

INSIDE: Blame Shifting – Shame Shifting • Taking Disaster Preparedness Seriously • Retirement Readiness

OCTOBER 2014

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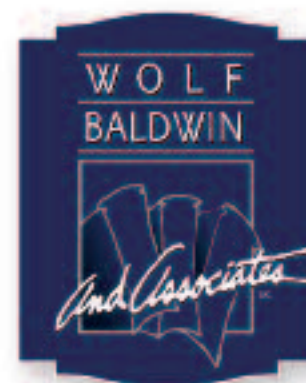
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... AND MORE!

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BROKERAGE SPECIALIZING IN SENIOR INSURANCE



By Elizabeth Snyder

It has been four years now that Main Street Financial Partners has opened its doors at 1012 E. Philadelphia Ave, Gilbertsville, PA. We have had the incredible privilege – and see it as our duty – to educate and help seniors as they transition into the obscure world of Medicare and secure retirement planning.

I vividly remember the day we opened our doors and the phone rang out like a welcoming bell calling us to dinner. We all jumped and smiled with anticipation and now try to remember that feeling when the phones seem to never stop ringing.

We are proud to announce our third office location in Bethlehem, PA and are now serving Medicare eligible seniors in the Lehigh Valley with a walk-in office like our offices in Gilbertsville and West Chester, PA.

For Medicare beneficiaries the importance of making the right decisions concerning coverage cannot be over emphasized. Especially since Healthcare Reform this year has had a huge impact on Medicare eligible seniors who choose to

continue to work. We have been extremely busy educating employers and employees about the benefits of coming off group coverage and going directly to Medicare for health insurance coverage while continuing to work. Most often the amount of money an employee contributes from their paycheck costs more than it does to get better coverage going directly to Medicare. It is also far less money than what the employer is contributing to keep those employees on their group coverage. Thus, a win/win situation for all.

The first catastrophic hit on anyone's fixed budget usually stems from a hospitalization or prolonged illness. This often leads to unforeseen difficulties which could have been avoided with the proper coverage. This is why we are growing so fast here at Main Street. With great pride and responsibility we can say that we are the number one producer for Lincoln Financial Group in America on the fixed side of Annuity investments and second in the United States of America as an Agency to one of the largest carriers for Medicare coverage.

Therefore, it goes without saying, we make it a priority to **teach first and sell second**. Every month in *Route 422 Business Advisor* we have made it our commitment to write "The Medicare Moment" – an article each month designed to educate seniors with a commitment to give specific information on what coverage is best for anyone who is coming off group coverage, aging into Medicare and/or just needs vital Medicare information. All coverage in the United States, regardless of where you live, is coming down to **two simple categories**. You, the senior, either have a Medicare Advantage Plan whose benefits change each year, or a government Medigap policy whose benefits never change. This leads to the most important question: is your current policy working for you or are you working for it? Can you get a policy with benefits that never change (whose hospitalization benefits are unlimited) and at an affordable price?



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MSFP Bethlehem office

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We give you these real examples so you can start to analyze and rediscover the great options available to you during this Annual Open Enrollment Period from October 15th to December 7th. Even if you like the plan or carrier you currently have, taking a look at other options and understanding the changes in 2015 is more than worth the time of sitting down with a licensed agent.

Healthcare coverage is often just the first step toward financial security. Here at Main Street Financial Partners, we start by looking at your entire financial situation. Don't accidentally shortchange yourself by not reviewing the old policies you already have in place, whether it is a life insurance policy, an in-force annuity, home and auto insurance or a long-term care policy. We review each one of our client's policies to make sure you have adequate coverage, aren't paying for over priced products or have policies that are not designed to meet your current needs.



Most people are not aware that they can be preserving, protecting and growing their assets in this volatile financial market with no risk. For example, you can place 401K's, IRA's, CD's and monies saved into a deferred fixed/indexed income annuity with an income rider attached and get 6.75 percent guaranteed growth for up to ten years. This means income for life while maintaining control over your principal at all times. These are just a few examples of the many services we provide.

Our coverage area is quite large; besides having three established offices in the Tri-State area, we also travel extensively to all counties in Eastern Pennsylvania. Our most recently opened office is located at 571 Main Street, Bethlehem, PA. We prefer appointments by calling us at 1-800-862-7364 but walk-in appointments are also welcome. If neither is possible, a home visit can be arranged, as we are here to serve you.

IN SUMMARY

We are not your typical insurance and financial firm. Founded by Elizabeth Snyder, Main Street Financial Partners set out to achieve extraordinary recognition as the foremost service-oriented senior insurance and financial services firm in the great state of Pennsylvania and surrounding areas. With your continued support we are well on our way to accomplishing that goal. We believe that our clients deserve council that is in their best interest – not council that lines the pockets of their advisors. 🏠

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Shall I stay or shall I go...



MEDICARE MOMENT

By Elizabeth Snyder, CEO of Main Street Financial Partners, LLC

With almost a month to go to the end of AEP, Annual Open Enrollment Period; I have a message to convey to all the hard working beneficiaries who have or who are about to age into Medicare and need Medicare Supplemental Insurance to cover their medical out of pocket costs, as well as, all those who need to cut their Part D prescription costs and to all who simply need to reign in their medical costs in general.

Assistance with health care has been a growing issue in the United States for years, as stated in my cover story, and has never been more important than now with Healthcare Reform officially kicking in on group coverages. Many individuals, especially seniors, find that they are unable to afford their medical bills or insurance for coverage. This leaves them with some tough decisions. Too often, one must choose between good health and finances. There's no middle ground. The Medicare program was developed by the government to help those who are eligible with their overwhelming health care bills.

What is Medicare?

Medicare is a government health insurance program administered by the Centers for Medicare & Medicaid Services (CMS). Medicare is the largest health insurance service in the country, with approximately 47 million Americans participating. To be eligible you must be a citizen of the United States and meet certain requirements. If you are not a citizen of the United States, you can contact the Social Security Administration office to determine your eligibility.

Can you answer yes to at least one of the following statements?

- ☐ I am 65 years of age or older.
- ☐ I am under 65, but I have certain disabilities.
- ☐ I have End-Stage Renal Disease (kidney failure that requires a transplant or dialysis).

Medicare is basically broken down into two main categories: the "Original Medicare Plan" and the "Medicare Advantage Plan." Each category is made up of four sub-categories: Part A, Part B, Part C and Part D.

The Original Medicare Plan

The Original Medicare Plan consists of Part A. You do have the option of adding Part B and D. You will automatically be enrolled in the Original Medicare Plan unless you specifically choose to join a Medicare Advantage Plan (Part C).

The federal government manages the Original Medicare Plan and provides Supplemental Medigap plans or policy's to cover what Part A and Part B of original Medicare costs leave for the beneficiary to cover themselves as a copay.

(See "Medicare Moment" on page 10)

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MEDICARE MOMENT

(Continued from page 8)

Medicare provides the benefits plans which are standardized benefit plans across the nation; they are offered from Medicare itself.

Medicare Advantage Plan

The Advantage Plan or Part C combines your Part A and B coverage, however it is provided by *private insurance companies*. You have the option of adding Part D if coverage is not already included. Advantage Plans include HMO, PPO, private fee-for-service plans, and Medicare special needs plans.

Medicare Part A

Part A is hospital insurance provided by Medicare. Most people do not pay a premium for this coverage; they earn the Part A benefit by contributing to Medicare taxes throughout their lifetime. Part A of Medicare is simply the roof over your head in the hospital and the bed you sleep in. It covers inpatient care in skilled nursing facilities, critical access hospitals, and hospitals. Hospice and home health care are also covered by Part A.

Medicare Part B

Part B side of Medicare covers the doctor when you see him in his local office and all his services in the hospital or outpatient facilities. It is medical insurance to pay for medically necessary services and supplies provided by Medicare. Most people will have to pay a premium to receive this coverage; in 2014 the Part B premium is \$104.90/month. Part B covers outpatient care, doctor's services, physical or occupational therapists, and additional home health care.

Medicare Part D

Part D is stand-alone prescription drug coverage insurance. Most people have to pay a premium for this coverage. Plans vary and cover different drugs, but all medically necessary drugs are covered. You can choose what drug plan will be best suited to your needs. Make sure you take advantage of all programs available, such as Pace and Pace net of Pa which helps seniors who qualify for help with copays for the drugs they require. My feeling is that if you qualify for this subsidy, please use it to your

advantage as we all pay or have paid taxes into the system; using the system for this type of help is smart.

Now to the nitty gritty of this AEP, Annual Enrollment Period season....

Are you staying in a plan that allows deductibles of more than \$147.00 dollars for the entire year? Are you staying in a plan that allows copays to doctors more than a \$20.00 maximum for any visit, specialist or primary? Are you staying in a plan that does not allow you to go to the doctor when *you* want and as much as *you* want? And lastly, are you staying in a plan that makes you stay in a network and doesn't allow the hospitals and doctors *you* might want and/or need to go to?

In other words do you have Deductibles, networks, copays and referrals on your Medicare Health Plan for 2015?

Why? If you answered yes to any of these questions than you might want to yet consider *why* when you could have a plan

without all of these disadvantages at a lower cost to you.

Every month for over a year I have been writing the Medicare Moment and trying to raise Medicare beneficiary's awareness of exactly how Medicare works and what choices beneficiaries have. Seniors that are exposed to everything available on the market come down to two basic choices. If you are a Medicare eligible beneficiary you either have nothing in addition to your Part A and Part B of your "original Medicare" or you have one of two choices to supplement your "original Medicare" as I described earlier.

Unfortunately, sometimes the all mighty dollar of advertising companies speaks louder than truth and only allows us to hear what might be more profitable to the insurance companies than beneficial to you the public.

Advertising sometimes plays a big role in what might appear to be the best option to us to provide good or great coverage for supplementing your Medicare Parts A and B.

(See "Medicare Moment" on page 52)

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FOCUS ON TCACC MEMBER BUSINESSES

October 2014 marks the 15th Anniversary of our unique partnership with TriCounty Area Chamber of Commerce. In recognition of the value of chamber membership, this issue features a continuation of a series of articles about a variety of successful TCACC member businesses.



O'Donnell, Weiss & Mattei, P.C.

O'Donnell, Weiss & Mattei, P.C. (OWM Law) has been serving clients throughout Montgomery, Chester and Berks Counties since 1955, and has been an active member of the TriCounty Chamber of Commerce for over 35 years. We have fully-staffed offices at 41 E. High Street in Pottstown and 347 Bridge Street in Phoenixville. The legal team at OWM Law is focused on you and your needs. With 14 attorneys and a dedicated staff of sixteen, including a legal administrator, paralegals and legal assistants, our clients appreciate the personal, 'small town' feeling and individualized service we provide, while offering highly skilled legal diversity, and a broad range of experience.

O'Donnell, Weiss & Mattei, P.C. represents individuals, families, banks, businesses, non-profits and municipalities, and is organized internally into client service teams made up by the lawyers and staff who practice in particular areas of law. By developing well-coordinated teams, we are able to provide the service and solutions our clients need and want on a daily basis. Our client service teams, which focus in five central areas: Business/Banking; Elder Law/Estate Planning/Estate Administration; Family Law/Divorce/Custody; Accidents/Criminal/DUI; and Real Estate/Title/Land Use,

allow us to handle both routine and complex transactions to satisfy the needs of our clients. In addition, several OWM attorneys are also licensed title agents who conduct residential and commercial real estate settlements.

Join us every Tuesday evening at 8:30 pm on PCTV's Channel 28 and every Thursday evening at 9:30 pm on Channel 98 for the current edition of *Legal Talk* and visit our website at www.owmlaw.com for additional information.

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(See "TCACC Member Businesses" on page 13)

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BLAME SHIFTING — SHAME SHIFTING



PRINCIPLES FOR LEADERSHIP

By Kayte Connelly, Best Principled Solutions LLC

Blame is a very potent tool that can be used to intimidate, dishearten and sabotage the culture of a workplace. Blame shifting is a common tactic used by children when faced with difficult situations. "He made me do that... I followed her lead..." It's a method of self-defense and self-preservation for rationalizing actions.

