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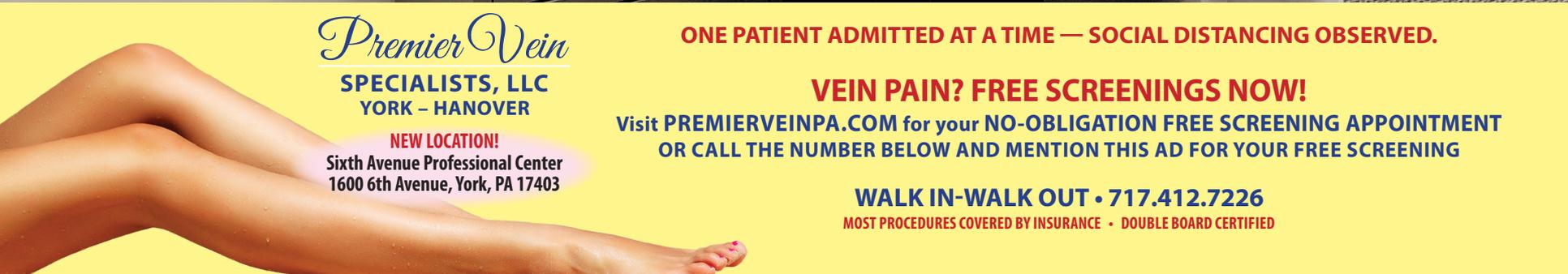
Drs. Kristen Duncan & Danette Nulph

To Listen as Well as You Hear



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5 COVER STORY

Drs. Kristen Duncan and Danette Nulph began their studies in the fields of physical and occupational therapy, respectively, when they started classes at the University of Pittsburgh. But taking a class in sign language touched them and changed the course of their lives. Although they didn't know each other while at the University of Pittsburgh, they fortuitously met later and are now the owners of Duncan-Nulph Hearing Associates in Mechanicsburg.

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BW EDITOR'S Note

It's been a difficult past couple of months, for sure. This pandemic has touched every one of our lives in some way. I have been fortunate to be able to work from home and have gotten into a sort of routine. But I think of all the people who have gotten sick and those who have lost their lives; those who have lost their jobs, their businesses, and their life's savings; and those who don't know where to turn or what they can do to make things better, support their families, or how to move forward. There is no simple answer to the situation. Stay closed, partially open, when and on what timeline?

But I am optimistic. Yes, I believe we are turning the corner, and we'll be coming out the other side soon. But what does the future hold? Will COVID die out in the summer? Will it return in the fall? Who knows? But we Americans have a can-do attitude, and as everybody has been saying, "We're in this together." So, keep helping those in need or who are alone; reaching out to friends and neighbors to make sure they're OK; and supporting local business whenever you can.

We reached out to local professionals who so graciously offered their expertise to help business owners navigate through these challenging times. You have a lot of information bombarding you, but we hope you will take a few minutes to learn from their expertise. They will be glad to help you work through your situation

any way they can.

Because many of you are working from home and trying to school and watch children at the same time, please take a few minutes to check out the Family article. It offers some wonderful tips. I've heard from family and friends who are moms and dads and they are finding their rhythm a little more each week.

“
Try to be a rainbow in
someone's cloud.
– Maya Angelou
”

Are you feeling stressed or depressed because of the pandemic? Have you asked yourself if it's OK to feel that way? I'm sure if we were together I would hear a resounding, "Yes!" Find out how you can avoid becoming overly stressed or escalating into a deep depression? Some people may even suffer PTSD down the road. Know the symptoms and what you can do if you think you are experiencing it.

We have been monitoring the situation and have come to the conclusion that we will reschedule (again) the Dauphin County Women's Expo until August 29. It is best for the safety of our staff, exhibitors, and guests are as safe as possible. We look forward to seeing you there in late summer!

There are other topics that are addressed in this issue. Please take some time to check out those as well.

Until next month, stay well; stay optimistic!

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Subscription information: \$14 per year for home delivery of 12 monthly issues. Subscribe online at www.BusinessWomanPA.com or call 717.285.1350.

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To Listen as Well as You Hear

By LYNDA HUDZICK

“**H**aving a business is like inviting strangers into your home,” Drs. Kristen Duncan and Danette Nulph, owners of Duncan-Nulph Hearing Associates, said. Yet, “experience is an amazing teacher. When we look back to the first few years of running a business, we cannot believe that we are where we are today.”

Duncan, a central Pennsylvania native, and Nulph, who grew up north of Pittsburgh, will be celebrating their 13th year of Duncan-Nulph Hearing Associates this coming summer.

“When I started college, I knew I wanted to be in the medical field,” Nulph said. “I knew I wanted to be in a therapy position.”

Initially, she planned to study occupational therapy and began classes at the University of Pittsburgh. While there, she took a sign language class, and that changed everything.

“I learned about deafness, its impact on the individual, and its culture. I was hooked,” she said. “I researched deafness and found audiology. It was the perfect fit for me.”

While she was a University of Pittsburgh student studying physical therapy, Duncan had a similar experience where a sign language class changed the trajectory of her career. She had begun to realize that physical therapy wasn’t for her and had also discovered she was required to take a foreign language class, something she wasn’t too happy about.



“I realized I could take American Sign Language to fulfill that requirement,” she said. “I did, and I loved it. I ended up getting a minor in ASL and changed my major to communication disorders and subsequently went onto Bloomsburg University for my master’s in audiology.”

Although they both attended the University of Pittsburgh, Duncan and Nulph didn’t know each other prior to opening their practice together.

“We had previously worked in an ENT office together and opened our practice mainly to give ourselves needed flexibility with our children,” Nulph said. “We

believe that family comes first, even for our staff.”

Duncan and Nulph also share a passion for audiology and are very committed to their patients.

“We have patients who have been seeing us for well over 20 years,” Duncan said.

Not only have they built excellent relationships with their patients, but they have also been able to mentor other audiologists to go out on their own.

“The experience we have gained through our successes and failures has helped several colleagues have the faith that if we could do it, anyone could,” Duncan said.

Duncan and Nulph agreed that

audiology has traditionally been a female-dominated field, so being women in their chosen field hasn’t really impacted them one way or another, the doctors said.

But they also point out that “there is certainly a psychological side to hearing loss, and a great audiologist needs to be a good empathizer and listener, regardless of gender.”

At Duncan-Nulph, patient issues can range anywhere from hearing loss to tinnitus to earwax.

“We fit hearing instruments and take ear-mold impressions for ear molds, swim plugs, hearing protection, and other custom-made devices for the ear,” Nulph said.

They also troubleshoot and adjust hearing aids based on customer feedback. Follow-up care is very important as well, and they have found that those who take advantage of that service experience the most success.

“We see a wide variety of age groups ranging from 3 to over 100 — our oldest patient currently is 103,” Duncan said.

A favorite part of the work for Duncan is seeing a new patient who is “ready to improve their hearing and is excited about moving forward,” she said. “There is nothing more satisfying than improving someone’s quality of life. We know that being connected to our environment is a critical component for successful aging. Being able to hear is paramount to this, and we take our job very seriously.”

For Nulph, it’s the interaction with her patients and the opportunity to use “my knowledge and the technology available to help them” that really makes her work

worthwhile.

“Patients come to our office with a very specific need ... hearing loss affects so many aspects of a person’s life, and each person has their own unique experience,” Nulph said. “I take great pride in helping these patients.”

Duncan-Nulph Hearing Associates was a dream the doctors had that became a successful reality, but they know they can’t do it on their own.

“Trust of employees and of each other is incredibly important,” Nulph said. “Our employees share our vision and understand that we are nothing without teamwork and impeccable customer service.”

Two years ago, Duncan and Nulph brought a third audiologist, Dr. Michelle Tewell, into the practice to help handle their growing patient load.

“She is an amazing asset to us, and we are incredibly proud of the professional and personal growth that we have seen in our entire staff over the years,” Duncan said.

