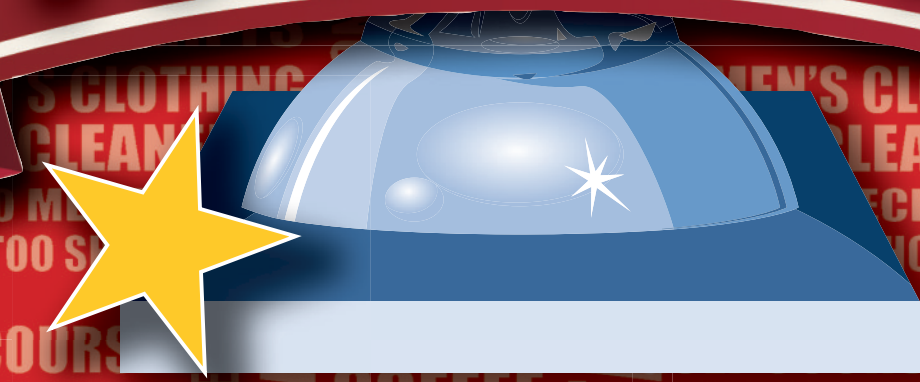




Winners



FIRST DATE VALENTINE'S DAY PLUMBER FIRST DATE
RECORDS BARBERSHOP DAY SPA CARD SHOP PLUMBER
DINNER BRIDAL BAKERY
DOOR VALENTINE'S DAY PLUMBER FIRST DATE
CHILDREN'S PARTY SPOT
SPORTS BAR
CHEF
HAIR SALON
YOGA STUDIO
HAIRSTYLIST
BOOKSTORE
PIZZA
SCENE
MUSIC VENUES
SUNDAY BRUNCH
EATS
CLOTHING CLEANER
MEN'S CLOTHING CLEANER
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TATTOO SHOP
GOLF COURSE
TANNING SALON COFFEE TANNING SALON
REALTOR HARDWARE RADIO LUNCH
COFFEE
FAMILY-FRIENDLY



READERS' CHOICE

Factors to consider before starting a business



Owning a business is a goal for many professionals. Being self-employed and having final say over business decisions can give people a sense of satisfaction and professional ac-

complishment.

The small business landscape continues to evolve and expand. The Small Business Administration says that more than 50 percent of the working popula-

tion is employed in a small business. There are almost 30 million small businesses in the United States, with roughly 540,000 new startups each month.

While owning a small

business can be rewarding, it's important that prospective business owners recognize that only around one-quarter of such businesses survive 15 years or more.

Taking heed of certain factors and educating themselves about entrepreneurship can help prospective small business owners prepare for and overcome some of the ups and downs of owning their own business.

- Explore the nature of the business and if there is room in the industry/market for something of its type. Is industry oversaturated? Is there a need for this product or service?

- Understand who might be your target customer. Identify the people who will be drawn to your product or service, even if it is a small, niche market.

- Identify the best possible locations for the business. This is true whether the business will be brick and mortar or strictly an online business. Explore ways to position the company so it will attract as many potential customers as possible.

- Conduct an analysis of potential competitors to get an idea of the strategies they are employing. It also is helpful to know the other people providing similar products and services so you'll understand what is necessary to set your business apart.

- Devise a plan for funding and establish a budget. You will need to properly identify your sources of capital to get the business up and running. If you are not good with numbers, estab-

lish who will help you with bookkeeping and accounting to ensure the business stays on track.

- No business is complete without an effective business plan. A plan puts all thoughts on paper and provides direction. Such plans spell out which steps you will take and when you will take them.

- Assess your expertise in the field. If this is something new to you, consider an apprenticeship or continuing education to obtain the skills necessary to help your business thrive.

Starting a new business can be an exciting venture. However, it should not begin without forethought and research.

Article courtesy of Metro Creative Connection



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READERS' CHOICE

How to manage your company's online reputation

Today's small business owners face unique challenges that businesspeople of yesteryear never had to confront. While the internet has made it possible for even the smallest businesses to have a global footprint, it's also forced business owners to devote substantial time to managing their online reputations.