Have you ever heard this statement? "Nobody TOLD me to do that..." Is your workforce missing the boat?

Blame is a matter of responsibility; it's a matter of accountability; it's a matter of micro-managing.

FEAR ABOUNDS

Many people are familiar with the type of boss/supervisor/manager who just about stands over your shoulder to make sure those things are done their way. These dictators choose to diminish the possibility that you are competent and can come up with a creative thought or your own way of accomplishing mutual goals. They belittle, undermine and thwart any attempts to act independently, yet freely assign blame when their desired outcomes aren't attained.

Fear brings with it shame, and these managers are fluent in this language. When something goes wrong, it's everyone else's fault, despite their commands. It looks something like: Manipulation; Name calling; Bullying; Emotional blackmail; Disproportionate rage.

The blame never lies with the manager as they switch the story to assign blame to all others that may have had any input into the undesired results of their directed actions.

The toll for this assignment of blame, hence, shame, that is taken on staff is immeasurable. Symptoms may include: Lack of trust; An unproductive workforce; Unprecedented sick leave; Lying and deceit among the staff; Gossip and toxicity.

TURNING THINGS AROUND

It is a particularly problematic situation when one enters an organization replacing such a so-called leader. As you begin to try and shift responsibility over to individuals, resistance runs rampant. The staff's inability to think for themselves is a typical sign. They will do exactly what they are told to do and nothing more.

No blame can be assigned to them, because they have taken responsibility for nothing. They are afraid to speak up or to suggest alternatives. There is no personal accountability.

These challenges are common in today's personnel no matter which industry. There is no monopoly on fear-based techniques in health-care, manufacturing, service industries or product development. One may find some respite in that fact.

However, approaching your staff with a more fluid approach to attaining goals may be easier said than done. It can be accomplished.

COMMUNICATION IS KEY

Trust and integrity must be established. Including your employees in the process is paramount. Outlining solutions to projects and challenges must come from within them, no matter how tentative they may be to accept a new organizational mindset.

(See "Principles for Leadership" on page 14)

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(Continued from page 11)

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(See "TCACC Member Businesses" on page 15)



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PRINCIPLES FOR LEADERSHIP

(Continued from page 12)

Here are some potential steps that may guide this new approach:

- Ask for volunteers to begin to design your course of action.
- Hold regular staff meetings among your divisions/departments asking for their input and explaining the rationale for upcoming changes.
- Provide opportunities for feedback with the assignment of duties among the whole.
- Develop practices of accountability among the peers. A key question: with the upcoming changes, how would you like to be held accountable?
- As you implement the desired change, clarify the goals and metrics so there is no misunderstanding about the responsibility for folks to think on their own.

When no one is “told” what to do, they cannot shift the blame to others. Manipulation and gossip should weaken.

Former toxic employees may self-select out, or it may become more evident that they are no longer contributing for the good of the whole.

OUT OF THE SCHOOL YARD

Your organization is not the school yard. You are not in the sandbox anymore. Most of your employees have had some experience working, no matter what their age. An ideal workforce should be one where ideas are celebrated and innovation is *de rigueur*. The ability to blame others for lack of personal performance cannot be tolerated because it serves no real purpose.

What is the place that you hold for immature behavior? Why? If you foster a dysfunctional workforce, then that’s exactly what you’ll get. It doesn’t have to be that way. You have the ability to make change happen. 📌

Kayte Connelly, Best Principled Solutions LLC, is an award-winning author, leadership coach, and organizational development consultant specializing in personal, professional and community leadership. She facilitates corporate retreats and conversations with dissimilar parties and helps individuals and organizations identify and eliminate what stands between themselves and their goals. Enriched customized services are designed to create and sustain generations of leaders for our community and your company, based on research and global development. Call 484.769.2327 for more information on how your company could become more collaborative, flexible, imaginative, and innovative and/or to discover your leadership “edge.” www.facebook.com/BestPrincipledSolutions. @leadercoachKT

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TCACC MEMBER BUSINESSES

(Continued from page 13)

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Whole Home Comfort, Emergency Service Experts

In June of 2014, two local family businesses joined forces with the goal of providing the highest quality service to residents of Montgomery, Chester, and Delaware Counties. Comfort Creators, based in Collegeville, PA, decided to merge with Oliver Heating, Cooling, Plumbing, and Electrical, based in Morton, PA. The former owners of Comfort Creators, Fred Moore and Debbie Reilly, continue to serve customers from the Collegeville location and are excited to be able to offer their customers the expanded range of service, including parts and labor maintenance agreements, that are available through their merger with Oliver.

Since 1971, the Oliver Company has served the Delaware Valley's home comfort needs. Through a constant commitment to excellent customer service, associate training and development, and fostering a culture of values and respect, the company has grown from a one-man operation to more than 200 employees providing heating, cooling, plumbing, electrical, home remodeling, and indoor air quality services.

The company is rooted in founder Joe Oliver's strong faith. At the end of the Vietnam War, Oliver was one of thousands laid off from Boeing and faced an uncertain future with a wife and six young sons counting on him for support. He turned to a church prayer group for guidance, and received the unanticipated advice to open a heating and air conditioning company.

With no prior experience in the industry, opening the doors of Oliver Heating & Cooling was a leap of faith. By attending night classes, putting in 14-hour days, and committing to providing excellent service on every job, the business grew and thrived.

The Oliver commitment to excellence continues through the present day. Each year, the company offers a Heat for the Holidays program that provides brand new heating systems, free of charge, to families in need within the community. The program is supported by donations from equipment manufacturers, supply houses, and Alliance Bank, and is implemented by Oliver associates who donate their time on a weekend to complete the installations. The program exemplifies the spirit of giving back which is a core piece of the Oliver company culture.

As the business has grown, it has expanded beyond the core services of heating and cooling. In addition to offering commercial and industrial services, the Oliver Company now serves customers' needs for plumbing, electrical, home remodeling, and indoor air quality — including kitchen and bathroom renovations, duct cleaning, and home performance testing. "Our customers' comfort and safety is our first priority," says Bernie Sweeney, Oliver's Vice President of Sales & Marketing. "We take pride in our work, and especially in the relationships we have developed over the years with our many long-term associates and clients.

(See "Focus on HVAC Service Providers" on page 18)

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(Continued from page 16)

The Oliver company's Golden Rule philosophy encourages employees to always provide the highest level of service, the kind that they would expect to receive for their own homes. The present mix of services provides a unique opportunity to do so, as the company is able to provide a perspective on the overall health of the home. "You've heard the expression, 'If all you have is a hammer, every problem looks like a nail.'" Sweeney explains. "A single service specialist will focus on what they know best, and they can probably do a great job for you in that one area. But a team like ours is looking at the big picture of your home – what are your challenges? Where can we help you be more comfortable? Sometimes the answer to a comfort problem isn't the obvious fix, but by working together with our customers and within our team, we're able to zero in on the right solution and at the end of the day we help people be safer and more comfortable in their homes."

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Another facet of our ever-growing company is our electrical service and installation division. In addition to our responsive and reliable residential service work, Longacre can provide electrical service and installations for large commercial buildings and properties as well.

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SOCIAL NETWORK MASTERY

By Alyse Mitten, Owner Interlace Communications

I am going to go a bit off course this month and not focus on just social networks. Why you ask? Well, I'm preparing for my classes at RACC and always read new ebooks and books on marketing to share the latest and greatest. I find myself totally engulfed in a book written by David Meerman Scott called *The New Rules of Marketing & PR*.

I love the one section of his book that talks about creating a "World Wide Rave," which is how to take something you have created and let people run with it. The "Rules of Rave" are what really hit home with me and are in line with what I teach.

1st rule: Nobody cares about your products (except you). That is so true. That seems a bit harsh but if you think about it, you will come to the same conclusion. We care about what WE want. Can your product make me rich? ... healthy or beautiful? ... or make my life easy or fun? It's the Three Me's. I'm sure there are more me's, but those are the three that stand out the most in marketing and advertising for me.

2nd rule: Stay away from coercion. The Internet has made the word FREE a very dirty word. How many times have you clicked on a free button on the Internet only to find there are conditions and it sends you off to buy something? Trust what you have. If it is great, the crowd will love it.

3rd rule: (I love this one.) Lose control. You have to lose control of your message to allow the raving fans to make it viral. You have to let go and trust the crowd.

4th rule: (This is social networking 101.) Put down roots. If you want your idea to

spread like wildfire, you need a presence where your clients gather. I always tell my clients never market or advertise your business if you don't see your competitors there. Why? Because that's where you'll find your clients and future clients. Think about why fast food restaurants are all next door to each other.

5th rule: Create triggers that encourage people to share. What makes you unique? Make it simple and easy for your fans to share what you have.

6th rule: Point the world to your virtual doorstep. Make sure you have a lot of virtual doors for people to find you, but have the same message as not to confuse them. Make sure search engines can find you through many different means.

Make it easy for your raving fans to make you a "World Wide Rave" through these six rules. Find that idea you would like to promote, create a plan of how to have your raving fans spread your idea and share your stories. 📖

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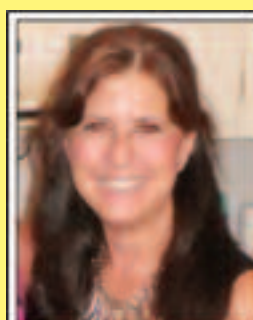


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DEATH BENEFITS UNDER THE PENNSYLVANIA WORKERS' COMPENSATION ACT



LEGAL PERSPECTIVES

By Daniel E. McCabe, Wolf, Baldwin, and Associates, P.C.

Workers' Compensation death claims, otherwise known as fatal claims, provide a measure of relief for families that have lost a loved one due to an on-the-job injury. Section 307 of the *Workers' Compensation Act* (77 P.S. § 561) provides for a weekly compensation benefit and burial expenses where a death results from a work injury or an occupational disease. This type of benefit could potentially last a lifetime depending on the facts surrounding the death of an employee.

The most common example of a fact scenario that results in a death benefit is when a person is killed on the job. For example, if a construction worker falls from a building and passes away, his spouse and potentially his children would be entitled to a workers' compensation benefit, which would be based on very specific calculations, outlined in the *Workers' Compensation Act*. However, deaths resulting from an accident on the job are not the only example of facts in areas that could potentially produce a death benefit. Another example might be a lethal infection resulting from a surgery needed to treat a work-related injury. However, what exactly is owed to the survivors of such an unfortunate accident?

rather clear. Even though the decedent was not necessarily in the course and scope of her regular employment, she was certainly participating in an event that was set up by the employer and has some benefit to the employer's business. Such work functions are generally regarded to further the employer's business. Thus, generally, in this situation the death of this employee would be considered work-related and any dependents would have a right to a death benefit.

(See "Legal Perspectives" on page 27)

First, if the injury or death that occurred at work is not immediately recognized as related to work, the dependents of the decedent must first prove that: 1) they are dependents of the decedent; and 2) the death was work-related. While these factors may sound obvious, they are often points of great controversy. For example, if an employee is playing a sport at a work-sponsored event and suffers a fatal heart attack, would her death result in workers' compensation benefits? The case law on this type of death is

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Eight Reasons Why You Should Take Disaster Preparedness Seriously



QUICK TECHNOLOGY TIPS

Provided by Rick Megni, CMIT Solutions of Northern Chester County

When you think of disaster preparedness, what comes to mind first? Boarding up in advance of a hurricane?

Hunkering down in the face of a tornado? Cleaning up after a flash flood? Thawing out after a killer blizzard?

Depending on what part of the country you live in, natural disasters can mean vastly different things. But one thing ties them all together: each can bring a small to medium-sized business to its knees:

According to a 2013 Aberdeen Group report, 70 percent of companies that suffer from natural disasters go out of business within a year — and only six percent survive long-term.

Yet there's far more to the story than just preparing for weather-related catastrophes: Natural disasters make up just five percent of the disaster events that knock small to medium-sized businesses out of commission.