Being involved in their local communities is important to both doctors, and they annually close their office so that their entire staff can attend and assist with the Special Olympics events held at Messiah College every spring.

Duncan-Nulph also supports the Upper Allen Buddy Ball team, started by a friend of Duncan’s about six years ago.

“It is a baseball team for special-needs children, and they were looking for a sponsor,” she said. “Since then, not only have we sponsored the team, but my family has also been part of the coaching staff, and I can honestly say it is my favorite hour of the week!”

A big reason that Duncan-Nulph has been so successful is their belief in the importance of surrounding themselves with people who are experts in their respective fields and then listening to the advice those folks have shared.

It’s something they’ve learned since opening their business 13 years ago, and it’s a lesson that has

served them well.

It has given them the chance to “focus our energy where we have passion and expertise: direct patient care,” Duncan said. “We have grown both professionally and personally over the years and have remained good friends throughout it all.”

They admit that neither of them could even imagine doing what they do without having each other to lean on.

“We talk everything out,” Nulph said. “We work together to make decisions that will be both beneficial to us personally and to our business.”

They’ve also learned to appreciate each other’s strengths and acknowledge each other’s weaknesses. And even though they’ve kicked around the idea of expanding the practice to a second location, it hasn’t happened yet.

“Honestly, it comes down to the fact that we genuinely like working together under the same roof,” Duncan affirmed. **BW**

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Business Tips for Surviving the COVID-19 Crisis

By HAL SHELTON

These are difficult times for a small business, for all businesses. Usual ways of gaining and conducting business have been upended. What should we be doing now, and what can we learn from this experience to apply in our business going forward?

Following is a checklist of items based on my working with many small businesses during this crisis.

Have a Good Business Foundation in Place

These steps are not the frontline items of making a product, performing a service, contracting a new customer, attending a tradeshow — activities that can generate revenue. Thus, the items listed below are often considered lower in importance, a nice-to-have rather than a must-have, and are consequently pushed off to a later date.

The current COVID-19 crisis demonstrates that these measures are important to have in place, and those businesses without them have additional hurdles and challenges.

1. Know your supply chain/vendors/contractors/customers

You can control the items within your company but are often affected by other's actions. Will your customers pay their bills on time? Is your business dependent upon a few customers (i.e., customer concentration)?

Will you receive supplies, parts, and other inputs needed to make your business function? Are you dependent on the performance of just a few suppliers? How readily available are service providers if they



are sick and unable to perform?

Some of these questions did not have to wait for COVID-19 to be impactful, as those with supplies from China were impacted for much of the last year as a result of the trade war.

2. Have a banking relationship and know your banker

The COVID-19 economic stimulus packages are being implemented via the banking system, and banks, which are overloaded with applications, are giving first preference to their current customers. Companies with a good working relationship with their small-business loan officer appear to have more communications about the process requirements and status of their applications.

If your bank is not treating you as you think appropriate, then look for another banking relationship when times improve.

3. Have in place a line of credit (LOC)

In these times, “cash is king.”

It is a best practice to have an LOC that can be drawn if needed. It is your safety net to get through these times, to take advantage of opportunities to provide product/service to your customers, or to grow your business.

The best time to get an LOC is when you do not need it. Whatever level of LOC you might have now, look to increase it. Often, there is no cost for an LOC until you use it.

4. Have in place a cash-flow forecasting process

Again, in these times, cash is king. Forecast your cash flow — monies expected to be received and monies you will be spending. Know if you can make payroll, pay yourself, and pay some toward your key vendor invoices.

This financial modeling can be a simple Excel spreadsheet or something more sophisticated. Depending upon your sales and payment cycles, this could be a monthly forecast for the next six months or a weekly forecast for the next three months. You need to

know your cash-in-the-bank and net-working-capital positions every day.

5. Have relationships with an accounting and law firm

Most small businesses have these relationships, but are they active? You need to rely on your accountant and lawyer to help you interpret the regulations for obtaining disaster loans as well as actions you might need to take, like suspending rent payments, not paying vendor invoices, leaning on customers who are not paying your invoices, etc.

Understand That the Future is Uncertain

Fully appreciate that there are many things you do not know and that are impossible to know for sure. Reach out to advisers and others who might have operated in similar situations, and get their advice.

One source of such advice is having a SCORE mentor. Go to www.SCORE.org to find a mentor and to find much information about starting and operating

a small business.

Don't believe that everything will be OK without taking action. This is a high-risk, "bet the ranch" approach. While you do not need to make rash decisions, you should be taking actions to help ensure that your business can survive the crisis and be strong when the crisis is over. At that time, it will not necessarily be business as usual.

For many companies, personnel cost is the largest area of expense and the most within your control to impact. These are very difficult decisions. Have in mind various scenarios of what you would do in a crisis.

Most experienced entrepreneurs make well-thought-out but quick and deep personnel-cut decisions. Their approach is to make deep cuts immediately and thus hopefully make the cuts just once.

Decide what is important to your business. Is it keeping the full team together and thus all taking a temporary pay cut? Or are some positions not truly needed, so some

staff is let go and those retained do not have as much of a compensation cut?

Know what is important to your team. In a few companies I am working with, the founder/CEO has talked with each employee one-on-one and found out that maintaining health benefits is more important for the next two to three months than maintaining salary. Thus, salaries were cut 40%, but health benefits were retained.

Communication with your team is critical during these times — both one-on-one and in groups to get their input and to share plans. Some companies are holding weekly "town meetings" via video conferencing.

Focus on Having Sufficient Cash

I am sure you started the year with plans for growing your business, undertaking new projects, offering new products or services, having a key management or customer conference, hiring key

positions, or maybe even retiring from your business, etc.

Now most of these plans are on hold. In a crisis, it is all about getting through it. Now is time to change your focus, change the metrics you follow, and concentrate on having sufficient cash to weather the storm.

Be a Leader

Leadership is about having a plan and taking action — thinking about the issues, having a coherent strategy, and reaching out to others for advice.

Leadership is also about how you act: Be steady in a crisis. It is not being Chicken Little and telling everyone the sky is falling. Nor is it being a Pollyanna and saying that everything will be OK, and no action is required. Your team, and your customers, are looking to you.

Communication is key, both one-on-one and in groups. These communications are an opportunity to really listen and for you to share in a transparent manner

your plans, actions, and, of course, the results.

This current crisis, with its mandated social distancing and working from home, adds complexities to effective communication. As the company leader, this is your job to work through the communication challenges, both with your team and with your customers.

As we do not know how long the COVID-19 crisis will last or what the business/economic conditions will be post-crisis, it is not too late to act now to improve your company's position and financial health. Learn from this experience to make changes in your business operations. Be the leader your employees and customers are looking for. **BN**

Hal Shelton is an angel investor, certified SCORE mentor, and author of an Amazon bestselling book, *The Secrets to Writing a Successful Business Plan*. Visit www.secretsofbusinessplans.com to read more of his articles about small business or to purchase his book.



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Now May Be the Time to Start a Business

By JOANN BRAYMAN

These are certainly trying times we are living in. If you have been furloughed or have permanently lost your job, these words have never been truer. But Winston Churchill once said, “Never let a good crisis go to waste,” and this might be a good time to embrace his words.

Perhaps you were thinking about starting your own business, even before the COVID-19 crisis. During the many quarantine hours, you have had time for reflection about a potential business, and combined with your need for income, you may have come to the conclusion that now is the perfect time to start that business.

But even in good times, 45% of new businesses fail during the first five years. Today, the pundits are quite sure we are at the start of an economic downturn, which could make the failure rate even higher. Should you risk trying to start a new business now?

There are many questions that need to be answered before starting a business, no matter what the condition of our economy. Good preparation is a critical component for future success of a new business. To help you decide if now is the time, think about these three questions:

Have You Thoroughly Investigated the Market?