A company's online reputation can have a major impact on its ability to survive and thrive. In its 2018 "Local Consumer Review Survey," BrightLocal, a United Kingdom-based company that focuses on the needs of digital marketing agencies and local businesses, found that 91 percent of consumers between the ages of 18 and 34

trust online reviews as much as personal recommendations. In addition, the survey found that 57 percent of consumers won't use a business that has a star rating of fewer than four stars.

The BrightLocal survey underscores the effort small business owners must put into managing their companies' online reputations. Whether business owners feel their online reputations are warranted or not, ignoring them can greatly affect their bottom lines. The following are a handful of simple ways business owners can manage their companies' online reputations in the hopes of benefitting their businesses and expanding their customer base.

- Don't ignore negative reviews. Small Biz Ahead, a service from the insurance provider The Hartford that aims to help business owners manage and grow their businesses, advises business owners to acknowledge negative reviews. Respond privately to customers, apologizing for their unsatisfactory experience and thanking them for their feedback. When communicating with customers, always keep these communications friendly and constructive. Dismissive, confrontational and/or rude interactions with customers will only further damage your online reputation.

- Actively monitor your **ONLINE » PAGE 22**

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CAMP » PAGE 21

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READERS' CHOICE

How to easily maximize coupon savings on purchases

Many items, including food and clothing, can strain a budget. As a result, many shoppers make it their mission to save money on their purchases, and coupons can be a great way to do just that.

According to a 2014 survey from the discount coupon site RetailMeNot, 96 percent of respondents regularly use coupons. In fact, Hawk Incentives, another deal resource, found that 40 percent of coupon users feel smarter when taking advantage of a deal. While there are some people who use coupons periodically, an entirely different type of shopper has mastered the art of maximizing coupon savings. Learning how to follow such shoppers' lead can save consumers substantial sums of money.

- Look for deals in your local

newspaper. Begin by perusing newspaper inserts from local papers and match up the circulars to the stores you frequently visit. Pick the best deals you can find for products you actually use. You will not be saving money if you clip and utilize coupons but end up buying items that you don't need and/or won't use.

- See if you can stack coupons. Some stores will enable you to use both a manufacturer's coupon and a store coupon at the same time. This is called stacking. Shop at stores that allow stacking to get better deals, particularly on food.

- Use discount code sites. Regularly check sites and apps like RetailMeNot for codes for favorite retailers. This is easily done before you head to the check-out line. Popular stores frequently run deals,

and you may not realize there is a discount even if you're in the store already. Oftentimes codes can be scanned directly from your phone. Other apps and resources enable you to load offers directly to a store rewards card. Investigate these possibilities for more savings.

- Automatically update your shopping cart. When making purchases online, utilize a plug-in site like Honey, which automatically scans its database of usable discount codes for the retailer you're using. See if there are any applicable codes that can earn you a discount on the spot. If not, Honey will tell you that you have the best price.

- Sign up for mailing lists. While you may not want to inundate your inbox with spam, retailer newsletters and mailing lists will inform



you about discounts and sales others may not know about. If you're concerned about your email program getting flooded, designate a filter that will group these promotions into a separate folder.

- Keep coupons close. Coupons are only good if they're available for use. Have a holder for print cou-

pons or store digital coupons in a folder on your phone that can be easily accessed.

With these strategies in mind, consumers can increase their coupon savings considerably.

Article courtesy of Metro Creative Connection



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READERS' CHOICE

How to avoid shipping costs on holiday gifts



Many shoppers conduct their holiday shopping at traditional brick-and-mortar stores as well as online retailers. Both have their share of advantages, including the ability to ship items directly home if there is a deal to be had.

Shipping can be quite the convenience, particularly for heavy items or if an item is currently out of stock in a store. The retailer can have it sent over from another location or their main warehouse. Shipping can save shoppers time and reduce their stress. However, as convenient as shipping gifts can be, the hefty cost of shipping gifts can eat away at holiday budgets.

A 2018 article from U.S. News and World Report found some shipping fees can range between \$5 and \$10 per package. Fortunately, in many cases, consumers can avoid shipping costs if they shop smart.

- Pay attention to suspended shipping costs. Many retailers will temporarily freeze shipping costs during certain periods. Shoppers can note these free shipping windows and order the bulk of their items then.

