

## HURD IMMUNITY

### Hidden treasures

Back in my formative years, somewhere between ages two and sixty-seven, the common wisdom associated with protecting your valuables was to hide them in your mattress. That seemed like a stupid idea to me then. It seems brilliant now.

Last week's Chamber Breakfast Club presentation by Mackenzie Monarko of the FBI on cyber security was eye-opening to the extent that I may never close my eyes again. Practically everyone, it appears, wants everything I have and they'd prefer to have it as soon as possible. Why create the pretense that I'd actually like to keep it?

Among the more troubling aspects from Monarko's talk were:

**The Cloud is not always a safe place.** In fact, there doesn't seem to be a safe place, unless I can hook-up my mattress to something high voltage. That could make sleeping a problem. As far as the cloud is concerned, I don't have a good understanding of where it is or what it does. But if it's not always safe, why are we bothering with it?

**China will actually identify its targets, letting people know who they plan to steal from and even what they intend to steal.** Seems a little cocky to me. Does it make businesses and individuals more diligent in protecting their property or more inclined to purchase better cyber insurance before surrendering? I think you'd be surprised at the answer.

**Russia is sneakier and is always looking to access anything, especially on the military front, that they don't already have.** Comforting to know that you can distinguish who's stealing your stuff by whether they warned you in advance. No warning? Must be the Russians!

**When negotiating with someone who has stolen your data or your identity, it's better if that person is not a domestic terrorist.** While it would be nice to create an amicable relationship with your "adversary" (the FBI calls them "fraudsters"), it's probably not prudent to proceed as if you're calling-the-shots. Better to pay and move on.

**A lot of people in the cyber-crime world spend countless hours trying to figure out how to look just like you.** How disappointed they're likely to be if they actually accomplish that. For more than just cosmetic reasons. To a cyber-criminal, I'd be a minnow-among-whales. If I get to a point where my career and my lifestyle begin to accumulate valuable data, my strategy is simple. Buy another mattress.

## Balfurd helps business look its best

Despite the many challenges that businesses have faced since 2020, certain standards have not fallen by the wayside. One of those is appearance, particularly in the hospitality industry. Another is cleanliness, a hallmark of healthcare.

Nearly a century ago, a Russian immigrant named Nathan Balfurd started a small pressing shop in downtown State College. That shop was bought and sold a few times until the 1950's when a man named Art Fogelsanger bought into the business.

"Art was my great-grandfather," acknowledged Monika Manter, who owns Balfurd along with her husband, Dave and grandfather Bob Fogelsanger. "We're now operating in our fourth generation of ownership and over the years have added a dry cleaning division, linen and uniform rental, healthcare rental and are a franchisee of CRDN (Certified Restoration Drycleaning Network) in which we clean and restore textiles, electronics, art and

contents for people who have had an event such as a fire or smoke/water damage in their home or business."

On the linen and healthcare rental side, Balfurd rents and delivers textiles like towels, sheets, tablecloths, napkins and mats to businesses in Central and Western Pennsylvania. Its Tipton facility, located in the Ardie J. Dillen Industrial Park, has more than 100 of the company's 150 employees. The others are at the two dry cleaning locations in State College, the service center for the linen division in Pittsburgh and the multiple storage and cleaning facilities associated with CRDN.

"We've been extremely fortunate," Monika pointed out. "We believe it's an advantage in finding and keeping talented team members. We've worked hard to build a strong culture within our team and that translates to great service for our customers and phenomenal relations with the communities in which we live and work."

Customer needs changed



The ownership family at Balfurd consists of, left to right: Dave Manter, Bob Fogelsanger and Monika Manter.

dramatically as the result of Covid-19, according to Dave Manter.

"Covid-19 hit our business hard," he admitted. "We lost 80% of our business overnight when businesses across the state had to shut down. We were fortunate to be able to continue

operating since we serve hospitals and healthcare facilities that continued to stay open. During that time, we were able to step back and figure out how to make our business operate better."