Research indicates that lacking a deep understanding of the market is one of the single biggest reasons that businesses fail. You need to know who is most likely to buy your product or service.

In the B-to-B market, this includes knowing the size of the business, title of the person making the buying decision, and key industries. In the

B-to-C market, you need to know the demographics, geography, and attitudinal characteristics of your buyers.

You also need to know why they will buy your product or service. Do you solve a problem that they have? If so, how do they solve that problem today? Why will they select your product or service instead of what they are currently using?

In other words, what is your point of difference?

Which leads to the next question: Who is your competition? It is rare that a new business does not have competition.

For example, if you are introducing a new food product, and you can't find a similar food product on the market, you still have competition from the many other food products people can select to fill their bellies. Think carefully about how you define your competition.

You will also need a clear understanding of your competitors' pricing strategies so that you can build pricing assumptions into your financial model.

Don't forget to look at short-term and long-term market trends that could fuel the growth of your business or create barriers to your growth.

For example, many workers today are working remotely. Although this is a short-term condition, as businesses come to appreciate that remote work is possible, this could certainly turn into a long-term trend.

If your business idea is related to commercial office buildings, this trend isn't favorable. However, there are other business ideas that could be fueled by work at home, such as home office décor.



Do You Have Enough Funding to Move Forward?

This is a complicated question. Often, people think only about their initial expenses: the things they need to buy or rent to get the business started.

Yet rarely does a new business make a profit immediately, and new-business expenses ramp up as the business gets off the ground, such as marketing expenses for promotion. In fact, it can take a year or more to generate profits. This means you have to have enough cash to sustain the business, and you, for an extended period of time.

Do You Have a Business Plan?

Love it or hate it, you need a business plan, and contrary to popular belief, you shouldn't do a business plan for the sole intent of getting funding. Your business plan is your roadmap. You wouldn't take a driving trip to St. Louis without consulting Google Maps, and you shouldn't start a business without a defined path.

The value of doing a business plan is in the thought process required to answer the questions that are part of a good business plan. It will force you to think of things

you haven't yet thought about. It will help you to uncover weaknesses in your plan that you can address immediately or plan for the future.

Business plans help you identify if there is a fatal flaw that will cost you if you move forward. There are many templates online to help guide your business-plan writing. Your business will be stronger after writing a business plan.

After you answer these three questions, you will have a much clearer sense of whether this is the right business idea and if this is the right time. Starting a business takes passion, hard work, and a willingness to accept risk. The current business climate will make it even more challenging to grow a new business. So do the homework needed to help you reduce your risks. **BN**

Joann Brayman is a volunteer business mentor with SCORE, the largest nonprofit organization in the country dedicated to helping small businesses. Any individual thinking about starting a business, or a current small-business owner who could benefit from free business mentoring, can request a mentor by going to lancaster.score.org.

Plenty of Helpful Advice Available for Small-Business Owners

By BARRY SPARKS

Starting a small business, or being a small-business owner, can be overwhelming and complex. Statistics show that 20% of small businesses fail in their first year, while almost 50% fail after five years.

Despite the grim numbers, only 22% of small-business owners had mentors when they started, according to a survey by Kabbage, Inc., a global financial services, technology, and data platform.

“A mentor is someone who offers objective advice; provides counsel from a fresh perspective; is willing to collaborate, listen, and learn; as well as helping you stay focused on your goals, your purpose, and what you’re working so hard to achieve,” says Amy Zimmerman, head of people operations at Kabbage.

Research has shown that small businesses that receive mentoring early in their development increase their survival chances, achieve higher revenues, and increase business growth.

Regional small-business owners, or entrepreneurs considering starting a small business, are fortunate to have organizations that will work with them. The resources include SCORE, the Lebanon Valley Economic Development Center, and the S. Dale High Leadership Center.

“Small-business owners and entrepreneurs have nothing to lose by asking to meet with a SCORE mentor. We offer our services for



free,” says John Tile, chapter chair and president of SCORE Susquehanna, which serves five counties. “Why wouldn’t you want to get advice from experienced businesspeople?”

Tile recently retired with 42 years of experience in the defense industry. He held leadership positions in engineering, logistics,

and program management.

He says SCORE can help small-business owners and entrepreneurs avoid common pitfalls, while saving them time, money, and frustrations.

“We help with startups, business strategy, planning, sustaining the business, growth, finances, marketing, and more. We can give

references for banks, accountants, and lawyers,” Tile says.

Locally, more than 70 people from a variety of businesses volunteer as SCORE mentors. There is a need, however, for more mentors, according to Tile. A mentor can meet with a client face-to-face, by phone, or via email.

The client is under no obligation. The relationship may last as long as the client feels it's necessary, whether it's one meeting, six months, a year, or more. SCORE matches clients with a proper mentor, depending on what the client needs. All sessions are confidential.

To request a mentor, go to susquehanna.score.org. The site also lists free roundtable discussions, network opportunities, and workshops.

Another resource for small businesses is the Lebanon Valley Economic Development Corporation. It is a not-for-profit county economic development organization that works with area businesses and the community at large to strengthen existing business and create an environment in which new companies can flourish.

"We are here to help in any way possible," says president/CEO Susan Eberly. "That is often through sharing resources, such as site development, financing, workforce development, and general business

services." LVEDC offers acquisition assistance, if a business owner is looking to lease or purchase. It keeps a database of available sites and buildings. The organization also offers low-interest financing. If a business isn't eligible, Eberly guides the owners to lending facilities that could potentially assist them.

"I think our service of sharing resources as the most important product we offer," says Eberly. "I often point small-business owners to the Small Business Development Center, the Chamber of Commerce, and SCORE."

Eberly recommends small-business owners or potential owners work with LVEDC because the organization has a wealth of knowledge and access to plenty of resources.

"If we don't have a tool to help them build their business, we will definitely work with them and lead them to a host of resources," she says.

Recently, LVEDC helped facilitate

a 10-week roundtable discussion on a variety of business topics, such as self-assessment, building customer relations, and defining your product/service. The discussions were designed to add valuable resource knowledge for growing businesses.

More established family-owned businesses with a minimum of 10-12 employees and annual revenue of \$5 million to \$75 million (the minimum is \$3 million, if the company shows promise that it is scaling up quickly) are eligible to join the S. Dale High Leadership Center. Privately held companies also are eligible. Company membership is \$2,200 per fiscal year, and most services are complimentary for members.

Members benefit from three core services, according to Lisa Rosenberger, membership development coordinator. They include awareness, which features planning tools and surveys on topics such as best practices and exit planning; education through year-round events, speaker series, and networking opportunities; and

accountability via executive peer groups.

The Leadership Speaker series and the Executive Peer Groups are very popular, says Rosenberger. This year, 1,300 people had registered for the annual forum event before it had to be postponed because of the coronavirus. Speakers are scheduled throughout the year at three different locations.

The Executive Peer Groups meet six times a year. They have a strict agenda with business and personal updates. Members share their revenue numbers as well as losses and profits. And, one peer group member has his/her business review. The member is then able to discuss issues and receive feedback from his/her peers.