- Meet the minimum amount. Some stores and online retailers will offer free shipping once shoppers reach a certain spending threshold. For example, Chewy.com offers free shipping on purchases \$50 and over. By spending a little more, shoppers may actually end up saving money.

- Shop where shipping is always free. In order to attract business, certain online retailers, including Zappos, offer free shipping, while others offer free shipping in exchange for nominal membership fees.

- Explore in-store pickup. To capitalize on both online and in-store shopping, retailers will fre-

quently offer free in-store pickup of items purchased online. Ship-to-store has become popular at stores like Target, Old Navy and Walmart.

- Shop as early as possible. Free shipping deals often extend only to items shipped standard. Expedited or overnight shipping will still incur a fee. Therefore, shop early if your goal is cut shipping costs or avoid them entirely.

- Take advantage of Free Shipping Day. Free Shipping Day takes place each year when thousands of online stores offer free shipping with delivery before Christmas. In 2019, Free Shipping Day is Saturday, December 14.

Saving money on shipping is easy when consumers learn the ropes.

Article courtesy of Metro Creative Connection

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READERS' CHOICE

How to conduct a small business risk assessment



Deciding to be an independent entrepreneur or open up a small business can be an important decision in a person's life. Even though each day is filled with new surprises and risks, small business owners typically want to un-

derstand what lies ahead and minimize activities that can put their profits and businesses in danger. A risk assessment management plan is a smart bet for any business owner.

Risk is defined as the probability of an event

and its consequences. The United Kingdom-based business advisement site NIBusinessInfo says the main types of risk for business owners to consider include strategic, compliance, financial, and operational.

ASSESSMENT » PAGE 24



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READERS' CHOICE

Eight things to know before hiring a contractor

Hiring Home Improvement...Your home is your most important financial investment. When it's time to perform repairs, add on, or remodel; you deserve to know that the people and businesses doing the work can be trusted. There is perhaps little else that can throw a wrench into your life's progress, completely disrupt your home and family, and decimate your finances like home improvement fraud. The good news is, it is easily avoided by taking the time to follow these simple steps before hiring a home improvement contractor.

Always Get Three Bids

Generally, consumers make a big mistake on both ends of this spectrum: fail-

ing to get more than one bid, or getting far too many bids. A tried and tested method is to solicit at least three bids. Doing so gives you the idea of the general price range of the project and also enables you to quickly identify those who may be way off of the mark on either the high side or the low side.

Don't ever rely solely on price for a project

Use the price as one consideration in the process. Ultimately, you need to select your contractor based on other factors including presentation, communication, professionalism, flexibility, and their willingness to provide credentials and references. You are go-

ing to be interacting with this contractor and their crew a great deal over the course of your project. Having a respectful, punctual, and clean contractor who communicates well is just as important as the price that you pay — especially when they're practically living with you during a large-scale project. The goal in taking the time to get three estimates is to end up with a high-quality project completed in a substantial workmanlike manner at a fair price. That's a return well worth your time invested.

Price vs Value

One of American business magnate, Warren Buffett's most famous quotes is, "Price is what you pay;

value is what you get." Don't ever base the decision of awarding a home improvement project to a contractor solely on price. The ultimate value of the outcome of the project is what you will be living with (literally and emotionally) for a very long time. Perhaps prominent social thinker and philanthropist, John Ruskin, put it best in the 1800's:

"Quality is never an accident; it is always the result of intelligent effort."

"It's unwise to pay too much, but it's worse to pay too little. When you pay too much, you lose a little money - that's all. When you pay too little, you sometimes lose everything, because the thing you bought was incapable of doing the thing it was bought to do."

"The common law of business balance prohibits paying a little and getting a lot - it can't be done. If you deal with the lowest bidder, it is well to add something for the risk you run, and if you do that you will have enough to pay for something better."

Know the Quality of Materials Being Use

Ask your potential contractor where they will be purchasing the materials. Check the reputation of the supplier(s) and the brand of materials. Quality-conscious contractors will not stake their reputation on the installation of inferior products that are not backed by the manufacturer and by the supplier.

