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4 ways small businesses can innovate without a big budget

(BPT) - By Irana Wasti, Chief Product Officer at BILL

In today's fast-paced business landscape, it's important for small business owners to adopt a mindset for innovation. However, the misconception that innovation requires vast resources and significant time investment can often deter entrepreneurs and business builders from pursuing new ideas and strategies. But with the right approach and perspective, small businesses can foster a culture within the company to make innovation more of an ongoing tenet of a successful business.

As small businesses look at their goals for the new year, with some

businesses also thinking about how to do more with the same, consider these four practical tips to innovate without breaking the bank or spinning too many resources.

1. Nurture an innovation mindset with your team

Innovation starts with your team. Cultivating an innovation mindset among your team members is the first step toward achieving small wins that lead to breakthroughs. As someone who has led product development teams for over 20 years, I know that the ability and willingness to analyze the environment, listen to feedback, and adapt to change are key disciplines to delivering products that delight

customers. Here are some key aspects to consider:

Embrace diverse perspectives: Different backgrounds and experiences bring unique viewpoints that can spark creativity and improve collaboration within your organization. Where you can, build diversity into your hiring strategy.

Foster a culture of openness: Create an atmosphere where employees feel safe to share their ideas and insights freely. Make them feel that their opinions matter and that they have a stake in the company's success. You can do this with monthly brainstorm sessions to get the whole team thinking about different challenges faced by the business.

Promote continuous learning: Encourage ongoing learning and skills development. There are lots of free online training resources that help employees stay updated on industry trends and emerging technologies.

By nurturing an innovation mindset within your team, you can tap into their collective creativity, which can lead to cost-effective innovations that drive your business forward.

2. Listen to your customers and innovate for them

Research from McKinsey & Company has shown that improving the client experience can increase sales revenues by 2%-7%. However, one

See **4 WAYS** on Page 3



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4 WAYS

CONTINUED FROM PAGE 2

common pitfall in innovation is over-engineering solutions that don't align with your customers' needs. Prioritize innovation that is rooted in customer feedback, provides value, and aligns with business goals, and is measurable. Here are a few ways you can build trust with your customers and serve as a pipeline to fuel innovation:

Provide multi-channel support: For customers who still need help after navigating your educational resources, offer support across the platforms that matter to them - such as email, social media, SMS, in-app support and more. Leverage tech-enabled tools, such as finance software that offers free phone and chat support with live agents. This meets your customers where they are, letting them reach you in a way

they find comfortable and convenient.

Deliver a personalized customer experience with AI tools: Chatbots make a particularly helpful AI-powered customer support tool. A chatbot can respond to customers in real time, offering additional information about your products or services or even fielding customer service questions. AI-powered marketing tools can be used for content creation, social media management, and more. Chatbots and other AI tools can do more than just answer customer inquiries about your products. The best AI tools can adapt and learn from customer behavior.

Cascade the outside, inside: Often customer feedback does not go beyond the customer support team. To help drive more organic innovation, enable regular touch points between team members who face customers and team members who are

on the front lines of innovation.

By keeping your customers' needs at the forefront of your innovation efforts, you can ensure your new ideas are well-targeted.

3. Ensure your tech tools help you move the business forward

Efficiency is a cornerstone of cost-effective innovation. Leveraging technology to automate manual tasks lets you accomplish more in less time, freeing up valuable staff time to focus on strategic and creative thinking. You want to work with technology partners that can help you customize tools to meet the needs of your business and facilitate integration. Remember that innovation can come from anywhere in your business so keep your automation goals broad. Here's how

some small businesses have found solutions that make an impact:

Automate financial operations: Using technology to eliminate manual activities, such as invoicing, bill payments and financial reporting, helps you streamline operations and reduce human error. It also helps you get back to focusing on what matters to you, your business. Finding a solution that pre-populates invoice information can save business owners, on average, 50% of time on bill pay alone. One of BILL's customers, Ascent Respiratory Care, a home health care provider that helps patients with respiratory issues, eliminated writing paper checks entirely. "We do not write checks anymore. I would say about 95% of what we do is all paid out via

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BILL, whether it's a hard copy check or an electronic payment," said Ascent Respiratory Care Senior Business Development Associate Heather Thompson.