"We work with about 135 small, medium, and large companies," says Rosenberger. "They see the value of being members of the S. Dale High Leadership Center. It's a way they can get engaged, gain education, and be held accountable by their peers." **BV**



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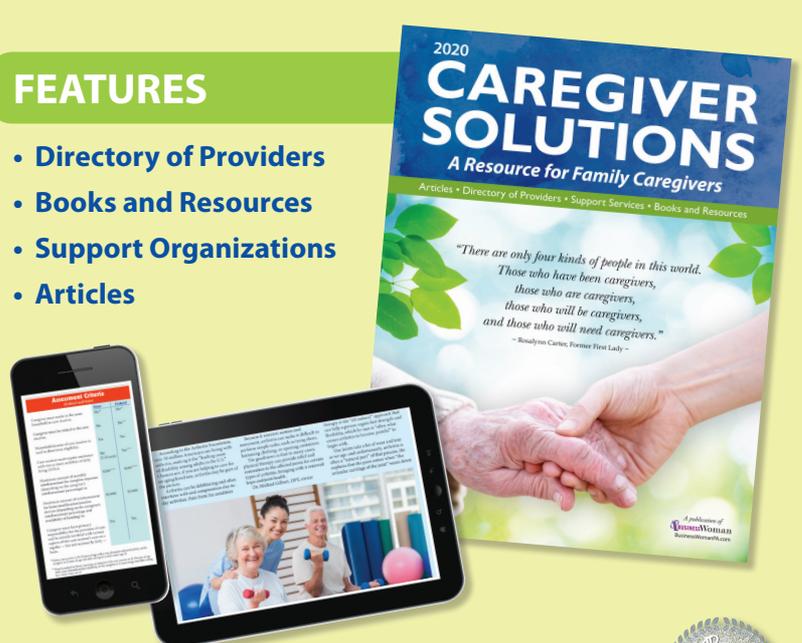
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Business Survival during the Age of the Coronavirus: Legal Ingenuity and Foresight Required

By MATTHEW C. SAMLEY, Esq.

It's scary owning and operating a business right now. As of this writing, the world has passed the milestone of 1.6 million cases of COVID-19. There have been over 200,000 deaths. Ninety-five percent of Americans are under stay-at-home orders from their respective state governors.

Both the federal and state governments have rushed in to try to stem the economic devastation to small business through SBA emergency-disaster relief programs, tax incentives, and government waivers and extensions.

Nearly 17 million Americans have applied for unemployment compensation benefits (about 11 percent of the workforce). "Nonessential" businesses throughout the country are ordered closed.

According to the U.S. Chamber of Commerce, nearly one-fourth of all small businesses are shut down and unable to operate. Nearly half of all small businesses believe it will take six months to a year to return to some sense of normalcy. Undoubtedly, by the time you read this article, these numbers will be conservative as to what lies ahead.

As Americans, we have never seen anything like it. Even those who survived the devastation and rationing in World War II marvel at this new reality. So what is a small-business owner like you to do?

In our daily lives, we are taught to plan. We plan vacations, plan



for graduation parties, plan for weddings, plan to go to the dentist for regular checkups, and so forth. Few, if any, small businesses planned or could plan for the fallout from this pandemic.

Hopefully, however, we have done some legal planning along the way. If not, it is not too late to begin that process. In these times especially, being proactive instead of reactive is key. So, what do we do?

The first thing to do is to take an assessment of our business — its legal structure, operations, staffing, and finances. We have to start asking the "what-if" questions: What if I, as the owner, become incapacitated because of this virus? What if my business is shut down for an additional month or two months? What about my employees? What

about my bills?

Let's start with legal structure. Does my business structure allow for continuity if I, as the business owner, become incapacitated? It makes a difference whether you are operating a business as a proprietor, partnership, limited liability company (LLC), or corporation.

Proprietorships and partnerships have no continuity of life. LLCs may not either. Corporations have the ability for their owners to transfer interests to others and continue as an entity going forward.

Perhaps it is time to review the structure of your business as to whether it allows for continuance. What if I become unable to operate my business? Does my business structure allow me to transfer management or operational

control to another? Can I transfer ownership to someone?

In general, the simpler the business structure, the less likely that you will have the ability to transfer management, operational control, or ownership to another. You may wish to sit down with your legal adviser to review the structure of your business and make any needed adjustments now while you still can.

What are my business operations? What industry am I in? How can I be innovative in times like these?

For example, many restaurants have resorted to takeout and catering as well as deliveries and online ordering. Perhaps it is time to think outside of the box. Is there a way I can revamp my business

operations to allow for me to continue to operate within the confines of my industry in what I can permissibly do given my governor's orders?

Staffing has been a key concern for both the federal and state governments with rising unemployment claims. Governments have created incentives, such as the new Families First Coronavirus Response Act, effective April 2 through the end of the year. It allows business owners to keep their employees through refundable payroll tax credits.

Additionally, the Payroll Protection Program provides for low-interest loans to businesses (fewer than 500 employees) who maintain their payrolls to have the loans forgiven under certain conditions.

Many states also have rolled out their own programs. In Pennsylvania, Gov. Wolf has implemented the COVID-19 Working Capital Access Program through the Department of Economic and Community Development to provide working-capital loans to small businesses with fewer than 100 employees.

All of these programs assist small-business owners with their operational needs. Have you considered applying for these programs? It may not be too late.

Practically, however, it is good to review present staffing authority and managerial concerns now. Does someone in your organization have the authority to make decisions on behalf of you, the business owner, if you are unable to do so? It may be wise for you to have a power of attorney in place where someone can act as your agent and handle your operational needs.

As long as you remain legally competent, it is not too late to plan with someone to handle those needs. Powers of attorney are one of the simplest legal documents for an attorney to draft, yet they are the most frequently overlooked by business owners.

In the absence of a power of attorney, someone may need to seek court approval for the business owner who becomes incapacitated to continue to operate a business. Tragically, we see businesses close in those situations.

It also pays to be proactive now and review insurance coverage. Do you have a business interruption policy? If so, does it have coverage that may apply during a pandemic? Ask your insurance agent about it. Carefully review the legal exclusions to the policy. In fact, start with a review of the exclusions. Then you know that the policy applies generally for all other conditions and circumstances for which you have coverage.

What about contracts you have, such as leases, vendor contracts, finance contracts, and the like? Unless a contract has a "force majeure" clause (i.e., acts of God clause), you may be obligated to perform under those contracts even in the case of a pandemic. You should review your contractual obligations with your attorney to see if there is a way out that excuses performance in case of a shutdown beyond your control.

Typically, force majeure clauses will extend the time for performance (which may involve an additional cost) without declaring the business owner in breach of contract. If your contracts do not have such clauses, then you should be proactive and contact your landlord, supplier, or bank and see if forbearance of terms can be negotiated to prevent an eventual default.

I have found in recent weeks that lenders and landlords are more than willing to renegotiate terms now before there is a default. Lenders and landlords are fully aware that many business owners are not able to operate and, thus, will have difficulty meeting their financial commitments. Pick up the phone now and have a dialogue with them.

What if your business is closed and you are self-employed? Are you eligible for unemployment compensation benefits? Typically, self-employed business owners were not eligible for unemployment compensation, and owners of S-corporations only were eligible for unemployment compensation to the extent the owners had wages paid to them.

The coronavirus stimulus package (the Federal Coronavirus Relief Bill

or "CARES" Act) passed by Congress allows for the first time an allowance for unemployment compensation to self-employed individuals and other business owners.

The bill provides \$600/week in unemployment compensation benefits in addition to any state benefits for four months. The bill is effective until the end of the year. If you are closed, maybe it is something for you to consider.

If all else fails, bankruptcy may be the only option. Bankruptcy does not necessarily mean liquidation under chapter 7. There are reorganization types of bankruptcies (most typically chapters 11 and 13) that allow the business to survive by reorganizing its debt and equity and moving on.

If you feel that debts are too much to bear, and you need relief from creditors who are not willing to extend you terms, then consult with a bankruptcy attorney who knows the ins and outs of the process.