These products may cost a bit more but ultimately will deliver a higher-quality result, and longer-lasting satisfaction. Visit the supplier showrooms - if possible - to view the materials on display. Take the time to talk to an experienced sales person and learn about the item(s).

Spend Local

Local, independent suppliers; such as A.D. Moyer Lumber and contractors alike; live and work in the same communities as you. The money they earn is re-invested back into those communities, local governments, parks, schools, and emergency services which benefits all involved. Avoid large national contractor

MOYER » PAGE 23



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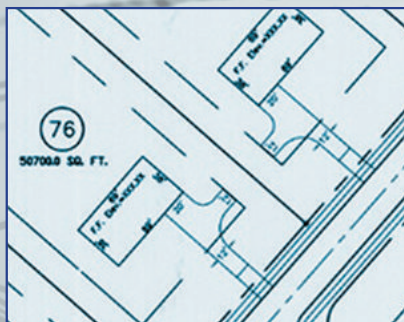


Featured from left to right: (back) Dean Fox, Jorge Arrisueno, Joe LoStracco, Greg Levengood; (middle) Bill Reif, Tom Kalejta, Matt Kitchie; (front) Kelly Sutter, and Jane Leonard.

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Camp

FROM PAGE 6

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ing rate, but our prices are so reasonable, you probably won't hesitate to add on a few fun extras to make your pets stay more like home!

Our Cattery is in a separate building from the dogs so they can rest easy enjoying a window seat in their cozy condos. We allow each friendly cat to have individual roaming time outside of their condo to play with the toys, climb on the furniture, or use the scratching posts.

We also offer Doggie Daycare Monday through Friday, where you can drop your dog off during our morning business hours for a fun, interactive day with other dogs. Then, when

you pick up your pooped pooch during our evening business hours, they will come home tired and ready to relax at home with you!

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Online

FROM PAGE 2

reputation. Websites such as Yelp and Google, via its Google Reviews capability, give customers plenty of places to go to share their comments about your business. Stay up-to-date on these, making a concerted effort to monitor your reputation. If you're open for

business seven days a week, chances are customers will be reviewing your business seven days a week. Reach out to customers who had negative experiences as soon as possible, and report any comments you feel violate websites' standards the moment you see them.

Don't hesitate to ask customers to edit their reviews. When you successfully reach out to customers who left negative re-

views, don't hesitate to ask them to consider editing their reviews. Many customers are happy to update their reviews if issues were promptly and successfully addressed.

Online reputation management is important for today's business owners. Though managing online reputations can seem like a full-time job, a positive reputation can greatly benefit your bottom line.



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Moyer

FROM PAGE 13

and supplier conglomerates who seldom have your best interests at heart, use workers from well outside of your region, can be very difficult to deal with, often lack accountability, and do not reinvest in sustaining the local economies.

Verify Licensing and Insurance

In the state of Pennsylvania (and multiple other states) all contractors must be licensed with the state Attorney General's office. While having this registration is not an endorsement as to the quality of workmanship, not having it is a high-flying red flag. If a contractor is not registered with the state, grab your wallet, walk away quickly! To verify the

registration of a home improvement contractor in Pennsylvania, go to the Registered Contractors section of the Attorney General's website. All contractors must display their official registration number on all contracts, estimates, proposals, and advertisements. You should also check for documented complaints with the Better Business Bureau.

Get References and Call Them (customers and suppliers)

Always ask your contractor for references. This includes, of course, references of recent customers for whom the contractor has completed like projects. But also ask for references from the contractor's supplier(s) that they will be using for your project. Call them or stop in and have a brief conversation to get a feel for each individual's perception of the contractor in gen-

eral, as well as details of project flow, cleanliness, communication, and punctuality. The people who sweat the small details (i.e. how clean they keep their trucks and tools, being punctual, leaving the jobsite clean at day's end, and how they and their crew present themselves) will most often care more about the big details (like the outcome of your project).