The real culprits, according to a 2013 report by Quorum, are more obvious but less acknowledged: 55 percent of disaster-related downtime stems from hardware failure; 22 percent is the result of human error, and; 18 percent occurs because of software failure.

No matter their cause, disasters can take a serious toll on a small to medium-sized business:

According to Aberdeen, the average cost of SMB downtime due to a disaster is \$8,581 per hour. The surveyed companies

also reported that businesses suffer from an annual average of 1.49 days of downtime per disasters and an annual average of 2.26 disasters.

Most disasters take up to 5.18 hours to fully recover from. So what can you do to prepare your company for the inevitability of a weather, hardware, software, or human-related disaster? Here are a few things you should know:

(See "Quick Technology Tips" on page 28)

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LEGAL PERSPECTIVES

(Continued from page 25)

The next question would be who is entitled to a death benefit? It is important to note that even if a worker dies on the job from a clear work injury, if he has no dependents then no fatal claim benefits would be due. Generally, a surviving spouse would be entitled to the death benefit at a rate of 51 percent of the decedent's pre-injury average weekly wage. If the deceased also had one minor child, the widow and the surviving child would be entitled to 60 percent of the decedent's average weekly wage. If employee had two minor children or more, the percentage goes to 66 2/3 percent. The surviving spouse must show that he or she was married to the employee at the time of death, and must actually be dependent on the employee as well. If the surviving spouse lived separately from the decedent and did not have any financial support from the decedent, a workers' compensation insurance carrier could certainly make the argument that while the couple was legally married, the surviving spouse was not actually dependent on the decedent. With regard to the surviving children, only children under the age of 18 are entitled to be considered at the time of death. However, surviving children would be entitled to be

included in the class of dependents up to the age of 23 if they are enrolled in college or graduate school.

The class of dependents is not always so clear. For example, if at the time of death one child is enrolled in college, but then a few months later drops out of college, the number of dependent children who could be included in the class for determination of the percentage to be paid to the dependents might change. Further, what happens if that child re-enrolls in college? Should the percentage go back up? These questions are not immediately clear, and the case law related to these questions is relatively sparse. This is because many claims related to death benefits often settle relatively quickly.

In Pennsylvania, the surviving spouse and any dependent children are entitled to the statutory specific percentages of the decedent's average weekly wage. The pre-injury average weekly wage calculation itself can be quite complicated, but in simple terms it is typically a snapshot of the earnings from year preceding the employee's date of injury. This average weekly wage forms the basis of the death benefit to be paid.

(See "Legal Perspectives" on page 29)

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QUICK TECHNOLOGY TIPS

(Continued from page 26)

When it comes to data backups, look for providers that offer the 3-2-1 industry standard. That stands for three copies of your data stored in two off-site locations, backed up a minimum of one time per day. Eventually, as backup technology evolves and cloud services are embraced more and more, we may even get to the ambitious 3-4-5 level: three copies of your data stored in four off-site locations, backed up at five-minute intervals.

Make sure business continuity and virtualization plans are regularly tested and ready to implement. Once your remote, redundant backup needs are being met, turn your attention to business continuity and virtualization plans, which will keep your business running in the face of a serious disaster. Are your technology inventories, license keys, and vendor contact lists easily accessible? Is your plan of action tested and outlined in case emergency strikes? You certainly don't want to be left in a lurch after a disaster—and without a well-planned strategy, your business could

suffer immeasurably from even a few days off-line.

Inquire about proactive monitoring and management. Of course, all the disaster preparedness in the world can still fall short — especially when we're talking about human error, hardware failure, or software failure taking your systems down for an hour here and an hour there. With a proactive monitoring and management solution, many technology problems can be nipped in the bud before they affect productivity and efficiency.

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LEGAL PERSPECTIVES

(Continued from page 27)

Generally, death benefits are payable to the surviving spouse so long as she lives and does remarry or enter into a "meretricious relationship." This term has generally been considered to describe when a surviving spouse either lives with or marries another person. However, it is questionable whether the mere act of sexual relations with another person would render the surviving spouse ineligible for any further death benefits. For this reason alone, these cases often settle before the benefits are paid for many years. Death claim cases settle for a number of other reasons as well. If the surviving spouse dies for any reason, the only additional benefits owed would be to any surviving children so long as they are either under the age of 18 or under the age of 23 and enrolled in a college or graduate school. Thus, if a surviving spouse were to die after the surviving children reach the age of 23, the death benefit would essentially end. Thus, surviving spouses often elect to try to settle the case for some type of lump sum to guarantee that the family of the decedent gets some money. So the question becomes, what is the value of a death claim if it is paid in a lump sum?

To answer this question, attorneys will often use the U.S. Life Tables or other actuarial methods to try to predict the life expectancy of the surviving spouse. For example, a surviving spouse who is 50 years old may have a life expectancy of 30 years. That spouse may be entitled to a weekly check of \$600. Thus, the resulting yearly rate would be \$31,200. If the surviving spouse were to receive those benefits for 30 years, or her life expectancy, the resulting total would be \$936,000. So would the value of the case be \$936,000? The simple answer is no. A more accurate method is to try to determine the present

value of the expected stream of income. The present value of the stream of \$600 per week for 30 years is similar to figuring out how much a similar annuity would cost. Of course, the present-day value of \$936,000 paid as an annuity over 30 years is much less than \$936,000. The exact calculations related to the above example go beyond the scope of what this article covers.

(See "Legal Perspectives" on page 31)



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By Anthony Mazzo

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IR-2014-81, Aug. 13, 2014

WASHINGTON — The Internal Revenue Service and the Treasury Inspector General for Tax Administration continue to hear from taxpayers who have received unsolicited calls from individuals demanding payment while fraudulently claiming to be from the IRS.

Based on the 90,000 complaints that TIGTA has received through its telephone hotline, to date, TIGTA has identified approximately 1,100 victims who have lost an estimated \$5 million from these scams.

"There are clear warning signs about these scams, which continue at high levels throughout the nation," said IRS Commissioner John Koskinen. "Taxpayers should remember their first contact with the IRS will not be a call from out of the blue, but through official correspondence sent through the mail. A big red flag for these scams are angry, threatening calls from people who say they are from the IRS and urging immediate payment. This is not how we operate. People should hang up immediately and contact TIGTA or the IRS."

(See "Accounting Perspectives" on page 32)

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LEGAL PERSPECTIVES

(Continued from page 29)

However, the important question the surviving spouse must ask is how much money is the insurance company willing to pay *right now* to avoid the possibility that the surviving spouse may live well past their life expectancy? Further the surviving spouse must ask themselves whether they believe that they will be unmarried and living alone over the next 10, 15, or possibly 20 years. This question is difficult to contemplate immediately following the death of a loved one. However, the surviving spouse must ask herself whether she will remain unmarried and living alone for the rest of their lives. This answer may be easy if the surviving spouse is at an advanced age. However, if the surviving spouse is 35 years old, can that person reasonably expect that they will live out the rest of their lives without entering into a new relationship?

These are just some of the questions that come up when deciding how to proceed with the death claim. The initial step is to establish that there is in fact a valid death claim. Once that occurs, neither the insur-

ance company nor the surviving spouse is under any obligation to settle the claim. However, because of the uncertainty of how much will be paid and for how long, both parties will typically have an interest in working out a resolution that shares the risk among all the parties. One thing is clear — experienced workers' compensation counsel is a must for anyone going through the very sad situation of an untimely death of a loved one caused by work. The situation is difficult enough. It is important for surviving spouses and children to learn their rights and to have competent counsel direct them through the process of litigation and settlement. ■

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C. He and managing attorney Levi S. Wolf are two of less than 200 lawyers across the state who have been certified as specialists in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.

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ACCOUNTING PERSPECTIVES

(Continued from page 30)

Additionally, it is important for taxpayers to know that the IRS:

Never asks for credit card, debit card or prepaid card information over the telephone.

Never insists that taxpayers use a specific payment method to pay tax obligations

Never requests immediate payment over the telephone and will not take enforcement action immediately following a phone conversation. Taxpayers usually receive prior notification of IRS enforcement action involving IRS tax liens or levies.

Potential phone scam victims may be told that they owe money that must be paid immediately to the IRS or they are entitled to big refunds. When unsuccessful the first time, sometimes phone scammers call back trying a new strategy.

Other characteristics of these scams include:

Scammers use fake names and IRS badge numbers. They generally use common names and surnames to identify themselves.

(See "Accounting Perspectives" on page 34)

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ACCOUNTING PERSPECTIVES

(Continued from page 32)

Scammers may be able to recite the last four digits of a victim's Social Security number.

Scammers spoof the IRS toll-free number on caller ID to make it appear that it's the IRS calling.

Scammers sometimes send bogus IRS emails to some victims to support their bogus calls.

Victims hear background noise of other calls being conducted to mimic a call site.

After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV, and the caller ID supports their claim.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

If you know you owe taxes or you think you might owe taxes, call the IRS at 1.800.829.1040. The IRS employees at that line can help you with a payment issue, if there really is such an issue.

If you know you don't owe taxes or have no reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to TIGTA at 1.800.366.4484.

If you've been targeted by this scam, you should also contact the Federal Trade Commission and use their "FTC Complaint Assistant" at FTC.gov. Please add "IRS Telephone Scam" to the comments of your complaint.

Taxpayers should be aware that there are other unrelated scams (such as a lottery sweepstakes) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

The IRS encourages taxpayers to be vigilant against phone and email scams that use the IRS as a lure. The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS also does not ask for PINs, passwords or similar confidential access information for credit card, bank or other financial accounts. Recipients should not open any attachments or click on any links contained in the message. Instead, forward the email to phishing@irs.gov.

For more information or to report a scam, go to www.irs.gov and type "scam" in the search box. More information on how to report phishing scams involving the IRS is available on the genuine IRS website, IRS.gov. ■



TRICOUNTY AREA CHAMBER OF COMMERCE

TCACC MISSION:

As the primary business advocate, the TriCounty Area Chamber of Commerce provides relevant membership services and **proactive leadership** to enhance economic opportunity and quality of life within our region.

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PRESIDENT'S MESSAGE

CREATING CONNECTIONS

"The Chamber continues to build itself as the premier organization for connecting people, business organizations, government, and strategic partners by enhancing and strengthening opportunities for Members to interact with each other in smaller, more defined groups. With the numerous networking opportunities the Chamber has to offer year round, the door is open to exchange ideas with other business leaders in the community." As per Board Retreat, July 2012

The most common stated reason for businesses joining a Chamber is the interest in expanding and creating a new network. Networking not only offers Members the opportunity to build new relationships throughout the region, but it also opens the door for them to exchange ideas with other talented leaders in business, community, and government.

Networking – Definition as per the Merriam-Webster Dictionary: The exchange of information or services among individuals, groups, or institutions; **specifically:** the cultivation of productive relationships for employment or business.

"The TriCounty Chamber of Commerce has afforded me the opportunity to meet some great people and to not only refer business but have business referred to me as well. I enjoy the various networking opportunities the Chamber offers. I especially like the Power Networking events because this event gives me a pre-introduction to a business, which in turn, makes it easier to set up that first appointment. I feel Power Networking is a must for anyone who is serious about attracting new business! The TriCounty Chamber is a treasure with lots of potential for all of its members!"

— Raymond Maillet, AVP/Branch Manager First Priority Bank

UPCOMING FALL NETWORKING OPPORTUNITIES YOU MAY BE INTERESTED IN:

LARGEST EVENT OF THE FALL

- *Economic Development Luncheon*, in partnership with Valley Forge Tourism & Convention Board – This is the largest networking event for the fall with approximately 150 attendees – attend and make connections with local business leaders! The 2014 Economic Development Luncheon on Thursday, October 23, will focus on how Travel and Tourism affects the tri-county area. The Luncheon will also feature the presentation of the Economic Development Luncheon Awards.

Please review the Calendar of Events on page 36 of this issue for more information on these and other upcoming networking events.

NEW EVENT to the TCACC Fall Lineup!