Use data analysis to uncover business insights more easily: Solutions that bring efficiency and optimization to your business can provide valuable analytics that can uncover insights to fuel innovation, inform your decision-making and identify areas for improvement. Golf Genius has seen firsthand how financial analytics has provided better control, visibility and efficiency. "I believe we're saving thousands of dollars a quarter as a result of real-time budget tracking. Before [BILL], people would ask where they were against their budgets, and now we know," says Golf Genius CFO, Lou Lombardo.

By harnessing technology to optimize key

foundational parts of your business operations, you can achieve cost savings and efficiency gains that contribute to your overall business innovation. For example, BILL's Financial Operations Platform for SMBs allows businesses to manage and optimize their cash flow all on one platform, delivering the most comprehensive suite of capabilities for SMBs.

4. Don't be afraid to fail forward

Innovation is inherently risky, and not every idea will yield immediate success. However, the more efficient and automated some functions or processes are, the more a small business can embrace a culture of "failing forward," where failure is viewed as a learning opportunity rather than a setback. It will help employees have the space and time to be more creative or innovative. Here's how to do it:

Encourage experimentation: As product leaders, oftentimes we tell our peers: "If experiments aren't failing often, then

you are not experimenting enough". Encourage your team to experiment with new ideas and approaches, even if they come with a degree of uncertainty. Build in time to test-run the idea, with an evaluation checkpoint, before implementing it system-wide.

Iterate and refine: After an experiment, assess what worked and what didn't. Use these insights to refine your approach and try again.

Acknowledge lessons learned from failures: Celebrate the lessons learned from failures. This will encourage a culture where innovation is valued regardless of the outcome, giving business owners a competitive edge and supporting employee retention.

Remember that many groundbreaking innovations have emerged from a series of trial and error. By embracing failure as a stepping stone to success, your small business can take actionable steps toward building a culture that promotes creative thinking, and develop in-

novative solutions without a big investment.

In conclusion, innovation isn't solely reserved for large corporations with deep pockets. Small businesses can thrive in today's competitive landscape by adopting an innovation mindset, listening to customers, harnessing technology to optimize and adapt to market shifts, and being unafraid to experiment and learn from failures. With the right strategies and a commitment to cost-effective innovation, your small business can stay ahead of the curve.

At BILL, we're 100% focused on helping SMBs to get more control, visibility, and efficiency in their business. Automating financial operations can be a game changer for your business, saving valuable team time on inefficient manual processes and focusing on high-value strategic tasks instead. BILL helps businesses thrive with technology that is powerful, secure, and easy to integrate and use. To learn more, visit Bill.com/Resources.

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Did you know?

Brief breaks during the work day can dramatically improve one's ability to focus on a task. A 2011 study published in the journal Cognition found that brief mental breaks can improve focus on a prolonged task.

The study's authors tested participants' ability to focus on a repetitive computerized task for 50 minutes under various conditions.

The control group performed the task without breaks or diversions. The switch group and non-switch group memorized four dig-

its before performing the task and were directed to respond if they saw one of the digits on the screen while performing the task.

The switch group was the only group to be presented with the digits twice during the experiment, and both groups were tested on their memory of the digits at the end of the task.

Most participants' performance declined considerably over the course of the 50-minute task.

However, the performance of those in the switch group did not decline at all, as the two brief

breaks to respond to the digits allowed them to maintain their focus throughout the experiment.

The researchers behind the study concluded that the switch group's performance was steady because the brain is built to detect and respond to change, and its performance will actually suffer if it must maintain prolonged attention on a single task without taking a break.

Professionals with a lot on their plates may see their performance improve by taking frequent mental breaks throughout the workday.



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Unique reasons to shop at small businesses

The numbers don't lie. Locally owned businesses may be classified as "small", but they have a big impact on the national economy.

According to the Bureau of Labor Statistics' Business Employment Dynamics report, small businesses created 10.5 million net new jobs between 2000 and 2019, accounting for 65.1 percent of net new jobs created since 2000 in the United States. The Government of Canada reports that the number of small businesses in Canada in 2020 was far greater than the number of medium and large businesses, accounting for 97.9 percent of all the businesses in the

country.

Supporting locally owned businesses is a great way to support a neighbor, but that's not the only attraction. Here are several reasons to shop small.