Signing Contract

Always have a Contract.. and Read It! Nailing down a project's specifics in a written contract protects the homeowner and the contractor. It's critical for you to have a signed contract before any work begins. It's also critical for you to read and fully understand what's in the contract prior to signing. It's common for a contractor to ask for one-third to one-half of the contract price in advance as a deposit. Don't ever pay the contract price in full

until the work is completed to specifications. Know Your Rights...A home improvement contractor must provide you with a copy of the complete contract, free of charge. You have the right to rescind your home improvement contract without penalty within three business days of the signing date, except as provided under law for emergency situations. A home improvement contract is not enforceable against a consumer if it does not include all of the information required by law. A contractor may not demand or receive any payment for a home improvement before the home improvement contract is signed.

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Assessment

FROM PAGE 11

Strategic risk has to do with competitors coming into the market. Compliance risk is how a business responds to new legislation or recommended practices. Financial concerns include repercussions of increased interest charges on a loan

or a lower profit margin. Operational risk assessment involves key equipment and employee performance.

Even though it is possible to project certain risks, some of them, particularly external risk, may be out of business owners' control. A changing economy, natural disasters, government regulations, changes in consumer demand, and the

arrival of competitors may be predictable, but business owners have no direct control over these factors. What they can control are the internal risks specific to their businesses, states the accounting and business record keeping software company Patriot Software.

Risk assessment first involves identifying and jotting down all potential

risks, and considering how those risks can impact business. After risks are identified, it is then essential to put systems in place to deal with the consequences, as well as monitor and fine-tune the effectiveness of various risk-management approaches.

Risk management essentially gives business own-

ers a proactive strategy to avoid pitfalls. So if a problem arises, business owners already have a plan in place to act immediately. In a worst-case scenario, fast action can stave off serious financial loss.

As off-shoots of disaster prevention, risk management assessments can improve decision-making

skills of all involved parties. They also may help allocate capital and resources more efficiently.

Risk management is an important tool business owners can use to keep their companies functioning and profitable.

Article courtesy of Metro Creative Connection

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..... UPCOMING AUCTIONS

ESTATE AUCTION - AUGUST 31 ~ 9 AM

3332 Skippack Pike, Cedars, PA 19423
Preview: August 30 from 10am - 4pm
Car, Boat, Jewelry, Antiques, Collectibles, Tools

RESTAURANT LIQUIDATION ONLINE AUCTION - 9/8 ~ 6 PM

1454 E Philadelphia Ave, Gilbertsville, PA 19525
Previews: August 28th 5pm-7pm & Sept. 8th 10am-4pm
Commercial Kitchen Equipment, Tables/Chairs, Ovens, More

REAL ESTATE AUCTION - 9/14 ~ 9 AM

525 Buchert Rd, Gilbertsville, PA 19525
Preview: September 3rd from 5pm-7pm
3 BR Ranch Home - 2 Baths - Pool - Shed + Personal Property

ABSOLUTE AUCTION - SEPTEMBER 21 ~ 9 AM

1902 Gilbertsville Road, Pottstown, PA 19464
Preview: September 10th from 5pm-7pm
Single Family Home - 2 BR - 1 Bath - Garage - Full Basement
Truck, Antiques, Collectibles, John Deere Tractor, Snowblower

EXCAVATION CO. ABSOLUTE AUCTION - SEPT 21 ~ 9 AM

97 Town Brook Road, West Yarmouth, MA 02673
Preview: September 20th from 10am-5pm
John Deere Backhoes, Ford Loaders, John Deere Excavators,
Dump Truck, Utility Trailer, Welders, Tool Boxes, Tools

ESTATE AUCTION - SEPT 28 ~ 9 AM

96 Old Airport Road, Douglassville, PA 19518
Preview: September 27th from 10am-4pm
Antiques, Collectibles, Tools, Trailers, Furniture

LARGE FARM AUCTION - OCTOBER 5-6 ~ 9 AM

1847 Lescher Mill Road, Palm, PA 18070
Preview: October 4th from 10am-6pm
Very Large sale - Possible 2 -days! Backhoes, Bobcats, Buses,
Trucks, Trailers, Motorcycles, ATVs, Generators, Tools

ESTATE AUCTION - OCTOBER 12 ~ 9 AM

1114 N State Street, Pottstown, PA 19464
Preview: October 6th from 2pm-4pm
Ranch Home w/ Barn, Tractors, Tools, Collectibles, Furniture

