



Stop accepting the status quo of your current insurance plan.

Realize there are other options and possible coverage you need today that you are without!

Our number one priority is YOU and YOUR needs!



Contact us today for a FREE No Hassle Coverage Analysis and Comparison Proposal

484-366-1281

info@jabins.com • www.jabins.com

FOURTH AND ELM IN CINCINNATI



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

I spent some time in Cincinnati as part of my economic development survey of 70 cities across the country. I was a little surprised by the recent fight at 4th and Elm, as I was at that location the week before, although not at 3 AM.

Here I was, a 75-year-old man walking around with a clipboard and a \$2,000 Nikon camera, trying to determine where the downtown begins and ends. The reason, as I have learned during these trips, is to be kind to the city and not exaggerate the vacancies. As you move further from the center of downtown, the vacancies can outnumber the occupied buildings.

I considered the area where the incident took place to be on the edge of downtown. I judge this subjectively by thinking about how far I would walk to reach the next store. Having homeless people or drug addicts hanging out nearby does not influence my assessment. At no point did I

feel that my safety was at risk; it seemed like a pretty nice place to visit.

Qualifying 4th and Elm as downtown is more of a technical assessment, and it seemed to me to be more of a judgment call. There is a large parking lot and an Avis rental car lot on one side, and two apartment buildings with parking lots on the other side. I determined that it was a non-transition zone, and the downtown ended at Elm Street. 4th Street is a central commercial corridor, and the Vine Street to Walnut Street intersection, which is two and three blocks to the east, is the center of town.

Cincinnati isn't too large, and I was able to take the inventory in about an hour and a half. While reviewing it, I noticed that Club Envy was closed for being a public nuisance on July 17th. It is located more centrally downtown on the 600 block of Walnut. The city has shut them down. This shows that the city recognized potential problems and took action by closing Club Envy.

It should come as no surprise that there were issues in the town at night. However, I vouch for the city as being pleasant during the day and incident-free, as far as I could see.

(Continued on page 52)



Peter Cisick, CLU®, ChFC®*



John "Jack" Cisick

CISICK PLANNING

Connecting You with **Financial Freedom**
www.CisickPlanning.com

Medical Insurance for Businesses: We assist businesses in selecting and implementing tailored medical insurance plans that provide comprehensive coverage for employees, promoting health and well-being in the workplace.

Dental Insurance for Businesses: Our team helps businesses offer dental insurance plans to employees, covering routine dental care and procedures to support oral health and reduce out-of-pocket costs.

Vision Insurance for Businesses: We provide businesses with vision insurance options that cover eye exams, prescription eyewear, and vision correction services for employees, promoting visual health and wellness.

Simple IRAs for Businesses: We help businesses establish Simple IRAs (Savings Incentive Match Plan for Employees) as an accessible and cost-effective retirement savings option for employees.

• 401(k)s for Businesses: We assist businesses in setting up and managing 401(k) retirement plans to help employees save for retirement and provide a valuable employee benefit that attracts and retains top talent.



Larry Vukovic



Luken Cisick

Securities offered through The O.N. Equity Sales Company, Member FINRA/SIPC, One Financial Way, Cincinnati, Ohio 45242. (513) 794-6764.

* Investment Advisory Services offered through O.N. Investment Management Company.

Larry Vukovic is an independent Insurance Agent and is not affiliated with The O.N. Equity Sales Company or O.N. Investment Management Company.

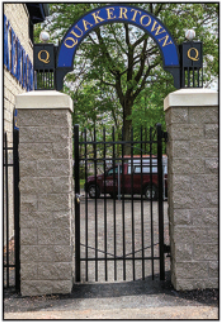
503 Reginald Lane, Collegeville, PA 19426 • 610.247.6842 • petercisick@petercisick.com



**HOLLENBACH
CONSTRUCTION, INC.**

“ONE STEP BEYOND”

Celebrating
56 Years of Consistent
Quality & Excellence



*Quakertown
Memorial Park
Baseball Stadium
Reconstruction*

Hollenbach Construction, Inc. can provide your business with Professional Construction Management Services and Design Build Services for your New Construction and Renovation projects. Let us take your projects from start to finish in the areas of:

Senior Living - Healthcare • Religious - Educational • Commercial - Industrial



166 Holly Rd., P.O. Box 507
Boyertown, PA 19512

Phone: 610-367-4200 Fax: 610-367-1020

email: tlittle@hollenbach.com

www.hollenbach.com



MG ESTABLISHED 1920
MUHLENBERG GREENE
ARCHITECTS

ABOUT
THIS
PROJECT



MG-ARCHITECTS.COM
ARCHITECTURE | DESIGN | PLANNING

40th year

Certified Commercial
Investment Member
B.B.A. – Bachelors: Wharton
A.L.M. – Masters: Harvard

Keller Williams Realty
400 Arcola Road, Suite A5
Collegeville, PA 19426
RS141715A
Office (610) 792-5900
pvilleguy@gmail.com



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

DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 50)

The way the incident has been presented, people are portraying a late-night problem as a negative reputation for the downtown in general. When incidents like this happen, people who manage downtown commercial districts, like me, struggle to make the town look safe. It's not always easy, like the time on South Street in Philadelphia when they kept showing the Mardi Gras riot video in front of Fat Tuesday. I remember calling the TV news stations and asking them to stop airing the video.

Repositioning is challenging when the media descends and twists the story, which may or may not be accurate. This issue is entangled with politics and receives nationwide coverage, even though many mainstream outlets initially downplayed it because it conflicted with the prevailing narrative. Downtown Cincinnati might appear dangerous when, in fact, it isn't that bad. Vacancies were minimal, and there was a good mix of people on the street.

One of the main objectives would be to introduce more family-friendly events in the downtown to widen the audience attending the events. I remember on South Street, I was unable to do nighttime events, and we did a children's

event and introduced street performers to broaden the audience. I was always sure to include classical music.

Initially, I requested more bike patrols and was told there wasn't enough money in the police budget to purchase additional bikes. I asked, "how much are they?" and was told \$1,500. I immediately bought 15 bikes and handed them over to the police stationed at the South Street mini station. I then showed up every weekend night, from Friday through Sunday, until 2 AM, when they cleared the street of hangers-on.

I am not sure that the problems in Cincinnati are that severe, but the closure of Envy, which was a fairly loosely run dance venue, indicates that the government was paying attention to the situation. However, the fringe areas on the outskirts of downtown need to be examined for crowd control at 3 AM when the bars close. They can't be everywhere at once, but an assessment of how these incidents occurred and adjustments in personnel deployment could make a difference.

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

BE BETTER. GROW FASTER.

See How SBRA Member

Benefits
can help at:

sbrassociation.com/membership-benefits



Small Business
Resource Association