The feel-good factor

Doing for others certainly has an impact on the person on the receiving end, but also benefits the do-gooders. A November 2020 survey by Union Bank found that 72 percent of Americans said supporting small businesses was more important than getting the best deals. That may be due to the feeling of helping out a fellow neighbor.

Create job opportunities

Shopping at small businesses keeps those establishments afloat, and it also keeps their employees afloat. Small businesses are the largest employers in the United States. That's also true in Canada, where 68.8 percent of the total labor force works for a small business. A person may never know when he or she - or a relative - will need a job. Keeping small businesses viable provides a strong job market for locals.

Keep more money in the community.

The Small Business Administration says \$48 out of every \$100 spent at

a small business stays in the community. Spend the same \$100 at a national retailer and only \$14 stays.

Enjoy a more local flavor

National retailers and other businesses follow a global business model that may not allow for much customization, but small businesses can provide products or services that relate directly to the needs of the communities they serve. These same small businesses also may be inclined to work with local vendors and start-ups than national companies that have global supply chains.

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73% of Americans plan to increase their net worth in the year ahead, according to new study

(BPT) - Inflation and rising prices have the majority of Americans (70%) feeling uneasy about their financial outlook, according to new research from Empower, a financial services company. While some Americans are bracing for a recession (42%), nearly a third (29%) are hoping for a soft landing and 20% are holding steady, saying they feel the same way about the market as they did a year ago.

More than half (51%) say they plan to hold off on making major financial commitments like homeownership, with Gen Z (57%) pushing back major money moves the most: 37% are waiting for relief in the market. Two-thirds of savers believe the economy will be impacting their ability to retire (65%).

Despite these concerns, Americans have aspirations for securing a brighter financial future in 2024, especially when it comes to increasing their net worth (73%) or asking for a raise at work (34%).

Working on it

One in five Americans are anxious about job security, and that concern rises to 25% for Gen Zers. In the current economic environment, 61% of Americans value job stability over job flexibility. Workers in some industries feel more stressed, most notably in marketing (36%), food and hospitality (33%) and technology (24%).

More than a third of Americans (34%) plan to seek a raise at work and Millennials are the most

proactive, with 39% intending to ask for a salary hike. For more than 2 in 5 Americans (44%), a salary bump is expected, regardless of if they have a money talk with their boss or not.

Other ways people plan to boost their bottom line? A quarter of Americans (overall; 33% Gen Z) intend to work a second job, and nearly as many (24%) will start a side hustle. Over a quarter of Gen Zers intend to further their education (26%) as a pathway to higher earnings.

Investments on the rise

The majority of Americans are planning to make investments in the year ahead (80%) and asset reallocation ranks at the top of the list for near-

ly two-thirds (64%).

Americans plan to put money in stocks (44%), employer-sponsored retirement plans (37%), and high-yield savings accounts (34%) more than other types of investments. Many (64%) are also looking to change their portfolio mix: 38% plan to do so by increasing their investment in stocks and equities, while 16% are leaning toward bonds and fixed income.

Among investment opportunities, bonds are viewed favorably, with 47% of Americans considering them a reliable investment. Just 18% plan to invest in cryptocurrency. Gen Z shows the most aversion to risk, with 26% saying they may pull their investment funds to keep more cash on hand.

Despite these challeng-

es, Americans are taking steps to improve their finances by putting more money into their employer-sponsored retirement plans (37%). Additionally, 22% of Gen Zers are hoping for a little luck along the way, like winning the lottery or receiving an inheritance, to help pay their bills.

Making the most of it

While economic uncertainty continues to weigh on people's minds, Americans are setting goals and planning ahead to help set themselves up for financial success.

Methodology

Empower commissioned a survey of 1,008 Americans on January 23, 2024 to explore their financial outlooks and priorities in the year ahead.



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How to be more organized at work

The dawn of a new year is a time when change is readily welcomed by millions of people across the globe. Many people see

a new calendar year as a great time to turn over a new leaf, and New Year's resolutions are often made with the intention of making positive changes.

Committing to being more organized is a popular goal each January, and it's one that can pay some surprising dividends if individuals can see it through to fruition. For example, in 2011 researchers utilized functional magnetic resonance imaging and other measurements

to determine that clearing clutter from a home and work environment improved individuals' ability to focus and process information. That study, published in the Journal of Neuroscience in 2011, also concluded that clearing clutter increased productivity.