ESTATE AUCTION - OCTOBER 19 ~ 9 AM

7311 Boyertown Pike, Douglassville, PA 19518
Previews: R.E. Oct 9 ~ 5pm-7pm P.P. Oct 18 ~ 10am-4pm
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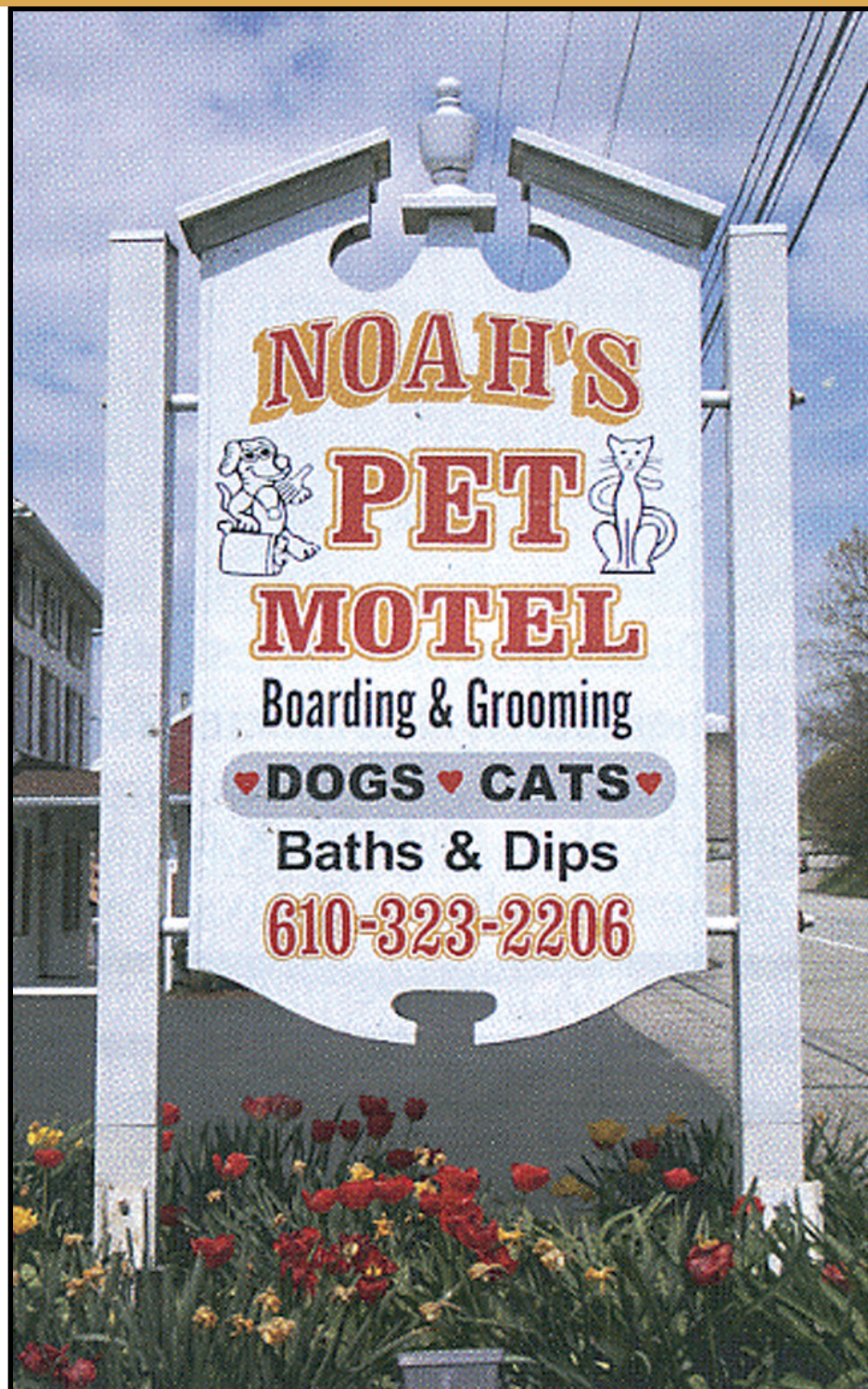
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