It helped that Balfurd had already built an outstanding

reputation.

"Our main goal is to stay service minded and continue to do the right thing for our customers," Monika emphasized. "It's been a successful strategy."

(Balfurd has been a Blair County Chamber member since 2004.)

## Gieg Realty Services looking to expand local operations



The Management Team at Gieg Realty Services is, left to right: Lori Stewart, Office Manager; Matthew Gieg, President/Owner; and Michael McCarty, Closing Coordinator.

Real estate and the many intricacies that surround it can create headaches that businesses and consumers will go to great lengths to avoid. Including it as part of a comprehensive array of services seemed to make a lot of sense for providers. At least that was the rationale of Attorney Frederick B. Gieg, Jr. when he started Gieg Realty Services in 2000.

"My dad's motivation for starting the business was to provide clients with an exclusive office dedicated to providing all legal services associated with real estate matters and real estate transactions," explained Matthew P. Gieg, Esq. who purchased the business from his father's estate in 2016, following his father's death. "Gieg Realty Services is and has been owned by several generations of Gieg family attorneys who specialize in real estate law.

Unlike Gieg Realty Services, many local abstracting companies are neither owned nor operated by licensed attorneys."

Gieg Realty Services is a full-service real estate closing company which represents buyers and sellers of residential and commercial real estate. With an in-house approved attorney and staff with decades of experience, Gieg Realty can assist clients with all aspects of real estate transactions including, but not limited to, issuing title insurance for any and all residential and commercial lenders.

"We pride ourselves on valuing each and every client and providing its professional services diligently and based upon the needs and time frames of our clients," Matthew Gieg disclosed.

Blair County, like most counties in Pennsylvania, is struggling to deal with the lack of overall housing.

With his firm's significant focus on real estate law, Gieg's strong relationship with many local lenders enables him to advocate for his clients to assist them with financing to purchase homes and commercial property.

"This is a service which is often overlooked and not offered by other competing closing companies in the Blair County area," he acknowledged.

So is growth on the horizon for Gieg Realty Services?

"Based on our longevity and level of professional service, we're constantly looking to increase the number of clients we can serve with regard to all real estate transaction needs," Gieg pointed out. "We're proud of the challenges that we've already met and exceeded. There's still much to do."

(Gieg Realty Services has been a Blair County Chamber member since 2014.)

## Fundraising peril topic for upcoming Non-profit program



COMMITTEE OF  
Non-Profit  
Businesses

Living, Giving, Serving Together

The Non-profit community in Blair County has built a reputation for being creative and resourceful. To stay ahead of the game – at least financially – non-profits need to be adept at fundraising. Sometimes that fundraising falls outside the law. And very often, the non-profit business isn't even aware that a law has been violated.

To help clarify the difference between legal and illegal, the Committee of Non-Profit Businesses of the Blair County Chamber will hold a Best Practices Forum on September 22nd from 8:15 to 9:45 a.m. at the Devorris Center for Business Development. The Forum, entitled, "It's Not Worth the Gamble!" will be presented by Michael Mirabella, Liquor Enforcement Officer for the Pennsylvania State Police's Bureau of Liquor Control Enforcement.

Mirabella will address a

variety of topics, mostly dealing with how to incorporate alcohol into fundraisers without peril. He will include a power point presentation that will be made available to all who attend.

"This has been a topic that our committee members have been interested in for a long time," admitted Holly Keller of Garvey Manor, the committee chair. "So many non-profits have difficulty keeping up with changes in the laws as they pertain to gambling. This forum will provide the type of information that will help us stay within compliance. There will also be an opportunity to ask questions."

The cost to attend Best Practices is \$10 for Chamber members and \$20 for non-members. Space is limited. To register, contact the Chamber at (814) 943-8151 or register online at [www.blairchamber.com](http://www.blairchamber.com).

Get ready to network!

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