- *Tri-County Business & Community Expo* – Create Connections with fellow Chamber Members and the general public on Wednesday, November 12 at Norco Fire Company. Exhibitors will have an exclusive networking opportunity from 2 – 3 PM before the expo is open to the general public from 3 – 6 PM. Please see the Marketing with the Chamber article on page 40 for more information on how you can take advantage of this new opportunity to create connections.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

152 High St., Suite 360, Pottstown, PA 19464 • TEL: 610.326.2900 • FAX: 610.970.9705 • EMAIL: info@tricountyareachamber.com

Eileen Dautrich, President, eileen@tricountyareachamber.com

Jeff Dentler, Vice President of Finance, jeff@tricountyareachamber.com

Kitty Papp, Special Events Director, kitty@tricountyareachamber.com

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CALENDAR OF EVENTS



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OCTOBER EVENTS

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8:30 to 10 AM

BUSINESS BUILDER

Limerick Township Municipal Building, 646 W. Ridge Pike, Limerick, PA 19468

This is an opportunity for prospective members as well as current members to grow your network and contacts and learn the best way for your business to maximize value through your Chamber membership. Bring business cards and any informational brochures/flyers about your company.

Please contact the Chamber Office at 610.326.2900 if you have any questions regarding this event. Please RSVP at your earliest convenience. The event is limited to 25 participants.

No Charge; Reservations Required

Sponsored by: Verizon

NETWORKING

Weds., Oct. 15
11:30 AM - 1:30 PM

WOW

The Loft at Limerick Golf Club, 765 N. Lewis Rd., Limerick, PA 19468

Laurie Cusic, President of Beacon Leadership Strategies, will lead a panel discussion based on "Work Through the Eyes of 3 Generations", the Baby Boomers, the Generation Xers and the Millennials. The panel which will include Glenn Ebersole, Hollenbach Construction; Heather Chandler, Sealstrip Corporation; and Denise Davis, C. Raymond Davis & Sons, will discuss the challenges businesses face today in managing these diverse generations to effectively work together.

\$26 per Member (prepaid) \$32 per Member (invoiced); \$35 per non-member

Sponsored by: Glass Slipper Concierge; Limerick Golf Club

Thurs., Oct. 23

11:30 AM - 1:30 PM

ECONOMIC DEVELOPMENT LUNCHEON PRESENTED BY VALLEY FORGE TOURISM & CONVENTION BOARD

Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468

TriCounty Area Chamber of Commerce and Valley Forge Tourism & Convention Board present Diane McGraw, Executive Director of the Office of Travel, Tourism & Film of the Department of Economic Development Investment and Innovation, who will present on the impact that travel and tourism has on economic development in our area. Nathaniel Guest, Colebrookdale Railroad Preservation Trust, will also give an update on the Colebrookdale Railroad.

\$55 per Member; \$400 per table of 8; \$70 per non-member

Presenting Sponsor: Valley Forge Tourism & Convention Board

Co-Sponsor: Montgomery County Community College;

Pottstown Memorial Medical Center

Platinum Sponsor: National Penn; O'Donnell, Weiss & Mattei, P.C.;

Valley Forge Casino Resort

Additional Sponsorship Opportunities Available

Tues., Oct. 28
4 - 6 PM

BUSINESS CARD EXCHANGE

Car-Tel Communications, 173 Holly Rd., Gilbertsville, PA 19525

Join fellow Chamber Members for an evening of networking and hors d'oeuvres! Attendees will receive 20% off any accessories purchased in-store that evening. There will also be several door prizes for the business card drawing.

Members Only; No Charge; Reservation Appreciated

Sponsored by: Car-Tel Communications

NOVEMBER SAVE THE DATES

Thurs., Nov. 6
7 - 9 AM

MEMBERSHIP BREAKFAST

Spring Ford Country Club, 48 Country Club Rd., Royersford, PA 19468

This education-themed breakfast will feature Carolyn Dumaesq, PA Acting Secretary of Education.

\$26 per Member (prepaid); \$32 per Member (invoiced); \$50 per non-member

Sponsored by: Foundation for Pottstown Education; Montgomery County Community College; Pottstown Downtown Improvement District Authority

Weds., Nov. 12

2 - 3 PM
3 - 6 PM

TRI-COUNTY BUSINESS & COMMUNITY EXPO

Norco Fire Company, 144 W. Schuylkill Rd., Pottstown, PA 19465

Vendor Networking

Open to Public

If you have a business, want to start a business, or purchase products from businesses - this is the event for you!

\$150 for Table

Free to businesses and the general public to attend.

Co-Sponsor: Pottstown Area Rapid Transit, Inc. (PART)

Sponsorship Opportunities Available

Thurs., Nov. 13
11:30 AM - 1:30 PM

WOW

Connections on High, Inc., 238 E. High St., Pottstown, PA 19464

Pamela Gockley, President & CEO of Vigilant Corp., will show Members how to discover, define, develop, and defend their personal/business reputation. "Creating Your Forever Reputation" is designed to empower people to take control of their own.

\$26 per Member (prepaid) \$32 per Member (invoiced); \$35 per non-member

Sponsorship Opportunities Available

Fri., Nov. 14
8:30 to 10 AM

BUSINESS BUILDER

Chamber's Conference Room, 152 E. High St., Suite 360, Pottstown, PA 19464

This event is for prospective and current Members. Grow your network, contacts and learn the best way to maximize your value through Chamber membership. Bring business cards and any informational flyers from your company. RSVP at your most earliest convenience. The event is limited to 25 participants.

No Charge; Reservations Required

Sponsored by: Verizon

DECEMBER SAVE THE DATES

Weds., Dec. 3

1 - 2 PM

"MADE IN THE TRI-COUNTY AREA" TOUR - MANATAWNY STILL WORKS

Manatawny Still Works, 320 Circle of Progress Drive, Suite 104, Pottstown, PA 19464

The second in a series of Member tours, Manatawny Still Works is a premier manufacturer of the highest quality hand-crafted, small batch spirits. The tour will conclude approximately at 2 PM with snacks and tastings.

\$10 per Member (in advance); Limited to 25 Participants

Sponsored by: Manatawny Still Works

Tues., Dec. 9
5 - 6:30 PM

ANNUAL HOLIDAY MIXER

Chamber Office, 152 E. High St., Suite 360, Pottstown, PA 19464

Celebrate with fellow Members at our Open House while enjoying refreshments donated by Chamber food & beverage Members.

Members Only; No Charge; Reservations Appreciated

SAVE THE DATE

Weds., Jan. 21
4:30 - 8 PM

BOYERTOWN AREA PROGRESS DINNER

La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville, PA 19525

More details to come. Snow date: Weds. January 28

FOR MORE INFORMATION OR TO SPONSOR AN EVENT. CALL KITTY PAPP, SPECIAL EVENTS DIRECTOR, 610.326.2900

Register today; connect tomorrow. Visit tricountyareachamber.com or call 610.326.5158.



Thank you for helping us grow - the Referral Membership Campaign Drive is in full swing! *Talk Chamber And Collect Cash!*

WELCOME NEW MEMBERS!

Look who's joined... **The following business has invested in YOUR Chamber.** When purchasing goods and services, please keep this business as well as other TriCounty Area Chamber of Commerce Members in mind while you **Always Buy Chamber!**

HR Future Group, LLC
3100 Dotts Way
Landsdale, PA 19446
610.584.2467
www.hrfuturegroup.com
Human Resource Consultants
HR Future Group is a comprehensive human capital management company offering Fortune 500 level experience/services for less than your current costs. Small businesses are the economic and social foundation of our nation. HR Future Group promise to serve them as they have served HR Future Group. Referred by Heather Chandler & Harry Cappa, Sealstrip Corporation

CHAMBER MEMBER UPDATES

If your business moves to a new location or your contact information changes, update your information with the Chamber by calling 610.326.2900 or email jeff@tricountyareachamber.com.



NEW ADDRESS

Edward Jones Investments –
Bonnie Thompson
1831 Swamp Pike, Suite 201
Gilbertsville, PA 19525
610.326.1035.

For more info on Membership, call 610.326.2900 or visit us on the web at tricountyareachamber.com to APPLY ONLINE

UPCOMING BUSINESS BUILDERS:

- Tuesday, October 21st in the Limerick Township Municipal Building, 646 W. Ridge Pike, Limerick, PA 19468
- Friday, November 14th at the Chamber's Conference Room, 152 E. High St., Suite 360, Pottstown, PA 19464

Each Business Builder runs from 8:30 - 10 AM and is limited to 25 participants. Registration is required.

MEMBERSHIP REFERRAL INCENTIVE

Refer a business & they join, you receive a \$50 Referral Reward. It's that simple. The \$50 can be designated towards many Chamber programs and events, including your dues. Referred a new member? Call 610.326.2900 or visit us on the web at www.tricountyareachamber.com

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

36 YEARS

Windstream Communications, Inc.

25 YEARS

American Crane & Equipment Corp.
First Niagara Bank

20 YEARS

North Coventry Township

15 Years

Coventry Christian Schools, Inc.

Michael L. Cross & Co., Ltd.

A. Jackson Ecker, Inc.

Hollenbach Home Center

Kelly Real Estate, Inc.

Manatawny Creek Winery, Inc.

10 YEARS

Building a Better Boyertown

5 YEARS

Meridian Bank

1 YEAR

Altek Business Systems, Inc.

American Heritage Federal Credit Union

Berk Wiper, International, LLC

Dentler's Dog Training, LLC

The Pennsylvania Community Development & Finance Corporation

SERVPRO of Pottstown/Souderton

Member Renewals

Thank you to the following Members who renewed their commitment to make your Chamber a **PRIORITY!**

Americas Best Value Inn Atris, Inc.

Building Industries Exchange (NARI-BIE)

Chester County Conference & Visitors Bureau

Community Music School

Creative Health Services, Inc.

Hollenbach Construction, Inc.

Houck & Gofus Funeral Home, Inc.

Limerick Bowl

Limerick Township Industrial Development Authority
Metro Bank

MidAtlantic Employers' Association

Miller Restoration, Inc.
National Penn Investors Trust Company

Norco Fire Company
Owen J. Roberts Education Foundation

Pennsylvania American Water

SMJ, Inc. Construction Services

Sound Marketing Resources

Spring-Ford Area School District

Tornetta Realty Corp.
TriCounty Community Network, Inc.
World Travel, Inc.

Are you Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success. Contact **Kitty Papp** at 610.326.2900 or kitty@tricountyareachamber.com.



TRICOUNTY AREA CHAMBER OF COMMERCE

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

BUSINESS CARD EXCHANGE

Each month the Chamber holds a Business Card Exchange at a Member Business.

**August
Sponsor:**



**September
Sponsor:**



Chamber Members gathered at French Creek Golf Club in Elverson for the August Business Card Exchange. In September, Members networked at RiverCrest Golf Club and Preserve. The next **Business Card Exchange** will take place on **Tuesday, October 28, 2014**, at **Car-Tel Communications**, 173 Holly Road, Gilbertsville, PA 19525. Build your business, make new contacts and re-connect with current contacts during the event. Attendees will receive 20% off any accessories purchased in-store that evening. There will also be several door prizes for the business card drawing. For more information, visit www.tricountyareachamber.com.

Creating
Connections

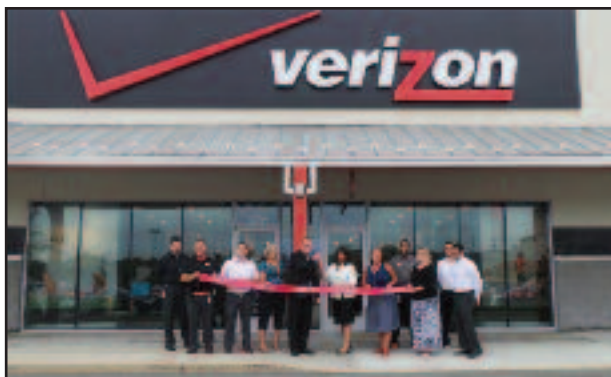
RIBBON CUTTING



**Rahn
Agency -
Farmers
Insurance,**
49 N. Bailey Rd.,
Thorndale,
PA 19372

**Verizon
Wireless,**

223 Shoemaker
Rd., Suite 139,
Pottstown,
PA 19464



**Boyertown
Community
Library,**

29 E. Philadelphia
Ave., Boyertown,
PA 19512

WOW - WOMEN OF THE WORKFORCE

WOW EVENTS ARE HELD AT A CHAMBER MEMBER VENUE AND FEATURE A SPEAKER OF INTEREST TO WOMEN IN BUSINESS, PROVIDING A GREAT NETWORKING OPPORTUNITY FOR ALL MEMBERS.



