across America, I realized we needed to segment these places to understand them fully. I want to conduct a three-year analysis to ensure the data remains relevant. The only one I have three data points for is Portland.

I am developing a comprehensive methodology to determine what the town is experiencing. I have divided the inventory into 3 distinct groups. They are based on three years of inventory:

Stable Tenancy

These storefronts have had the same tenant for three years. This is the base of the central business district. The business mix tells you a lot about the town's retail, the types of food establishments (with and without liquor), and the foundation of the service industry.

These businesses are grouped by NAICS code and assigned to an address. This makes mapping easier and helps identify concentrations of business types. You can also conduct a gap analysis to determine what your economic development strategy may wish to achieve.

Transitional Tenancy

These are buildings that have changed ownership or use, or were vacant at some point during the three years. I classify these units as active vacancies, and they tell the story of change in the district. The owners of these buildings are actively seeking and securing tenants.

Persistent Vacancy

These units have remained vacant for three years, and in many cases, there is no effort to move them toward rental. In some cases, the building struggles with poor financials, critical infrastructure issues, a tangled title, or a discouraged owner. These units have problems that must be addressed to move the process forward.

States are recognizing that activating vacant storefronts supports downtown revitalization and promotes economic resilience. They are using my occupancy taxonomy to some extent.

They are recognizing that small businesses are essential to economic vitality, job creation, and neighborhood character. Extended commercial vacancies reduce foot traffic, undermine public safety, lower local tax revenue, and diminish community vitality. Some short-term commercial activations have proven effective in reducing vacancy, supporting entrepreneurship, and reactivating underutilized commercial space.

(Continued on page 52)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 51)

California signed a bill this week (AB 1679) requiring cities and counties to create a Temporary Commercial Activation permit for pop-up businesses in vacant storefronts — up to 120 days — to simplify approval for temporary retail or service uses.

A companion bill (AB 2418) establishes binding review timelines for permits for small commercial buildings and allows applicants whose permits are delayed to hire an approved private plan checker. Existing building, planning, and public health standards are primarily designed for

permanent use and may be disproportionate when applied to short-term commercial activity. A temporary, low-risk pathway for commercial activation allows small businesses to test locations and concepts while safeguarding public health and safety.

Inconsistent local treatment of temporary commercial activation contributes to prolonged vacancies and uneven statewide economic recovery. Temporary commercial activation can support recovery efforts after natural disasters and other declared emergencies by enabling businesses to reopen in affected communities.

The California permit is aimed squarely at Persistent vacancy — storefronts sitting empty year after year — rather than at Transitional tenancy, which is exactly the distinction your taxonomy is built to make

Pennsylvania has addressed the same problem from two directions: Pittsburgh's Downtown Partnership ran a pop-up/short-term-lease program with reduced rents that filled empty downtown storefronts ahead of the NFL Draft, and the Shapiro administration put \$22.7M into a \$64M Harrisburg downtown plan whose strategy #2 is literally "Fill Storefronts and Grow Local Business."

Massachusetts announced \$330M for 403 local projects across 207 communities through its Community One Stop for Growth — the program's largest round in its five-year history. One application covers fourteen grant programs, with dedicated lines for downtowns, vacant storefronts, and brownfields.

The state created separate grant lines for vacant storefronts and brownfields, which implicitly does what the taxonomy does explicitly — the Persistent vacancy distinction. And the single-application design is a nice contrast with Pennsylvania's fragmented programs.

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

PA LEGISLATURE SENDS SHAPIRO A BILL REQUIRING LABELS ON AI-ALTERED ADS



**By Ford Turner,
The Center Square**

A bill that would make it illegal to make stealthy use of artificial intelligence to create misleading advertising has passed the General Assembly and is awaiting the signature of Gov. Josh Shapiro.

The state already has laws about unfair advertising on the books, said prime sponsor Sen. Nick Piscitano, an Allegheny County Democrat. The new law will be an extension of that concept, tailored to the developing new burst of technology that is AI.

Piscitano said in an interview the governor planned to sign the bill.

It requires "clear and conspicuous disclosure" to be made in advertising in which AI-generated content is used "in a manner that creates a false consumer perception about the nature, origin, or authenticity of the goods or services being advertised."

Piscitano said the bill's structure does not place the onus on a small business to insert AI disclosures in digital advertising purchased from a tech company. Rather, Piscitano said, "It is the responsibility of the tech company to add these disclosures."

A violation could result in a civil fine of up to \$3,000. Piscitano said the figure came about in consultation with the office of Attorney General

Dave Sunday, whose staff believed it was in line with existing consumer protection penalties.

A legislative analysis said it was unclear how much revenue the bill might generate because the number of potential violations was unknown.

However, the attorney general's office indicated enforcement would require the hiring of a deputy attorney general, a technologist, and an administrative assistant, according to the analysis. The cost to the state during a full year would be \$498,000.

The bill took 16 months to wind its way through the Legislature.

It was introduced in early June, 2025. The final vote took place October 7.

In the that 163-40 House vote, 60 Republicans joined all 103 Democrats in sending the bill to the governor. Among those voting "no" was Blair County Republican Rep. Scott Barger, who in an interview cited several reasons.

One was what Barger called "vague" language in the bill.

A central phrase in it is "synthetic content." The definition of that is "Information, including an image, video, audio clip or text, that has been significantly modified or generated by artificial intelligence." Barger asked, "What does it mean to be 'significantly modified,' for example?"

He also wondered why the words "knowingly, recklessly, or willfully" were deleted from an earlier version of the bill.



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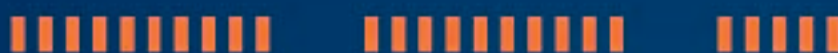
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