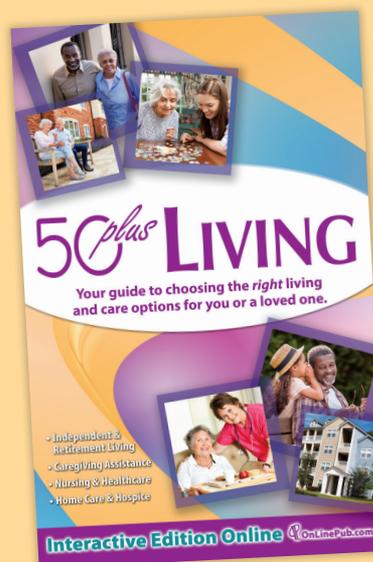
Overall, keep your chin up,

be proactive, and get your legal house in order. Success or failure generally falls to the individual business owner who either can adapt or fails to adapt to the stresses beyond the business owner's control. Surviving the pandemic requires legal ingenuity and foresight. **BW**

Matthew C. Samley, esquire, is an attorney with Appel & Yost LLP, in Lancaster, where areas of practice include business transactions, small-business formation, and business buy and sell. He serves as parliamentarian for the Lancaster County Commercial and Industrial Real Estate Council and is on the adjunct faculty in the Department of Business Studies for Harrisburg Area Community College in Lancaster. He frequently presents at professional education programs on landlord-tenant, collection law, ethics, business formation, contracts, and bankruptcy. Samley is a member of the Business Law Section of the Pennsylvania Bar Association, the Estate Planning Council of Lancaster County, and the Eastern District of Pennsylvania Bankruptcy Conference. Email msamley@appelyost.com; www.appelyost.com

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How to Work From Home with Kids during Covid-19

By KIMBERLY BLAKER

As COVID-19 sweeps the planet and country, and shelter-in-place orders and precautions are taken to protect our health, Americans are trying to adjust to a new normal. School and work closures have families staying home except for essential needs.

Kids are already feeling stuck and miss their friends, activities, and routines. Many parents, however, are learning how to work from home while juggling educating and caring for their kids.

This new family dynamic, coupled with the anxiety and stress from what's happening in the world, may make it seem impossible to get anything done. So follow these tips to develop a routine and environment that works best for you and your family.

Create and Follow Routines

Kids thrive on consistent routines like those they have at school. So make a list of what your family needs to get done throughout the day: work calls, completing tasks, school Zoom meetings, schoolwork, meals, chores, and anything else. Be sure to include some time for fun as well!

Now, start filling in a schedule with the activities that occur at set times, and work in other responsibilities and activities to create a family schedule. Include your kids in the planning so they feel involved and more willing to follow the routine.

Then post the schedule where the whole family can see it. Also,



be sure to adjust the design of the schedule for the age of your kids. Younger children benefit from straightforward visuals using bright colors, precise times, and pictures to make the schedule clear.

Set Clear Expectations

Kids and adults tend to do better when there are clear expectations set beforehand. Agree on a set of rules and expectations for the day regarding your work time and their school time. With older kids, sit down and make a written contract.

If you have younger kids, work together to create a poster with visuals. To make it clear, talk about what different parts of your schedule, especially your work time, look and sound like, and what everyone should and shouldn't be doing.

This will probably be a difficult adjustment at first, so it can help

to set up a visual reminder to let your kids know when you cannot be disturbed except for emergencies. Create a sign outside your workspace that clearly states the beginning and ending time of your work hours. This can help kids to be more patient. For younger kids, use a countdown clock so they can anticipate the end time.

Designate a Workspace

Having a particular place in which you work can help set you up for success. If you're not used to working from home, recreating a space that feels like going to a workplace can get you into a better routine and improve your focus.

Try to create your workplace away from the main areas of your home and, if possible, with a door you can close. These tricks will also help remind your kids not to disturb

you when you're in your workspace.

Make your workspace as similar to the one at your job as possible. You can also play music or wear noise-canceling headphones to reduce distractions if another adult or older child is there to care for the younger ones.

Once you do arrive at your workspace, reset to adjust your mind from home life to work life.

Ask for Help

This isn't the time to try to do everything yourself. If you have a partner at home, take turns spending time with the kids so you can each have uninterrupted time to focus on work or time to yourself to recharge.

If you're feeling overwhelmed or are struggling to get something done for work, talk to your boss or team about the situation before things become too difficult.

Everyone is affected in some way by the COVID-19 outbreak and, therefore, will likely understand.

If you're struggling to balance work and being home with the kids, try talking to them at their level. Kids are more aware and understanding than we often realize. So an open conversation with them may help.

Be Flexible

No one knows how long this

is going to last, and everything about sheltering in place is new. So realize it will take time to adjust. Even if a strategy works one day, it may not work the next. This is a difficult time for kids as well, who may not fully understand what's going on or be able to handle it emotionally.

Unexpected things will come up in your work, with your kids, or in any other aspect of your life. So, try to build in some wiggle room

because you'll likely need to make changes as you go. For example, if the day is going really smoothly, perhaps work a little longer to accomplish a bit more in case things don't go smoothly on another day.

Stay Positive

Focus on the positive aspects of being home with your kids, even while trying to work and adapt to this new and unusual situation.

Remember, the circumstance is only temporary. Things will eventually get done, and everyone is trying their best to manage right now with their own set of challenges and obstacles.

Try to balance work and quality time with your family while you're all stuck at home. The effort you make to do so can help your family bond and turn a tumultuous time into one filled with good memories. **BW**

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Resolving Disputes Amicably

By GABRIELE AMERSBACH

What if you could stay civil during your divorce? What if you could resolve all your issues by discussing your options rather than fighting them out in court? And what if you could save money while you're doing it?

Mediation is an alternative dispute-resolution process to traditional litigation, says Paula Silverstein of Ilkhanoff & Silverstein, a firm she opened in 1999 with her legal partner and husband, Bernard Ilkhanoff. She is licensed to practice general practice law in Pennsylvania, Maryland, and New Jersey.

With more than 20 years of experience, she is able to say with conviction, “[Mediation] does take two parties who are willing to engage in that process.”

The process involves being guided through the resolution process by a neutral third party. The mediator (who does not have to be a lawyer but can be) guides the couple to resolve their issues together. Lawyers are not necessary during the process unless both spouses choose to involve them. There is no judge to make final determinations. The couples resolve their issues themselves.

“I find mediation works for my clients who are interested in the process and don't want the judge telling them what to do,” says Silverstein. “With mediation, you're making the decisions with less stress.”

She explains most people find preparing for court — witnesses, exhibits, and testifying — somewhat frightening. With mediation, the couple can avoid these sometimes arduous aspects of a trial.

Without a formal trial, the process is also less expensive, sometimes thousands of dollars less than a traditional court case.

The Mediation Process

While mediation is voluntary, some states require a good-faith mediation effort before a couple goes to court, especially in child custody cases.

During the first meeting, the mediator determines how far

apart the parties are. In a divorce mediation, both spouses can discuss their expectations.

A skilled mediator will then guide the couple to a meaningful conversation that can eliminate the drama and arguments that often accompany divorce and other disputes. The mediator is trained to keep the conversation on track to resolve the issues at hand.

While the mediator may also make suggestions about how to move

forward, neither party is forced to accept a term or a solution.

How long the process lasts depends on the couple and the mediator. Some couples resolve their differences within a few meetings. If meetings continue for months or more, mediation becomes more expensive.

After the couple comes to an agreement, the mediator drafts the settlement document for both spouses. If they have lawyers, the



lawyers will review. This agreement is then signed by both sides and presented to the judge.

Usually the couple splits the mediation costs, as well as paying for their own lawyer, if they chose to have one.

"It's always better if both sides have a lawyer or neither has a lawyer," says Silverstein.

Serving People Better

She emphasizes that the most important requirement for mediation to work is "some modicum of reasonableness. In mediation, there is no winner. But if parties want to litigate and fight, they will certainly spend a lot more money and time and have less control over the results."

In a divorce case where there was domestic abuse, mediation is usually not an option because of the need for meetings between both spouses. In these circumstances, most mediators find it difficult to keep couples on track and feel the victim may accept a settlement

because of fear or intimidation from the abuser.

Even in states that require initial mediation, a history of physical violence is usually grounds for the court to excuse the couple from mandatory sessions.

"I try to recommend mediation where it's a possibility and serves people better," Silverstein says. "If you reach a wall, you go to court."