Alex Rahn and Jeannie Liggett presenting "Advocacy 101" at the September WOW Luncheon.

The September WOW was held at Copperfield Inn in Limerick with an "Advocacy 101" theme. Speakers **Jeannie Liggett**, Government Affairs Manager, Exelon Generation, and **Alex Rahn**, TCACC Governmental Affairs Consultant, presented steps attendees could take in their professional and personal lives to make them feel more knowledgeable about politics.

The next WOW Luncheon will take place from 11:30 AM to 1:30 PM on **Wednesday, October 15, 2014**, at **The Loft at Limerick**, 765 N. Lewis Road, Limerick, PA 19468. The theme for the luncheon will be "Work Through the Eyes of 3 Generations." **Laurie Cusic**, President of Beacon Leadership Strategies, will present tips for attendees to take back and use in their companies. Laurie will also moderate a panel that will include **Glenn Ebersole**, **Hollenbach Construction**; **Heather Chandler**, **Sealstrip Corporation** and **Denise Davis**, **C. Raymond Davis & Sons**.

CLOTHING DRIVE

In conjunction with the WOW program, the Chamber is hosting a clothing drive for women at Creative Health Services, Inc. who are trying to overcome mental health barriers through employment to become self-sufficient. The Chamber invites attendees to bring their unwanted business casual clothing to the WOW luncheon for the drive.

\$26 per Member (prepaid); \$32 per Member (invoiced); \$35 per Non-member; Reservations Appreciated



WOW Luncheon sponsor:



Sponsor a WOW Luncheon

Need a way to promote your business? Sponsor a WOW Luncheon. Sponsors have the opportunity to give a short presentation about their business. Their logos are also included on our website under the event information, WOW emails and Membership emails and the sponsors are also mentioned in social media posts. Right now the following sessions are available for sponsorship: November: "Creating Your Forever Reputation"; December: "Seasonal Affective Disorder"; February: Evening Networking Event; "Using LinkedIn to Build Your Business," April: "Become an Effective Schmooser and Take Your Network to the Next Level" and May: "Lunch with Lucille," book discussion. For more information on this email sponsorship opportunity, contact Kitty at kitty@tricountyareachamber.com or 610.326.2900.

It's as easy as 1-2-3 or ABC – Always Buy Chamber!



**TRICOUNTY AREA
CHAMBER OF COMMERCE**
Building Connections. Creating Connections. Supporting Commerce.

NOVEMBER MEMBERSHIP BREAKFAST



Join us for this
education-focused event!

**Thursday, November 6, 2014
7 to 9 AM**

Spring Ford Country Club
48 Country Club Drive, Royersford, PA 19488
\$26 per Member (prepaid); \$32 per Member (invoiced);
\$50 per non-member

FEATURING:

**CAROLYN DUMARESQ, PA ACTING
SECRETARY OF EDUCATION**



Sponsored by:





TO REGISTER:
SCAN THIS QR CODE WITH YOUR SMART PHONE.
CALL 610.326.2800, EMAIL KITTY@TRICOUNTYAREACHAMBER.COM,
OR GO TO TRICOUNTYAREACHAMBER.COM.

SHARE YOUR JOB POSTINGS AND WE WILL HELP GET THE WORD OUT

The Chamber's RESUME SERVICE allows job seekers to submit their resume to the Chamber, where it will be summarized in a listing that will be included right here in the *Route 422 Business Advisor*. This same information will be shared at our Chamber Membership Breakfast (held every other month). Chamber Member companies may then request copies of resumes that are of interest.

You can POST your company's JOB OPENINGS on our website FREE for 30 days. A link to your job posting on our website is also included in a Chamber email. Chamber Members just need to provide the details for the job posting and who the job seekers should contact and send those details to Jeff at jeff@tricountyareachamber.com.

This month's resumes include:
**Courier / Support Systems (1),
Marketing Manager (2)**

THANK YOU

**Thank you to September's
Email Sponsor:**



**Thank you to September's
Coffee Sponsor:**



**Thank you to
September's Newsmagazine
Insert Sponsors:**



MEET THE AMBASSADOR



TIMOTHY D. FORESTER, ADVISOR FOR THE LIFE FINANCIAL GROUP, INC.

Tim Forester has worked in the tri-county area for 26 years. He and his wife, Linda, "Lee," have two children-Bradley and Erin. His special interests include church, community service, composting, recycling, and Nascar. Tim has been involved in the Boy Scouts, is a Board Member of North Coventry Municipal Authority and the North Coventry Water Authority.

Tim received a B.S. in Accounting from Albright College and is a CPA and CGMA. His business role model is Richard Weidman, CPA. Tim's personal business philosophies are to *be honest, do everything to the best of your ability and do not cut corners*.

Tim is involved with the TriCounty Area Chamber of Commerce through the networking events. He states that he has "met some of the best people through the Chamber" and uses various Chamber Members for services. He also feels it is important to volunteer for the Chamber because it's all about giving back to help make the local community stronger.

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

LEADERSHIP TRI-COUNTY

September kicked off the start of the Leadership Tri-County Class of 2015 with an opening session built around introductions to the nonprofit sector in the tri-county area and teambuilding. The class started off by attending the Chamber's September Membership Breakfast where they learned about the upcoming 2014 election from Dr. G. Terry Madonna.

The class then traveled to the Chamber office to listen to presentations from David Kraybill, Executive Director, Pottstown Area Health & Wellness Foundation, and Paul Coakley, Sr. Manager, HR, John Middleton Co and Leadership Class of 2014 Alumni. David and Paul welcomed the class and explained to them what they should expect over the next 10 months of the program including the climate of nonprofits in the area, a basic understanding of what role boards play in nonprofits, along with a host of other information to help attendees better understand what the next 10 months will look like. Class members also gathered at Fellowship Farm for team building activities to get to know one another better and to build trust within the group.

Participants then gathered at the MCCC University Center for **BoardCorps™: Bootcamp**, The Nonprofit Center's signature immersion into the roles and responsibilities of nonprofit boards. This program will be presented as a series of three 2 hour classes on best practices in board development. The first of the two hour sessions was presented by Laura Otten, PH.D., Executive Director of The Nonprofit Center at La Salle University's School of Business. This piece of the Leadership Tri-County program is happening thanks to the education sponsor for 2015: **Pottstown Area Health & Wellness Foundation**.

Class members will be working on projects for nonprofits in the community over the next 10 months and their energy and positive attitudes will contribute greatly to the success of the program. Stay tuned for updates in future articles in the *Route 422 Business Advisor* to learn more about the Class of 2015 and what they are up to.

Leadership TRI-COUNTY

**The Leadership Tri-County
Class is sponsored by:**

John Middleton
an Altria Company



Over the next 10 months the Leadership Tri-County Class of 2015 will be completing the following projects:

COLEBROOKDALE RAILROAD PRESERVATION TRUST.

Colebrookdale Railroad Strategic Plan

- Frankie Casanas, John Middleton, Co.
- Kevin Keohane, John Middleton Co.
- Cathi Marcheskie-Maziarz, Glass Slipper Concierge

GVF TMA, Communities in Motion, a GVF TMA Foundation

- Janet Haupt, National Penn
- Nancy Poinsett, Borough of Pottstown

POTTSTOWN AREA POLICE ATHLETIC LEAGUE, Marketing / Website

- Sarah Bidlow, Schultz Technology
- Chris Delp, Fulton Bank
- Vicky Kriczky, Frederick Living

POTTSTOWN YMCA, Community Awareness Campaign

- Janice Lee, Borough of Pottstown
- Cindy Noble Mohn, John Middleton Co.
- Lindsey Patience, Pottstown Area Health & Wellness Foundation

MARKETING WITH THE CHAMBER

NEW EVENT FOR 2014-2015 PROGRAM YEAR!



By Heather Tyrrell

Looking for another way to market your new business?

Do you have a new product or service you want people to know about?

Next month, the Chamber is hosting **The 2014 Tri-County Business & Community Expo** on **Wednesday, November 12, 2014**, from **3 to 6 PM**, at **Norco Fire Company**, 144 W. Schuylkill Road, Pottstown, PA 19465. This is a unique event for the Chamber because we are offering free admission to the general public. Only Members can exhibit at the event.

Whether you have a new business or your business has been in operation for a long time, being an exhibitor for our expo is a way to gain exposure! You can talk with people one on one, hand out literature and other items from your company. Not only will you be able to talk about your products and services with attendees, but you will also have the opportunity to network with other vendors from 2 to 3 PM before the doors open to the public. Non-profit organizations are welcome to exhibit too.

To be an exhibitor, the cost is \$150. Included in this price is

- An 8-foot table with two chairs
- A listing of your business in a pre-event press release announcing exhibitors
- A listing of your business on the Expo page of the Chamber's website
- A listing of your business in the *Route 422 Business Advisor*
- Acknowledgement at the January Membership Breakfast

Your business will also be included in our social media posts when we are promoting the expo.

The expo will feature only 40 vendors who are Members so register now to exhibit and make new connections!

For sponsorships or more information, call 610-326-2900, email kitty@tricityareachamber.com, or visit www.tricityareachamber.com.

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

BUSINESS BUILDERS:

During the month of the Membership Campaign, the Chamber encourages current Members to bring their Prospects to a Business Builder.

The next Business Builder will be held from 8:30 to 10:00 AM on Tuesday, October 21, 2014, at the Limerick Township Municipal Building, 646 W. Ridge Pike, Limerick, PA 19468.

Attend and you will meet new people

Market your business with a brief commercial about what you do

Learn how your Chamber Membership can build your business

Speed Network - leave having met and added everyone in attendance to your contact list

Registration is required.
Register online at www.tricountyareachamber.com, email Kitty Papp, kitty@tricountyareachamber.com or call 610-326-2900.

ECONOMIC DEVELOPMENT LUNCHEON

PRESENTED BY

VALLEY FORGE
TOURISM & CONVENTION BOARD

OCTOBER 23, 2014
11:30 AM TO 1:30 PM

COPPERFIELD INN AT LAKESIDE

594 W. RIDGE PIKE, LIMERICK, PA 19468

\$65 PER MEMBER, \$70 PER NON-MEMBER, \$400 PER MEMBER TABLE OF 8

FEATURING DIANE MCGRAW, EXECUTIVE DIRECTOR OF THE OFFICE OF TRAVEL, TOURISM & FILM OF THE DEPARTMENT OF ECONOMIC DEVELOPMENT INVESTMENT AND INNOVATION



"TRAVEL AND TOURISM IMPACT ON ECONOMIC DEVELOPMENT IN THE TRI-COUNTY REGION"

TO REGISTER FOR THIS EVENT:

Scan the QR code, go to www.tricountyareachamber.com, call 610-326-2900, or email kitty@tricountyareachamber.com.



BUSINESS EQUIPMENT RECYCLING DAY

A TriCounty Area Chamber of Commerce Member Benefit!



Tuesday, October 14, 2014
8 to 11 AM

Pottstown Industrial Complex
Keim Street, Pottstown, PA 19464

Please register by Tuesday, October 7, 2014.
Scan the QR Code for a list of accepted items.
For Members Only: No Charge

NO TELEVISIONS OR MICROWAVES
NO PERSONAL ITEMS

Scan your completed form and email it to kitty@tricountyareachamber.com or Fax it to 610.970.9705.



It's as easy as 1-2-3 or ABC – Always Buy Chamber!

SEPTEMBER MEMBERSHIP BREAKFAST

More than 100 people attended the Chamber's Membership Breakfast on September 11, 2014, at Brookside Country Club in Pottstown featuring guest speaker Dr. G. Terry Madonna. Dr. Madonna, Director of the Center for Politics and Public Affairs, at Franklin and Marshall College, gave his presentation on "Election 2014: Politics, Policies, and Personalities."