Professionals can take note of the relationship between being organized and being productive and embrace certain strategies to be more organized

at work. While organizing at home may be as simple as emptying the pantry or tossing out old magazines, organizing at the office is more likely rooted in minimizing distractions that can make it hard to maintain focus and complete tasks. The following are some strategies to clear clutter in office environments.

Communicate during your commute. Professionals who take mass transit or carpool to work can use their commutes to comb through their emails. That may seem

like an insignificant strategy, but it's not. In 2018, Adobe surveyed more than 1,000 office workers in the United States and found that the average worker spent

more than three hours per day on work emails, and an additional 2.5 hours on personal email. Professionals can use their commutes to organize emails and respond to those that are most

pressing. That should free up time to get more done during the workday. Turn off unnecessary notifications. Smartphone and device notifications provide an endless stream of distractions that can make it hard for professionals to organize their

days and maintain their productivity. A 2020 study from the multinational telecommunications firm Telefónica found that the average smartphone user gets as many as 63.5 notifications

per day. During the workday, individuals can clear some mental clutter by turning most app notifications off.

Keep a clean professional pantry. A disorganized kitchen cabinet can make it hard to find ingredients when preparing sense of disorganization can compromise efforts to complete projects at work.

A system for naming and storing files can make it easy to access documents quickly throughout the day. Keep separate folders for each project as well as subfolders for each component of the project. Store these in an organized manner on your computer and archive files and folders after the project is completed.

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How to improve customer retention

One of the principles of good business is to remember that it is less expensive to have customers become repeat shoppers than to try to entice new customers to come in and try products or services. Harvard Business Review says onboarding a new customer can be as much as 25 times more expensive than retaining an existing customer. However, profits can grow even when businesses retain a small number of customers.

Consumers can be fickle, and there is always some shiny new “something” that may draw their attention away. That fickle nature is on display whenever a new product hits the market. An existing phone may still function at or near peak capacity, but the newer one boasting different bells and whistles captures the attention of a buyer who doesn’t want to feel like he or she is missing out on the latest and the greatest.

Small business owners have to do their part

to ensure their customer base is not drawn away by something shiny and new - particularly if that something is a big box retailer who has moved into the neighborhood. These strategies can improve customer retention and benefit small businesses.

- **Prioritize strong first impressions.** Customers will judge a business by its cover. How they were treated, how smoothly a process ran and how quickly action was taken when an issue arose will affect how likely a customer is to stick around. Businesses who perfect their first impressions, particularly by putting their key employees in position to initiate contact, may find they are more successful at customer retention.

- **Customize the customer experience.** Businesses can use omnichannel support to gather information about clients as they attempt to curate highly personalized experiences. Omnichannel support provides customer service across vari-

ous channels and touchpoints, says Zendesk. This includes cohesive usage of live agents, chatbots, emails, and more. Omnichannel support streamlines customer service conversation history from channel to channel, ultimately making things easier on the customer.

- **Offer loyalty incentives.** Businesses can foster goodwill and customer retention by rewarding customers who stick around. Rewards can include VIP events, early access deals, special offers, discount codes, and other loyalty programs. These programs help collect data to improve the customer experience and indicate to customers that they’re valued.

- **Keep customers in the**

know. Businesses should routinely update existing customers on what is being done to keep products and services fresh so evolving customer needs are met. With so much competition out there, businesses need to keep their names at the top of the minds of consumers.

- **Make every customer feel like a VIP.** Go above and beyond with every customer, treating each and every one as if he or she is the most important person in the room. VIP services can include seamless online services as well as prompt and fast point of sales in person.

These strategies can be employed by small businesses to improve customer retention rates.



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3 challenges facing the agricultural sector

Since the World Health Organization declared a global pandemic in early 2020, businesses have faced significant challenges. Though the pandemic has ended, many sectors, including the agricultural industry, are facing familiar and unfamiliar challenges.

The agricultural sector is crucial to the survival and health of billions of people across the globe. Though it's obvious that modern agriculture is vital to feeding a global population that was greater than eight billion people at the dawn of 2024, the United Nations notes that agriculture also boosts prosperity and economies by providing jobs. That reality only underscores the notion that the challenges facing the agricultural sector are facing everyone, even those whose livelihoods are not directly linked to the industry. According to

Earth.org, an organization that offers environmental news, data analysis, research, and policy solutions, the following are three challenges facing modern agriculture.