She explains that each case is different: "Sometimes you start out with mediation and go to court and vice versa. There isn't a set way to go."

Silverstein notes that custody hearings are especially suited for mediation, since going to court can get very expensive.

To sum up the mediator's role, he or she performs a wide range of functions:

- Helps the couple identify the relevant subjects that require resolution so each party can make informed decisions
- Brings options to the table to create

mutually agreeable solutions

- Acts as a peacemaker in areas of disagreement
- Finalizes agreements before they are presented to the judge

The Collaborative Approach to Divorce

While mediation and traditional court litigation are common options to solve disputes, a third approach is for both parties to hire collaboratively trained lawyers.

While both lawyers try to get the most favorable outcome for their client just as in a traditional divorce situation, both lawyers sign a contract called a "participation agreement" that states they are committed to using cooperative techniques instead of combative tactics to negotiate various issues.

The spouses, their lawyers, accountants, financial professionals, child psychologists, and other specialists attend a series of meetings.

If parties can't come to an

agreement, both parties must get a new lawyer to proceed with litigation. Since Silverstein is not trained in the collaborative approach, she is often the next lawyer after the process breaks down.

Silverstein does both regular litigation and mediation work with a range of clients, from divorce and custody to construction disputes.

"If mediation is possible, you go there first," she says.

If the client does choose mediation, Silverstein explains that she prepares her clients so they know what will happen if mediation breaks down.

"About 95% of my clients complete the mediation process because I've prepared them," Silverstein noted. "I explain their options and encourage reasonableness."

Mediation requires the same characteristics necessary to resolve disputes in all aspects of life.

"The sides can't be entrenched," says Silverstein. "Both parties must be open to the process." **BW**



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From the staff at ON-LINE PUBLISHERS, INC./BUSINESSWoman

Hearing Loss Linked to Increased Risk of Dementia

By BARRY SPARKS

Approximately 1 in 3 people between the ages of 65 and 74 have a hearing loss, making it the third most common health condition affecting older adults, according to the National Institute of Aging.

Hearing loss, however, can strike at any time and affects people of all ages. More than 32 million Americans (more than 10%) report difficulty hearing.

While loss of hearing is frustrating, its consequences are much more serious than originally thought.

A 2012 Johns Hopkins study revealed that hearing loss is related to walking problems, falls, and dementia. The study found that mild hearing loss doubled the risk of dementia, while moderate loss tripled the risk. People with severe hearing impairment were five times more likely to develop dementia.

“The Johns Hopkins study was a ‘wow’ moment for many people. The findings were eye-opening,” says Amanda Long, doctor of audiology, Hearing Health USA. “A number of studies since have shown a significant correlation between untreated hearing loss and dementia and other cognitive functions.”

Studies suggest there are three possible links as to why hearing loss raises the risk for dementia and other cognitive functions.

First, when the hearing section of the brain grows inactive, it results in tissue loss, shrinking the brain.

Second, when the brain has to work harder to just understand people, it steals brain power needed for other crucial functions, such as remembering, thinking, and action.

Lastly, people with hearing loss tend to isolate themselves socially. When a person withdraws from life, their risk for dementia increases.

Untreated hearing loss also has been linked to depression, anxiety, irritability, fatigue, stress, loneliness, impaired memory, strained relationships, poor job performance, reduced ability to learn new skills, and more.

One study showed that participants with untreated hearing loss experienced rates of cognitive decline 30%–50% faster than those with normal hearing.

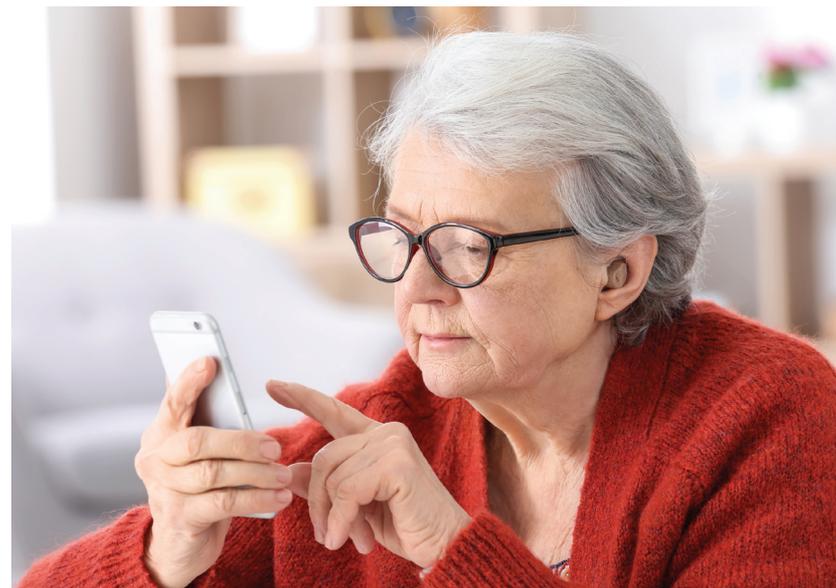
Early identification and intervention of hearing loss might potentially reduce the risk of cognitive decline.

Although the Lancer Commission on Dementia Prevention, Intervention, and Care has identified hearing loss as one of the top potentially modifiable risk factors for dementia, it has not been established whether correcting hearing loss can significantly reverse or slow ongoing cognitive decline.

“More studies are needed on this topic,” says Long. “But, it’s clear that treating hearing loss, at a minimum, will improve your quality of life.”

People with hearing loss have many more options available to them than a decade ago. Hearing aid technology has advanced significantly in recent years. They are smaller, sleeker, and more stylish. The sound quality is much better. Advanced features allow for more connectivity, customization, and tracking.

Here are some of the features available on different models of hearing aids:



Smartphone connectivity. Some of the latest hearing aids are able to connect wirelessly with Android and iPhone devices. Hearing aid apps allow you to make adjustments to your hearing aid by using your smartphone, track your hearing aid battery life, download new programs and updates from your hearing-care professional, connect to accessories such as television streaming devices, and more.

Rechargeable hearing aids. Having to regularly replace tiny batteries is one of the drawbacks of many hearing aids. Today, however, rechargeable hearing aids have eliminated the hassle. They can be recharged overnight (like your cellphone) and function throughout the day. With hearing aids without batteries, as these models are called, you don’t have to worry about a battery going dead.

Health and wellness monitors. Much like a Fitbit, some hearing aids can monitor your physical activity as well as vital signs like body temperature and blood pressure. Some can even register how much you interact with others by detecting when you are speaking to someone else. Expect this feature to become even more sophisticated in the future.

Fall detectors. Individuals with a hearing loss are much more likely to fall than others. Some hearing aids can detect when a person falls.

It will notify up to three emergency contacts that the wearer has fallen and their location.

Language translation. This cool feature offers translation in 27 languages. As someone is speaking, the device translates into English in real time.

While technological advancements are great, Long recognizes that technology also can be overwhelming.

“Hearing aids are first and foremost to improve your hearing,” she says. “It’s important to remember that you can still get a basic hearing aid. The extra features are nice, but not essential.”

While there are many benefits to treating hearing loss, current hearing aid users, on average, waited 10 years before seeking help.

So, resistance to hearing aids is common. Some people don’t want to admit to their hearing loss, and others are embarrassed by wearing hearing aids.

“Hearing aids shouldn’t carry a stigma like they did in the past,” stresses Long. “Today’s hearing aids are not like your grandfather’s. In fact, they are almost cool today. Kids are always wearing ear buds, and a lot of people wear in-ear Bluetooth headsets.”

Long believes the best argument for hearing aids is that loss of hearing is a quality-of-life issue.

“Hearing is part of your overall health,” she says.

Cannabidiol (CBD)

What We Know and What We Don't

By PETER GRINSPOON, M.D.

Cannabidiol (CBD) has been recently covered in the media, and you may have even seen it as an add-in booster to your post-workout smoothie or morning coffee.