Before Madonna spoke about the upcoming election, Glenn Ebersole, Hollenbach Construction, provided an introduction for the audience. Ebersole said for more than 30 years, Madonna has taught and written about two specialties: American presidency, American political parties and political behavior. He is the founder of the Keystone Poll which was later renamed the Franklin and Marshall Poll in 2008. Madonna has been featured in various types of media for his political commentary. He hosts a weekly news and commentary program, "Pennsylvania Newsmakers" and writes a bi-weekly column, "Politically Uncorrected."

To start his presentation, Madonna shared his predictions on who was going to be the majority for national politics as well as state politics. "Despite all of the problems that our country faces, despite all of the turmoil, it looks like a status quo election," Madonna said. "We live in a society in which our politics is extraordinarily polarized." Madonna predicted that Republicans would remain the majority in the U.S. House of Representatives. Democrats need 17 seats to take back the majority in the House.

"The Senate is primarily where the action is," he said. "Republicans need six seats to take control of the Senate. The odds are 50 to 65 percent, from the analysts who rate these, that they will reach the magic six number."

For the Pennsylvania Congressional seats, 16 of the 18 are incumbents seeking re-election. All of them will win and the party differential will remain the same for the Congressional seats: 13 Republicans and five Democrats.

Madonna said that Chester County Commissioner Ryan Costello, another Republican, was most likely to fill Congressman Jim Gerlach's seat.

The State House and the State Senate will remain the same with Republicans in control, he said. Madonna said, "You know all of this angst about politics...you know how everyone is upset about the government?"



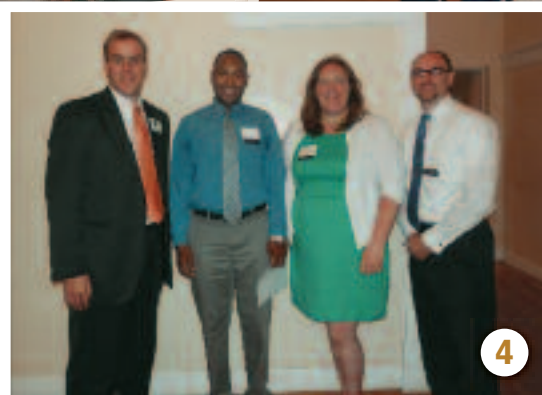
We've had the highest levels of distrust than what we have had in decades. People don't like what they see. One hundred of the 186 (House) are seeking re-election."

Although his predictions were favorable for Republicans for the national and state elections, it wasn't the same for the state gubernatorial race. He said Gov. Tom Corbett is likely to lose against Democrat Tom Wolf. According to the Quinnipac poll, Corbett is 24 points behind. Madonna said he thought Corbett was a "genuinely decent guy," but "he inherited a tough problem."

"Corbett has the lowest job performance (in the mid 30s) of all of the governors that have ever ran for re-election and only a third of the voters give him a positive job performance," Madonna said.

Madonna said a few factors are against Corbett including the investigation of Jerry Sandusky, the perception that he has cut education funding and not being an effective communicator/inability to connect with voters.

He explained people think Corbett cut education funding, but former Gov. Ed Rendell backfilled education funding with \$1 billion in stimulus funds.



1: The Chamber welcomed the following new Members during the breakfast: (L to R) Michele Barrett, Colebrookdale Railroad Preservation Trust; Laura Justiniano, MEMOR Professional Coaching & Consulting; Ron Romanik, Romanik Communications; Alex Rahn, Rahn Agency - Farmers Insurance; Diana Neatrou, Warwick Child Care Center, Inc.

2: Our guest speaker Dr. G Terry Madonna presenting "Elections 2014 - Politics, Policies, and Personalities"

3: During the Membership breakfast, the Chamber took time to remember September 11, 2001. The program began with the Pottstown High School Junior ROTC presenting the colors. Chamber President Eileen Dautrich asked for a moment of silence to remember the lives lost 13 years ago on that tragic day.

4: Thank you to our sponsors: (L to R) Tim Russell, The Life Financial Group, Inc.; John Coakley and Ashley Hoke, Klein Transportation; John Mark Niehls, Coventry Christian Schools

Thanks to our sponsors for this event:



The next Membership Breakfast will take place on **November 6**. The education-focused event will feature **Carolyn Dumaresq, PA Acting Secretary of Education**. Register now online at www.tricountyareachamber.com or by calling 610-326-2900.

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

34th ANNUAL GOLF OUTING & DINNER

The Chamber hosted our 34th Annual Golf Outing & Dinner on September 8, 2014, at Brookside Country Club. Over 80 golfers spent a perfect day on the course.

Play moved at a good pace, golfers were challenged on the William Gordon designed 18-hole course, and at least one hole sponsor was highlighted at each hole.

After golfing, Members networked and enjoyed the social hour, and the buffet was a perfect end to the day for our attendees who had spent the day on the course. The program at dinner featured the announcement and trophy presentation to the winning foursome. The second and third place foursomes were also recognized. Our sponsors were also thanked because we could not hold a successful event like this one without their support. In addition, other contest winners were announced as well as the winner of our 50/50 drawing who walked away with \$265. Each person also left with goodie bags filled with items from our Members.

1st Place Lewis Environmental, Inc.

Rick Lewis
Bob Helkowski
Dan Sheehan
Dave Lindenmuth

2nd Place: The Victory Bank

Richard Graver
H. Steen Woodland
Eric Offner
Jim Phillips

3rd Place Peter Glennon-SEI Don Silverson-The Hill School Thomas Dunn-Vlahos Dunn Insurance John Simodejka-SEI

STRAIGHTEST DRIVE: Norm Pitt, Exelon

CLOSEST TO PIN AT HOLE #17: Troy Long, StandingStone Media/SSM Creative

LONGEST DRIVE: Sam DeSimone, Exelon

A SPECIAL THANK YOU TO THE SPONSORS OF THIS EVENT:

Lunch Sponsor:



Golf Cart Sponsor:



Trophy Sponsor:



On Course Snack & Beverage Sponsor:



2nd Place: (L to R) Rich Graver, Eric Offner, Jim Phillips, and H. Steen Woodland, The Victory Bank



2nd Place: (L to R) Rich Graver, Eric Offner, Jim Phillips, and H. Steen Woodland, The Victory Bank

THANK YOU TO THE FOLLOWING COMPANIES WHO GOLFED:

Barry Isett & Associates, Inc.	Kim Manufacturing Company	Schultz Technology
The Body-Borneman Companies	Lewis Environmental, Inc.	Sealstrip Corporation SEI
C. Raymond Davis & Sons, Inc.	MackKissic, Inc.	Seidel Planning & Design, Ltd.
Canteen Berks County	Maillie, LLP	Spiegle Architectural Group, Inc.
Citadel Federal Credit Union	Main Line Financial Advisors, LLC	Spring Ford Country Club
Clothes to Home, LLC	Marion & Black, LLC	Standing Stone Media / SSM Creative
CzarStar / Kriebel Security	Martin Stone Quarries, Inc.	Stephano Slack & Katz LLC
Edwards Business Systems	Media Fusion Technologies, Inc.	Teleflex
Entech Engineering, Inc.	O'Donnell, Weiss & Mattei, P.C.	The Victory Bank
Exelon	Pottstown Memorial Medical Center	Vitello Law Firm
Fulton Bank	Reading Eagle Company	Vlahos Dunn Insurance
Furniture Soup	Reading Site Contractors	Windstream Communications, Inc.
The H & K Group, Inc.	Romanik Communications	Winning Concepts
Jesse Baro, Inc.		

SPECIAL APPRECIATION TO OUR VOLUNTEERS FOR THE DAY!

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Peter Glennon - SEI
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Carrie Robinson - Schultz Technology
Baran Schultz - Schultz Technology



3rd Place: (L to R) Don Silverson of The Hill School, Peter Glennon of SEI, Tom Dunn of Vlahos Dunn Insurance, and John Simodejka of SEI

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BUSINESS OF THE MONTH

Business of the Month is chosen at random through a business card drawing at Chamber events, or by participating in other Chamber programs, such as surveys. October's Business of the Month was chosen from attendees at the September Membership Breakfast.



GVF team receives 2014 ACT National Award for Marketing & Outreach

GVF

Celebrating its 25th anniversary next year, GVF is the leading transportation advocate in the greater Philadelphia area. GVF is a not-for-profit organization created to further advance travel demand management (TDM) strategies into worksites that will allow employees to make viable choices when it comes to their commute, which ultimately reduces congestion, improves air quality and allows employees to be more productive!

GVF aligns its initiatives in conjunction with its three taglines: Advocacy, Sustainability and Partnerships.

ADVOCACY

GVF advocates for funding that will help enhance the transportation network for this region, which includes funding for trails, roads, bridges, highways, public transit, vanpooling and/or carpooling. Through our public-private partnerships, GVF advocates for priority projects that will help alleviate congestion, as well as further enhancing economic development in our region. Our video series on "Understanding Infrastructure" is an excellent resource to stay up to date with projects occurring in the region. Visit www.gvftma.com/news/video to view these projects.

SUSTAINABILITY

GVF educates and encourages its partners to engage in commuting alternatives such as carpooling, vanpooling, biking and public transit. Through our sustainable awards program, we have recognized organizations including Fortune 500 companies, colleges and universities, developers, health care institutions, engineering firms, municipalities and business improvement districts that represent over 165,000 employees who are making investments in programs that help their employees get to work.

PARTNERSHIPS

GVF works with over 130 private and public organizations, which we refer to as partners since we work cooperatively to find resolutions to the region's congestion and air quality issues.

GVF also operates transportation coalitions to bring together the region's stakeholders and learn about and advocate for specific transportation needs. One of our coalitions, the US 422 Corridor Coalition, is a forum in which the business community, municipal, county and state officials can cooperatively address and seek a resolution of traffic-related problems affecting the US Route 422 Corridor area. We are looking for business participation to collaborate and help to promote the area's orderly growth. In partnership with PennDOT, GVF manages 422improvements.com to provide accurate and up-to-date information for the improvement projects along US 422.

Additionally, GVF hosts four signature events that offer networking opportunities with executive professionals, as well as prominent local and regional speakers.

By partnering with GVF, your organization will:

- Be part of a larger voice
- Expand your network
- Learn about sustainable best practices
- Improve your economic return on investment.

For more information about GVF or to learn about the benefits of partnership, visit www.gvftma.com or contact Maureen Farrell (mfarrell@gvftma.com).



Stay informed on the latest 422 corridor project updates - contact us for more information!

REDUCING TRAFFIC ALONG US 422 THROUGH THE USE OF GAMES

If there is one thing that we all as Americans have in common it is our love affair with competition. This love of competition is evident in our favorite TV shows (Dancing with the Stars, American Idol, and The Bachelorette) and in our love of sports (Go Eagles!). It is this love of competition that has helped to make games an attractive way to get employees to choose alternatives other than driving to work alone.

An example of an impactful commute game is "From 5to4". This European game allows teams of employees to compete against one another to see how many sustainable trips are being made weekly. The "F5to4" website is used to keep track of calories burned and energy saved. The purpose of the game is to capitalize on competition to get employees thinking and using alternative transportation options. These alternative transportation options include carpooling, using public transit, vanpooling and biking to work. There are a number of different variations of mobility games and many can be modified to be run "in house"

at little cost to the employer or employee.

The creators of the "F5to4" game report that participant organizations had an average decrease in their rush-hour solo-driving trips of 20 percent, they saw an increase in bicycle usage by 10 percent, and reduced their carbon footprint of vehicle miles driven by 15 percent (mobilitylab.com). These are significant impacts and if companies along the US 422 Corridor made a concerted effort to participate in some sort of mobility or commute game congestion would be reduced along this notoriously backed up roadway. Reduced congestion equates to greater productivity from employees, lowered transportation cost for companies and improved air quality for all. Here at the Greater Valley Forge Transportation Management Association (GVFTMA) we will be hosting our own "Commuter Olympics" mobility themed game this fall. To learn more about commute alternatives or how to setup a mobility themed game contact RJ Griffin at rgriffin@gvftma.com or visit www.gvftma.com.