1. **Climate change:** Perhaps no challenge is greater for humanity in the twenty-first century than climate change, and the agricultural sector is no exception. Climate change has caused shifting weather patterns marked by unpredictability and potentially disastrous developments like prolonged drought. Estimates from NASA indicate corn yields may decrease by 24 percent by the end of this century, a potentially dangerous development linked to a host of factors, including a shifting climate and elevated surface carbon dioxide concentrations that can be traced to human-caused greenhouse gas emissions.

2. **Population growth:** The booming global population is attributable to numerous factors, including longer life expectancies in developed nations due to medical advancements. How to keep the global population fed at a time when the climate is adversely affecting crop yields is a significant challenge facing both humanity and the agricultural sector. As the population grows, so, too, does the demand for water, which also must be used to grow crops. Navigating this challenge will be significant, and how it's managed could affect the economic stability of the agricultural industry in the decades to come.

3. **Investment:** Perhaps no industry is more vital to human survival than agriculture. Earth.org notes that countries with strong agricultural sectors often boast higher standards of

living and health than nations with a less productive agricultural industry. Despite that, Earth.org notes that investment in the agricultural sector is not commensurate with the growing population. Supporting measures to invest more heavily in the agricultural sector could reduce food shortages in the decades to come and ensure the agricultural sector is better positioned to address the many challenges it is already confronting in the twenty-first century.

The challenges facing the agricultural sector affect those who work in the industry but also the entire global population. Recognition of that reality may compel people to support measures designed to ensure the agricultural sector can thrive and help the world to overcome potentially devastating challenges in the decades ahead.

Like an Old Fashioned Country Store

Stoves n Stuff on Rt. 309 in South Tamaqua recently expanded their product offerings to include farmhouse and country décor, unique gifts, seasonal decorations, amish furniture and specialty food products, offered under their new Country Hearth and Home branding. The idea for this new concept came about when co-owner Pete Carmean's wife Doreen, the business' Office Manager, was looking to decorate the hearths and mantles for the many fireplaces on display. "She created so many nice displays that people were looking to buy them so we felt that it was something new we could add to the business that people were looking for. We both love farmhouse décor and old country stores so we started bringing in products not only to decorate and sell but also to give the store some of the cozy feel of those old stores," Carmean said.

Comfy, rustic rocking chairs, in bear motif, greet customers when they enter the store along with a large display of seasonal decorations on amish-made, barn board cabinets. Just off to the side are wooden barrels filled with old time candy; Gold Mine Gum, Pop Rocks, Sour Gummies and Laffy Taffy. The love of old time country store fare led to some unique products such as Cooke Tavern Soups, Thompson's Candles and the Great San Saba River Pecan Company. Cooke Tavern offers all natural, dry soup mixes with flavors like Yankee Doodle Chicken Noodle, Blacksmiths Black Bean Chili and Barn Raising Country Vegetable. Thompson's Candles are artisan crafted, super scented candles offering fragrances such as banana nut bread, butter rum and grandma's cookies. The Great San Saba River Company, a family owned pecan farm located in San Saba, Texas, uses their fresh pecans to create delicious pecan popcorn and pecan pie in a jar as well as toppings and preserves.

A stroll around the store reveals an old time country store-like range of merchandise; braided rugs, trivets

and coasters from Capitol Earth Rugs, napkins, placemats and throws from the Country House Collection, a full assortment of seasonal house flags, garden flags and doormats from Briarwood Lane, Crow Canyon spotted enamelware and much more. Unique gift ideas include Dalin Intarsia Wall Art, in which artisans cut, carve and shape exotic woods to make pictorial artwork including the Big Bear in the Forest and Deer in the Woods, and Willie Bear Collectibles, like Willie Bear Hammocking and Wille Bear Carrying Canoe. A popular favorite has been the Goat Milk Soap and Lotion by Fresh and Fancy from the farm, with Coco Mango, Butt Naked and, of course, Monkey Farts being the top sellers. Farmhouse décor is a constant but displays change with each season; as the Christmas and Winter Season winds down Spring displays take over, and later on Americana and Fall decorations and merchandise fill the store. "Our customers have really taken to it," Carmean reported. "It's very gratifying to see people come in and just wander the store to look at all the great stuff we've brought in. My wife picks out everything herself (with limited interference from me!). It's really created a unique shopping experience and we're glad that it has been so well received." Stoves n Stuff Country Hearth & Home, still the area's best source for alternative heating products, stove and fireplaces, but now a great place to shop for both home and hearth.