What exactly is CBD? Why is it suddenly so popular?

How is Cannabidiol Different from Marijuana?

CBD is the second most prevalent of the active ingredients of cannabis (marijuana). CBD is an essential component of medical marijuana, but it is derived directly from the hemp plant, which is a cousin of the marijuana plant. While CBD is a component of marijuana (one of hundreds), by itself it does not cause a “high.”

According to a report from the World Health Organization, “In humans, CBD exhibits no effects indicative of any abuse or dependence potential ... To date, there is no evidence of public health-related problems associated with the use of pure CBD.”

Is Cannabidiol Legal?

CBD is readily obtainable in most parts of the United States, though its exact legal status is in flux. All 50 states have laws legalizing CBD with varying degrees of restriction, and while the federal government still considers CBD in the same class as marijuana, it doesn't habitually enforce against it.

In December 2015, the FDA eased the regulatory requirements to allow researchers to conduct CBD

trials. Currently, many people obtain CBD online without a medical cannabis license. The government's position on CBD is confusing and depends in part on whether the CBD comes from hemp or marijuana.

The legality of CBD is expected to change, as there is currently bipartisan consensus in Congress to make the hemp crop legal which would, for all intents and purposes, make CBD difficult to prohibit.

The Evidence for Cannabidiol Health Benefits

CBD has been touted for a wide variety of health issues, but the strongest scientific evidence is for its effectiveness in treating some of the cruelest childhood epilepsy syndromes, such as Dravet syndrome and Lennox-Gastaut syndrome (LGS), which typically don't respond to antiseizure medications.

In numerous studies, CBD was able to reduce the number of seizures, and in some cases it was able to stop them altogether. Videos of the effects of CBD on these children and their seizures are readily available on the internet for viewing, and they are quite striking. Recently the FDA approved the first-ever cannabis-derived medicine for these conditions, Epidiolex, which contains CBD.

CBD is commonly used to address anxiety, and for patients who suffer through the misery of insomnia, studies suggest that CBD may help with both falling asleep and staying asleep.

CBD may offer an option for



treating different types of chronic pain. Using an animal model, a study from the *European Journal of Pain* showed CBD applied on the skin could help lower pain and inflammation due to arthritis.

Another study demonstrated the mechanism by which CBD inhibits inflammatory and neuropathic pain, two of the most difficult types of chronic pain to treat. More study in humans is needed in this area to substantiate the claims of CBD proponents about pain control.

Is Cannabidiol Safe?

Side effects of CBD include nausea, fatigue, and irritability. CBD can increase the level in your blood of the blood thinner Coumadin, and it can raise levels of certain other medications in your blood by the exact same mechanism that grapefruit juice does.

A significant safety concern with CBD is that it is primarily marketed and sold as a supplement, not a medication. Currently, the FDA does not regulate the safety and purity of dietary supplements. So you cannot know for sure that the product you buy has active ingredients at the dose listed on the label. In addition, the product may

contain other (unknown) elements.

We also don't know the most effective therapeutic dose of CBD for any particular medical condition.

The Bottom Line on Cannabidiol

Some CBD manufacturers have come under government scrutiny for wild, indefensible claims, such that CBD is a cure-all for cancer, which it is not. We need more research, but CBD may be proven to be an option for managing anxiety, insomnia, and chronic pain.

Without sufficient high-quality evidence in human studies, we can't pinpoint effective doses, and because CBD is currently mostly available as an unregulated supplement, it's difficult to know exactly what you are getting. If you decide to try CBD, talk with your doctor — if for no other reason than to make sure it won't affect other medications you are taking. **BN**

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It's OK to Not Be OK

Depression, PTSD May Surface during Pandemic

Uncertain times lead to uncertain feelings, and times don't get much more uncertain than an unprecedented global pandemic.

Covid-19 has touched all of us in some way, from disrupted routines and unemployment to illness and even loss of loved ones.

And, for many of us, these circumstances generate a near-constant undercurrent of fear, anxiety, sadness, and anger — all of which can lead to depression.

We asked Jamie Wolfe, MA, LPC, outpatient therapist at WellSpan Philhaven, about the possibility of experiencing clinical depression during this time, as well as what to do if you or a loved one needs help with mental health.

Do you think many people who would not normally get depressed will experience depression as a result of the pandemic?

A life event as significant as a pandemic can cause an individual to experience a variety of thoughts and feelings, some of which can include symptoms of depression. A sudden shift in daily schedule and the threat of a new illness is scary. It is OK to not be OK or to feel unlike yourself right now.

What are some of the factors that are making people stressed and depressed?

Some of these factors could include lack of routine, uncertainty of what is to come, loss of employment, financial strain, worry for loved ones or our own health, and lack of privacy if home with a significant other, children,

or other family members 24/7.

From time to time, everyone will experience sadness and low feelings. How do we know when those feelings may have developed into depression — and is it OK if they do?

It is OK to feel depressed, especially during this collectively traumatic experience.

If you begin to notice symptoms such as hopelessness, fatigue, significant changes in appetite, no longer engaging in enjoyable activities, persistent thoughts of something negative happening, difficulty getting out of bed, or thoughts of harming yourself or someone else, it may be beneficial to seek additional support.

Options to consider include scheduling an appointment with an outpatient therapist, reaching out to WellSpan Philhaven's Open Access for immediate care at 800.932.0359, calling 717.812.5405 to speak to a therapist, or calling a county crisis line if you are experiencing thoughts of harming yourself or others.

How can we avoid becoming overly stressed and spiraling into a deep depression?

Whether you are working from home now or unemployed, it is important to establish a consistent schedule that mirrors your old routine. Try going to bed and waking up at your usual time. If that is unrealistic now, set up a time that is realistic.

Set aside time to work out or move your body for at least 30 minutes. Include individual



stress management in your new routine. Going for walks, coloring in an adult coloring book, listening to your favorite podcast, journaling, and engaging in mindfulness techniques are a few great ways to include this in your new routine.

Take this time for yourself. Ask your spouse to watch the kids for 30 minutes, have your kids watch a movie, or use a technique when the baby goes down for a nap.

Stay away from activities that involve your television or staring at your phone. Limit time on social media and reference accredited sites like the CDC when looking for information.

Connect with family members or friends on a regular basis and let them know how you are feeling. We are all impacted by this, and it is OK to be vulnerable.

Do you think people will experience PTSD down the road after we get through this phase? It is possible some form of the virus will resurface in the fall.

Depending on the level of the virus's impact, it is possible for an individual to experience symptoms of PTSD. The best way to manage our mental health is to practice coping strategies now

while we are in the trenches.

Express how you are feeling to your loved ones or your therapist. Be kind to yourself, because you are doing the best you can. Consider keeping an extra mask, gloves, and cleaning supplies on hand in the event the virus may resurface.

How do you know if you have PTSD?

You may have PTSD if you are experiencing symptoms of agitation, irritability, social isolation, flashbacks, severe anxiety, insomnia, nightmares, emotional detachment, or unwanted thoughts. You may need to ask for help if a loved one expresses concern over noticing these symptoms in you.

What should you do if you think you have PTSD or even if you are feeling overstressed or on the verge of losing control?

If you are feeling stressed or concerned you may be experiencing PTSD, schedule an intake appointment with an outpatient therapist or resource a walk-in/open-access clinic. If your symptoms are unmanageable and you are concerned you may hurt yourself or someone else, call your local crisis line or go to the emergency room to be assessed by a professional. **BN**

Staying Safe by Using Telehealth Also Means Keeping Cyber-Secure

By STEPHEN HYDUCHAK



The COVID-19 pandemic has prompted social distancing as a safety measure across the country. How this new normal affects general healthcare can be seen in the rise of telehealth services, as people are encouraged to use them to limit in-person interactions with medical staff and help prevent the spread of COVID-19.