ENERGY PRODUCTION IMPORTANT TO PA

Engineering stable energy foundations for Pennsylvania's future is no small feat. Tapping into Pennsylvania's natural resources such as Marcellus Shale, gives the Commonwealth the opportunity to take advantage of the full potential of its natural gas reserves and also create thousands of high quality jobs.

In addition, building and developing nuclear power plants can create further jobs for Pennsylvanians. Natural gas and nuclear power are clearly more efficient than other resources such as wind and solar energy.

Investing in a future of nuclear power and Marcellus Shale will create demand for more efficient and safer plants and platforms. As more energy flows, energy prices for Pennsylvanians will decrease. Safety has always been a concern in regards to energy production but here in the United States safety regulations hold gas and nuclear power plants to the highest standards arguably in the world.

Next, energy bills can be a significant portion of the costs of doing business for a company. The Chamber Member businesses rely on reliable and reasonably priced energy.

Thus, the Chamber opposes any addi-

tional surcharges on energy or utility bills, and asks the legislature to keep small businesses in mind as they debate taxing energy production.

The Chamber supports policies that will encourage existing energy plants to continue operating, and new generating plants to be built.

Careful consideration should also be given to the impact upon generation infrastructure when environmental standards are set, and negative impacts will be minimized by following nationwide standards. Adoption of more stringent, state-specific standards should be reserved for situations where these standards are both supported by sound science and produce benefits that clearly outweigh the incremental costs.

The Marcellus Shale and Nuclear Industry has made a positive impact on local businesses, job opportunities, infrastructure improvements, tax revenue and household income increases in the U.S. Thus, the Pennsylvania economy has continued to benefit from all this growing industries continues to offer.

Alex Rahn, Senior Associate of Wanner Associates. To reach Alex by email: arahn@wannerassoc.com; or by phone: 717.236.2050.

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CAN SOMETHING BE SO BAD IT IS GOOD?



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

I have worked in a number of communities that have attempted to revitalize their downtown, and faced obstacles because of poor housing stock surrounding the downtown.

The commonwealth attempted to address this problem with the Elm Street program. If the housing stock around the downtown is deteriorating, in many cases it deters people from entering the area.

When housing deteriorates, how can the neighborhood turn it around? The government cannot make the only effort toward revitalization. There is a need for a public private partnership to effectuate change. Citizens have to be an active part of the process.

People usually get involved in the process by complaining about the conditions of their neighborhood and seemingly become involved in the public sector merry-go round. Of course, it is just the process at work as there are rules and regulations. It is an understanding of the process by the residents that make the process effective. If there is mistrust or misunderstandings between the groups, a public private partnership will never work.

If a public private partnership can be forged, real estate becomes the issue. Housing is real estate, and real estate normally has some value. If properties on a block are not kept in good repair or have a problematic concentration of tenants, the reputation of the housing stock can be damaged. When the reputation of the area is questionable, housing values fall and the area spins into decline.

One way to turn around a neighborhood is to have a plan for the revitalization. The plan should be based on a five-year, goals and objectives strategy, outlining what the public private partnership seeks to accomplish. The issues relating to a neighborhood cannot be given to a group as a cookie cutter study, but needs to be locally tailored

through the input of citizens. A series of group citizen meetings can provide great insight into what are the real problems behind disinvestment.

I have directed programs like the revitalization in Phoenixville, where the assessed value increased by \$149 million over eight years. The price of housing doubled in most of the depressed areas. Neighbors identified community watch activities to get a reign in on aberrant behavior. That prompted a supportive Borough Council that placed a special priority on having the Police Department work closely with the neighbors.

I have been in the Patterson Park Neighborhood in Baltimore, where homeownership was the goal. The housing stock had so many vacants and burnouts; I also administered a program to create a neighborhood rental corporation where the residents control 100 project-based Section 8 rentals in the area. The area was so deserted that the Section 8 program was used to stabilize the housing stock.

I have worked in the Kensington Area of Philadelphia, where the strategy was to conduct leveraged vacant rehabilitation (LVR) to fix up houses by putting \$60,000 in rehabilitation and sell them for \$30,000 to lower income persons. The problem with the LVR in Kensington was that other people on the block were walking away from their equity and creating more vacants. The blocks were that bad.

(Continued on page 46)



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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 45)

Any combination of programs and strategies will help provide a blueprint for success. I have always thought that the first thing to do is make sure that the nonsense in the community needs to be minimized. When I talk about nonsense, I think of the aberrant behavior that makes the area unattractive to investors and potential homeowners. This involves active interaction with neighbors and the community groups.

Now, how does a neighborhood arrive at being so bad that it is good? When the property values fall enough the area becomes ripe for revitalization. People starting out are always looking for affordable homes to buy. There will be a period in the revitalization when the work of the community to deal with aberrant behavior and exiting housing stock will make the low home values make sense to potential buyers. The existing homeowner becomes the pioneer and the community actions will appear to lessen the risk by virtue of their revitalization activities.

Strategy could include a homeowner revitalization program, like those offered through the Elm Street program, community clean ups, code enforcement or community watch activities. Taking back a neighborhood park can be difficult and a long-term goal but there could be efforts to clean up the park and call in the people conducting illicit business in the park.

In Phoenixville, there were streetscape improvements that led to better lighting, homeowner improvements and an increased ease of opportunity to identify those not conducting their personal affairs in a reasonable

way. Creating an alternate sense of place is essential. A strategy has to possess building blocks with one action building upon another action. The public/private partnership makes a difference in the process. Committed people in both the public and private sectors taking note of events and attempting to make a difference are the key to revitalization.

Arguing about identifying the problem does not help revitalize, and only results in a prolonged period of inaction. 🗑️

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

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Left to Right: Richard Zuber, Brian Gilbert, Craig Kriebel, Barbara Wagner and Ken Styer

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FOR SALE- (ZC2137) 956 POTTSTOWN PIKE, CHESTER SPRINGS- 10 ACRES PRIME COMMERCIAL LAND. 1,000 FOOT FRONTAGE ON ROUTE 100. 9 ACRES RESIDENTIAL LAND ADJACENT ON BLACK HORSE ROAD IS INCLUDED IN PRICE. **\$2,500,000**

FOR SALE- (ZC2162) BERKS COUNTY APPROVED 19 LOT SUBDIVISION- SIZE OF LOTS RANGE FROM 1 AC. TO 7 AC. CALL FOR DETAILS. **\$775,000**

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FOR SALE- (ZC2182) 101 N. YORK ST., POTTSTOWN- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. **REDUCED TO \$18,000**

FOR SALE- (ZC2188) CAMP SWATARA ROAD, MYERTOWN- 112 ACRES OF PRIME DEVELOPMENT LAND- 1/3 MILE FROM I-76, BERKS PARK 70, NEW PET SMART & DOLLAR GENERAL DIST. WAREHOUSES. POSSIBLE TAX CREDITS. **\$4,500,000**

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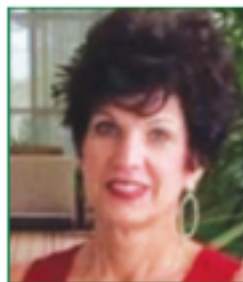
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THE STATE OF RETIREMENT READINESS IN AMERICA TODAY — PART 1



INVESTING IN TODAY'S ECONOMY

By Paul E. Fair, Paul Fair Associates, LLC

When it comes to Retirement Readiness, we're facing a crisis of epic proportion. Many Americans have no idea how far behind the Retirement Planning 8 Ball they really are.

Whether you're retired or very close to it, whether you've accumulated a couple hundred thousand dollars or several million, planning for your retirement is more challenging today than ever.

Let's look at a snapshot of Retirement Readiness in 2014. There are about 55 million baby boomers that are reaching retirement age at the rate of 10,000 a day for the next 15 years. Sadly, baby boomers will be the first generation since the 1930s that will be worse off in their older years than their parents.

You can't watch TV or read a newspaper today without being reminded of the uncertain times we're in, including disappearing jobs, stock market volatility, massive deficits, escalating health care costs, and the overall rising cost of living.

The fact is... the vast majority of Americans haven't saved enough during their 40 years of work to fund a 20 to 30 year retirement, and 33 percent have saved nothing at all.

For those that thought Social Security would take care of you, think again. The average Social Security retirement benefit is \$1,234 a month. That's \$14,800 a year, which puts you just above the poverty threshold.

When there's enough pain, people take action. The pain becomes very evident when you shine a spotlight on the real disconnect between what retirees should have set aside as they enter retirement, and what they have set aside.

Most haven't planned ahead... they're ill-prepared and they need help. This is not your parents' retirement, where your employer held a going away party, presented you with a gold watch and a nice pension with a guaranteed paycheck for life.

Unfortunately, pensions have gone the way of the dinosaur. Companies realized it was cheaper to match employee contributions to a 401(k) plan.

And speaking of retirement? What retirement?... 74 percent of baby boomers expect to continue working once they are "retired" and 40 percent plan to work "until they drop."

On the savings front, it's even worse, with 46 percent of all workers having less than \$10,000 saved for retirement, while 29 percent have saved less than \$1,000.

And we're in debt: 56 percent of retirees still had outstanding debt when they retired.

Bankruptcies for Americans, age 65 through 74, have increased an astonishing 178 percent. The most startling rise in bankruptcies occurred among those 75 to 84, soaring 433 percent. The number one reason is out-of-control health care costs.

In 1991, half of all American workers planned to retire before 65. Today, that number has plunged to just 23 percent. Currently, several proposals to increase the retirement age to 70 are being considered.

(See "Investing in Today's Economy" on page 53)



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33 S 3rd Ave., Royersford, PA. This property is 18,000 SF listed at \$750,000.



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MEDICARE MOMENT

(Continued from page 10)

When truth be told advertising is not exactly telling the whole story. Did you ever wonder how an insurance company can provide coverage for a beneficiary on a zero dollar premium? The old adage that you don't get milk from the cow for free is a poignant one. If a zero premium plan sounds too good to be true than you might want to trust your instincts! A zero premium on a Medicare supplemental plan sounds wonderful until you need it to cover a stay in a hospital. You might want to ask the agent or insurance company whose plans offer zero or little premium payments what "in-hospitalization stay" means. It means that when you are paying \$0.00 dollars to \$300.000/month for a Medicare advantage, have been paying the insurance plan premiums each month faithfully, and they have received your Part B premium payment each month out of your Social Security benefit check of \$104.90/month, will they actually pay for your 1st day in the hospital? The answer is *No!*

Of course I do not want to say that zero premium plans do not have their place in Medicare; they do. Generally though, if you have assets to protect you do not want to test a zero premium plan when you enter a hospital or have a serious illness. Ah, that there is the very definition of insurance....the

"transferring of risk". A zero premium plan is perfect when a Medicare beneficiary is what CMS calls dual eligible which is when a Medicare eligible beneficiary qualifies for both Medicare and Medicaid at the same time. What the plan leaves uncovered on the Parts A and B of Medicare for the beneficiary, the state Medicaid program covers. Yes, that makes sense, but not when unfortunately and far too often, I see seniors in my office who have just enough assets to pay the "uncovered costs", but not enough to take the pain out of paying.

Let me give some real life examples. Medicare, CMS, offers 11 Medigap supplemental plans. One of their plans is the Medigap Plan N, whose benefits include to see any doctor and hospital who bills Medicare, has no referrals, and only has \$10.00 up to \$20.00 to see a doctor, any doctor. The maximum out of pocket in any one calendar year would be \$147.00/yr. Our federal government has provided this plan because they know that seniors want to be in control where they go for healthcare and receive great service all while knowing that if they really have a serious healthcare need they will only be out of pocket \$147.00 maximum for the year other than their copays and premium.