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5 ways to banish boredom at work

Employees who are watching the clock and counting the hours until lunch or quitting time may be experiencing boredom at work.

According to Forbes magazine and a Robert Half blog, studies show that employees are bored

roughly 10.5 hours of the work week. Reports from Glassdoor say one-quarter of office workers suffer from chronic boredom that can cause them to make mistakes and lose concentration. Boredom

can be problematic in a culture that values constant productivity and engagement. When bottom

lines are affected by boredom, it benefits both employers and employees to find ways to make the workday more engaging.

1. Focus on tasks and not time

Waiting around for a fixed time to do something or leave for the day can adversely affect productivity.

According to Psychology Today, when hungry lab rats are required to wait around until a set time to get food by pressing

a lever, they become lethargic. The same may apply to workers

waiting for a fixed lunch hour or time to go home. However,

setting goals that focus on tasks rather than a particular time can lead to more animation and productivity. This may mean

a programmer handles a certain number of lines of code before taking a coffee break or a teacher can grade a certain percentage

of essays before calling it a night. Focusing on a task can help workers forget about the time, and reduce boredom in the process.

2. Change your commute

A frustrating and tiring commute can lead workers to be irritable and exhausted before the work day even begins. Find

different ways to work, even if it means leaving a bit earlier to avoid traffic. Changing the scenery each day may help alleviate

boredom before it begins in the workplace.

3. Modify work spaces

If staring at a cubicle wall leaves you in a daze, ask to have your seat moved to a new location. A simple change that offers

a fresh view may fend off bore-

dom. If a move isn't possible, redecorate the office or cubicle. Subtle changes may inspire you to be more focused.

4. Ask for a challenging project

Sometimes doing the same tasks by rote can quash creativity and lead to boredom. Ask the boss for more diversified tasks.

Or volunteer to be part of a project that interests you - even if it's outside of your wheelhouse.

5. Get more sleep

Poor rest can affect decision-making and innovative thinking, according to a study published in the journal Organizational

Behavior and Human Decision Processes. Just one night without sleep can impair your ability to perform tasks that require

flexible thinking and updating of plans in light of new information, says the study. A good night's rest can reduce fatigue

and may help workers overcome boredom during the workday. Boredom at work can be problematic, but there are strategies to make a workday more engaging.



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PenTeleData is Celebrating 30 Years of Serving the Community

The year was 1994. The Lion King and Pulp Fiction were showing in theaters. Ace of Base, Boyz II Men, Elton John, and Bon Jovi were popular on FM radio stations. Many were watching Friends, ER, Seinfeld, The Simpsons, and Frasier on our cable televisions. The Dallas Cowboys won Super Bowl XXVIII. Tonya Harding won the national figure skating championship but was stripped of the title following an attack on her rival Nancy Kerrigan. OJ Simpson fled from the police in his white Ford Bronco. Major League Baseball Players Association begin a 232-day strike causing the 1994 season to be cancelled. Ruth Bader Ginsburg was sworn in as US Supreme Court Justice. Jeff Bezos started Amazon.com.

The Information Age had just begun. Pencor Services, Inc. founded PenTeleData with the purpose of providing affordable Internet access and with the vision of providing Broadband High-Speed Internet, and strategically planned accordingly. Part of that plan was the partnership with local cable television and telephone companies to provide high-speed Internet access. Soon thereafter, PenTeleData became the first data and Internet Service Provider in the nation to offer broadband cable Internet service.

Since that time, PenTeleData has invested more than \$300 million in fiber optic infrastructure, with nearly 10,000 miles of fiber optic cabling and sixty nodes for diversity and redundancy. They have private peering agreements with major national content providers and cache servers to reduce network congestion and interconnect agreements that allow them to expand their footprint to serve multiple locations. One of PenTeleData's greatest assets is being locally owned - it allows them to make decisions faster and support their customers better.

Many people know that they use PenTeleData's services in their homes or businesses, but the pulses of light that deliver billions of bits of data per second over their network are important for many behind the scenes exchanges, including the transmission of medical records, completion of ATM and credit card transactions, online research, government communications, wireless cellular towers, and much more.

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