But like any online activity, there are security risks involved for patients' personal data and companies' private information. How can patients and doctors ensure each party's information is protected?

Telehealth was trending upward before the pandemic, and there were already privacy and security concerns. But those are heightened now as people want the immediacy of care and are ready to accept the exchange of privacy to receive that.

Medical data is some of the most sensitive information out there. HIPAA and other regulations have long been in place, well before more general privacy laws were instituted. Now, needing to share more of your medical history with the telehealth doctors makes the entire communication more vulnerable in a variety of ways. The application could get hacked. Also, IT infrastructure and cybersecurity often aren't up to speed at hospitals.

I suggest using these security practices when using telehealth services:

Double-check before downloading the app. Your healthcare provider may have a preferred app that you can download from its website. That's the safest route. Your company may offer this service, and if so, check with human resources to make sure the information is correct before downloading. Otherwise, use a reputable online store to download the app.

Consider online app reviews and recommendations from your network. Reputable review sites can give you an objective look at apps and telemed services out there, but many reviews focus on capability, speed, and convenience, so you may have to dig a little deeper regarding security.

That's where your personal network comes in. Query people you know who are using the app you're considering. And if the app is relatively unknown, you don't want to be one of the first to use it.

Beware of phishing and social engineering of telemedicine. The basic rule for most cybersecurity measures very much applies: Always verify a link or attachment before opening it. There are coronavirus-based phishing campaigns by hackers. Their aim is to get you to click onto a malicious telehealth link.

Learn how the service uses your data. Look for telemedicine providers that explain their use of data that you share, usually doing

this in writing with a code of conduct. You have to make sure the telehealth service is reputable and that it's following all HIPAA rules. Also, only disclose relevant information that is absolutely essential.

With telehealth services, a patient can see a doctor in isolation from their smart devices, so it's a close to ideal platform during an outbreak like this. But having awareness

of and using security measures is essential because the stakes are higher. **BV**

Stephen Hyduchak is the CEO of Aver, an identity-verification service. Hyduchak worked in corporate finance for companies such as PRA Health Sciences before finding the entrepreneur bug. He began working on media and design for small businesses, which eventually led to founding Aver. www.goaver.com

Keeping Yourself Healthy Take Steps to Protect Yourself

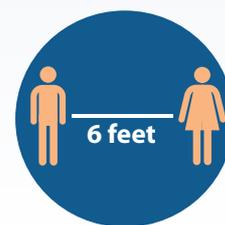


Clean your hands often

- **Wash your hands** often with soap and water for at least 20 seconds, especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, **use a hand sanitizer**. Cover all surfaces of your hands and rub them together until they feel dry.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.

Take steps to protect others

- **Cover coughs and sneezes.**
- **Cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow.
- **Throw used tissues** in the trash.
- Immediately **wash your hands** with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.



Social distancing

- Stay home as much as you can, and if you must go out, maintain at least 6 feet of space between yourself and others.

WOMEN TO Watch

Rachel Brandt has been hired as an associate account manager for Godfrey. She is responsible for managing projects from concept to completion and serving as client contact. Brandt comes to Godfrey from FKQ Advertising and Marketing in Florida.



Kayla Juba was promoted from marketing assistant to marketing coordinator for the accounting firm Brown Schultz Sheridan & Fritz (BSSF).



Katie Voorhies was promoted from audit staff accountant to audit senior staff accountant for Brown Schultz Sheridan & Fritz (BSSF). Voorhies specializes in the audits of for-profit organizations and employee benefit plans.



ACHIEVEMENTS & Applause

Mary Heltzel of the Heltzel Kalloz Financial Advisory Group was named to Forbes' America's Top Women Wealth Advisors list for 2020. This year's Top Women Wealth Advisors list spotlights 1,000 top advisors across the country who were researched, interviewed, and assigned a ranking within their respective states.



Leigh Ann Wilson of MANTEC and **Annette Hose** of Fulton Financial Advisors were named to the board of directors for Bell Socialization Services, Inc. Wilson is a member of and current secretary for the York Symphony Chorus. Hose worked with a team of coworkers from Fulton Financial Advisors on a service project to gather wish list items and assemble healthcare supply kits for Bell.



Celebrate your achievements!

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MEET AND Greet

5th Wednesday Networking Lunch
11:30 a.m. – 1 p.m.
Held ONLY 5th Wednesdays of the year
Rotating location – West Shore Area
Wicked Kitchen
30 S. Main St., Mechanicsburg
Mitzi Jones
mhjsunshine@aol.com

American Business Women's Association (ABWA)
Camelot Chapter
6 p.m.
3rd Monday of the month
The Radisson Penn Harris Hotel & Convention Center, Camp Hill
Marianne Troy, President
717.802.5622
mariannetroy@gmail.com
www.abwa.org/chapter/camelot-chapter

Lancaster Area Express Network
7:15 – 9 a.m.
3rd Wednesday of the month
Lancaster Country Club
1466 New Holland Pike, Lancaster
Amy Winslow-Weiss
www.laen-abwa.org

Lebanon Valley Chapter
6 p.m.
4th Wednesday of the month
Hebron Fire Hall
701 E. Walnut St., Lebanon
Penny Donmoyer
717.383.6969
www.abwalebanonpa.com

Penn Square Chapter
11:45 a.m. – 1 p.m.
1st Thursday of the month
Hamilton Club
106 E. Orange St., Lancaster
Laurie Bodisch, President
717.571.8567
abwapennsquare@gmail.com
www.abwapennsquare.org

Yellow Breeches Chapter
6 p.m.
4th Wednesday of the month
Comfort Suites
10 S. Hanover St., Carlisle
Kerina DeMeester
kerina1011@gmail.com

Central PA Association for Female Executives (CPAFE)
1st Wednesday of each month
Refer to website for the meeting location
Lori Zimmerman, President
717.648.0766
www.cpafe.org

Executive Women International Harrisburg Chapter
5:30 p.m.
3rd Thursday of the month
Rotating location
Julie Young
717.713.7255
www.ewiharrisburg.org

Insurance Professionals of Lancaster County (IPLC)
5:45 p.m.
3rd Tuesday of the month, Sept. – May
Heritage Hotel
500 Centerville Road, Lancaster
Krista Reed, Treasurer
kristamariereed@gmail.com
www.internationalinsuranceprofessionals.org

International Association of Administrative Professionals Capital Region of Pennsylvania LAN
Meeting locations vary
Pam Newbaum, CAP-OM, LAN Director
717.782.5787
pneubaum@pinnaclehealth.org
www.iaap-harrisburg-pa.org

Pennsylvania Public Relations Society
5:30 p.m.
Last Thursday of the month
Larissa Bedrick, President
pprshbg@gmail.com
www.pprs-hbg.org

Shippensburg Women's Area Networking (SWAN)
Noon
1st Wednesday of the month
Rotating location
Lisa Mack, President
shipswan@yahoo.com
www.facebook.com/shipswan

Women's Business Center Organization (WBCO)
A program of the York County Economic Alliance
11:30 a.m. – 1:30 p.m.
2nd Tuesday of the month
September through May
Heritage Hills Golf Resort & Conference Center
Windows Ballroom
(next to Oak Restaurant)
2700 Mount Rose Ave., York
For more information on registering or membership, contact Sully Pinos at spinos@ycea-pa.org

Women's Capital Area Networking (WeCAN)
11:30 a.m. – 1:30 p.m.
3rd Wednesday of the month
Radisson Hotel
1150 Camp Hill Bypass, Camp Hill
Abeer Allen, President
info@wecanconnect.org
www.wecanconnect.org

Women's Network of York
11:30 a.m.
3rd Tuesday of the month
White Rose at Bridgewater
601 Chestnut Hill Road, York
Theresa LaCesa, President
womensnetworkofyork.com
www.facebook.com/wnyork

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For everyone's safety and wellness,
this event has been rescheduled.

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Hershey

**Tentative
Rescheduled
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