(See "Medicare Moment" on page 54)

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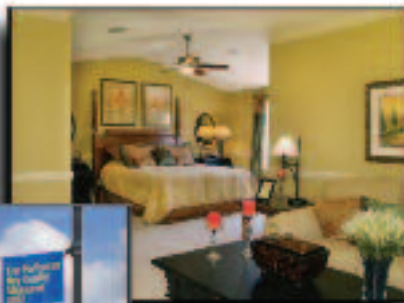
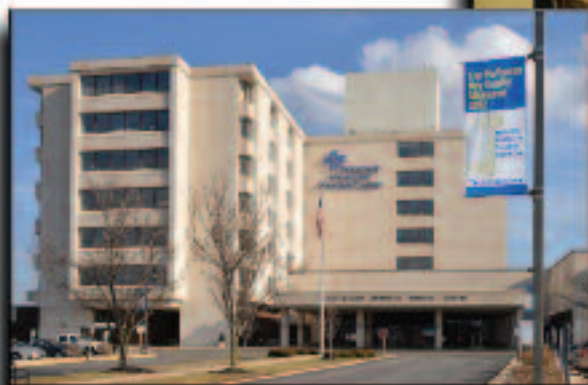
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INVESTING IN TODAY'S ECONOMY

(Continued from page 50)

No wonder 88 mpercent of all Americans are worried about "maintaining a comfortable standard of living in retirement." The old adage that people spend more time planning a two-week vacation than they do their retirement seems to be partly true.

Retirees spend 40 years in the accumulation phase building their nest egg. But for most, that nest egg clearly isn't big enough. As they transition from the accumulation phase to the spending phase, there are a number of issues that must be addressed.

Issues such as longevity. How does longevity affect funding a retirement that could well last 30 years or longer? Retirees today have to plan for the longest retirement ever. In 1900, life expectancy was 47. By 1930, it inched up to 59. By 1960, it was 69. Then it rose to 76 in 1997, inched up to 78 today, and by 2040, it's expected to be 84 years of age.

Reaching age 65 in good health means you've got a 50 percent chance of living to 85 or 88, and a 25 percent chance of living to 92 or 94. There's a very real possibility that you may need 30 or more years of retirement income. The question becomes... will you outlive your money or will your money outlive you?

Aside from longevity, one of the greatest areas of concern is health care. How does the rising cost of health care affect your retirement planning? Nearly three in four cite rising health care costs among their top retirement fears, and rightly so. Retiree health care costs have risen six percent a year since 2002. That's 2.5x the inflation rate for that same period.

Nearly half of high-net-worth individuals say they're "terrified" of what rising health care costs may do to their retirement planning. Yet, 38 percent have never discussed this with their financial advisor. Only 12 percent have taken into account health care costs in their retirement planning. Few issues generate higher anxiety for pre- and post-retirees today.

For example...retirees estimated their per-person health care costs would be about \$5,600 per year. Yet, out-of-pocket health care expenses for a 65-year-old couple retiring today and living for 20 years range from \$250,000 to \$430,000. That's as much as \$10,750 a year per person, which is more than double the amount retirees estimated. That could eat up 35 percent of the couple's annual Social Security benefit and that doesn't include any long term care costs.

(See "Investing in Today's Economy" on page 55)

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MEDICARE MOMENT

(Continued from page 52)

What might this cost you ask? In Montgomery, Bucks, Philadelphia, Chester, and Delaware counties a Plan N for a 65 yr. woman would be \$106.83 and a 65 yr. male would be \$122.83/month. If they both took 10 generic drugs each there would be additional \$12.60/month for their Prescription drug premium and all their drugs at the pharmacy/mail order.

In 2015, drug plan basic benchmark for Part D premiums set by CMS will be \$33.91/month, compared with \$32.42/month in 2014.

Among the 10 most popular drug plans, seven will have premiums rise by as much as 23%. On the bright side, Humana has offered a low cost option plan, Walmart/Humana for \$12.60 a month for 2014, and for 2015 rates for Humana's Walmart/Humana plan will be \$15.70 and will have the lowest priced plan for 2015.

Standard Benefit Design Parameters from CMS.

The table below compares the standard benefit design parameters for a Part D plan for 2015 to the amounts for 2014.

Standard Benefit Design Parameters

	2014	2015
Deductible	\$310.00	\$320.00
Initial Coverage Limit*	\$2,850.00	\$2,960.00
Out-of-Pocket Threshold**	\$4,550.00	\$4,700.00
Total Covered Part D Drug Spending before Catastrophic Coverage***	\$6,455.00	\$6,680.00

* After an individual pays the deductible, he or she is in the initial coverage period during which he or she pays 25 percent of drug costs and the Part D plan pays 75 percent of costs. Once Part D drug expenses (paid by the individual and by the Part D plan) total the initial coverage limit (\$2,960 for 2015), the individual is responsible for a certain percentage of charges based on whether the drug is generic or brand until the individual has reached the out-of-pocket threshold.

** The out-of-pocket threshold is the amount that the individual must pay on his or her own before catastrophic coverage begins. This gap between the initial coverage limit and catastrophic coverage is referred to as the "donut hole."

*** Once an individual reaches the catastrophic portion of the benefit, the Part D plan covers approximately 95 percent of the Part D drug expenses incurred. Cost sharing is set at the greatest of 5 percent coinsurance or fixed copayments (see below). This amount is set by CMS. It is not a total of other amounts listed in this table.

When choosing a new drug plan, seniors need to focus on premiums, copays and deductibles, as well as plan formularies, which tell them which drugs are covered. Beneficiaries should also watch out for restrictions such as prior approval, which requires that the insurer sign off on a medication before it's covered. Another limit to pay attention to is only allowing beneficiaries to get a month's supply of a drug at a time, so they get hit by the copayment each time.

Choosing the right Part D, prescription drug coverage is important for seniors because it can make a big difference in the amount they spend annually on drugs. The professionals at Mainstreetfinancialpartners.com have years of experience researching the best private companies with the benefits that are best suited to each senior's individual needs.

REPORT: SENIORS TO LOSE BENEFITS AND CHOICES AS A RESULT OF CMS' PROPOSED CUTS TO MEDICARE ADVANTAGE

On February 21, CMS, released the 2015 advance notice, which include proposed changes to Medicare Advantage payments for next year. According to a report from Oliver Wyman, these changes, if finalized, would result in a 5.9 percent cut to Medicare Advantage payments in 2015. This would result in seniors facing benefit reductions and premium increases of \$35-\$75 per month, or \$420-\$900 for the year.

If the new changes proposed by CMS are implemented, the program would be hit by a double-digit cut over just a two-year period, causing cost increases and benefit reductions for seniors of \$65-\$145 per month, or as much as \$1,740 over two years, according to the Oliver Wyman analysis.

(See "Medicare Moment" on page 57)



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INVESTING IN TODAY'S ECONOMY

(Continued from page 53)

How about Medicare? Medicare covers roughly 50 million Americans, but many retirees assume incorrectly that employers will continue to pay their premiums during retirement or that Medicare will cover all health care expenses. The reality is...it doesn't. Americans estimated that Medicare will pay for 68 percent of their health care costs in retirement. The fact is... Medicare covers only about 51 percent.

Only one in five are confident in their knowledge of Medicare coverage. And more than half say it's "very to extremely important" they get educated on Medicare coverage when planning for retirement.

While 45 percent expect health care to be their biggest expense throughout retirement, nearly 9 out of 10 are flying blind when it comes to understanding what could be, for many, one of their largest costs in retirement. We believe it's prudent, even essential, to have a discussion about what rising health care costs could do to your retirement planning.

And how about your nest egg? How big of a nest egg do you need set aside to retire comfortably? Many nest eggs are still recovering from the financial crisis in 2008 and 2009. Between 2007 and 2010, the typical family's net worth dropped almost 40 percent, wiping away 18 years of savings and investment. While the market has improved since then and housing seems poised for a rebound, all of these factors have made planning for retirement more complicated than ever. Just 14 percent are "very confident" they will have enough money to live comfortably in retirement. More than 56 percent haven't even tried to calculate how much they'll need to save. ■

Watch for Part 2 of this article in the next (November 2014) issue— How do you know if you're saving enough? To receive Part 2 now call Paul Fair at 610.478.9500. Paul Fair is an investment advisor in Sinking Spring, PA providing retirement and income solutions to clients in southeastern PA. Contact information: Phone: 610.478.9500; Email: paul@paulfairpresents.com; Website: www.paulfairpresents.com.



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Fall brings along a host of new stressors— from sunburn from your last vacation, to back to school shopping, to new workplace hassles. Fewer hours of daylight and the approaching holiday season means that many people feel less rested and relaxed at this time of year. During this busy season, it is especially important to take the time to care for your skin, your health, and your mental wellbeing. Relaxing and rejuvenating spa treatments can help you put your best face forward for business this fall and winter.

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MEDICARE MOMENT

(Continued from page 54)

Cuts of this magnitude could result in a "high degree of disruption in the MA market," including the "potential for plan exits, reductions in service areas, reduced benefits, provider network changes, and MA plan disenrollment," the report stated.

Seniors across the country would feel the impact of these cuts.

The Affordable Care Act already includes more than \$200 billion in **payment cuts**, the vast majority of which have not gone into effect yet, and imposes a new health insurance tax that begins this year. These were real cuts in payments – not reductions in rates of projected growth.

Seniors will see the impact of any new payment cuts in late October 2014, when they begin enrolling in their 2015 Medicare Advantage coverage. Another round of payment cuts would mean that out-of-pocket costs increase, benefits decrease, provider access becomes restricted, and choice of plans is further limited.

Please consider everything as you compare this season, both your medical coverage and your prescription drug needs. Remember that Medicare has provided reasonable and wonderful plans that provide not only fabulous healthcare coverage, but give you complete control of where and who you choose to go to for your healthcare needs.

In conclusion, when unsure or confused as to your appropriate coverage, ways to reduce your out of pocket costs, and the alleviation of your anxiety concerning these decisions, please give us a call at Main Street so that we might be able to present the best alternatives for your needs and those of your loved ones.

Here at Main Street we pride ourselves on carrying every insurance company and plan on the market. When it comes to your specific needs we will individually tailor the right plan for you! Please call us anytime at 800-862-7364. ☑

Sincerely,

Elizabeth Snyder, Broker / owner of Main Street Financial Partners.

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REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

• 171 East Bridge Street, Phoenixville, PA 19460 • 610.933.3070 • fax 610.917.0503

• info@phoenixvillechamber.org • www.phoenixvillechamber.org



The Phoenixville Regional Chamber of Commerce is an independent organization serving the business interests of Northern Chester, Western Montgomery and parts of Delaware Counties.

The Chamber's mission is to "advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the region, address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community."

UPCOMING EVENTS

Friday, October 3rd – Grand Opening and Ribbon Cutting Ceremony with Mod House Vintage

Mark your calendars and save the date and join the Chamber as we congratulate Mod House Vintage on their Grand Opening. DJ's will be spinning music from your favorite decades. Please bring plenty of business cards for exchange – Light fare and beverages will be provided. Time: 5:00pm to 7:00pm. Location: Mod House Vintage, 32 Gay Street, Phoenixville.

Thursday, October 9th – Business Card Exchange with Citadel

Join Citadel and the Chamber for a night of networking and business card exchange. Please remember to bring plenty of business cards for exchange. Time: 5:00pm to 7:00pm. Location: Citadel Federal Credit Union, 558 Kimberton Road, Phoenixville.

Tuesday, October 14th – October Monthly Membership Meeting

Featuring: Business Risks. Sponsor: *STILL AVAILABLE*. Time: 7:15am to 9:00am. Location: University of Valley Forge, 1401 Charlestown Road, Phoenixville, PA. Cost: \$18 for Members, \$20 for Members at the door, \$25 for Not Yet Members.

Tuesday, October 21st – Young Professionals Networking Event

Join the Chamber and the Phoenixville Jaycees for this YPN Event at Molly Maguire's Irish restaurant and pub. This event offers professionals between the ages of 21-40 an opportunity to network with like-minded individuals! Time: 6:00pm to 8:00pm. Location: PJ Ryan's Pub, 233 Bridge Street, Phoenixville.

Wednesday, October 22nd – Business Card Exchange with Susquehanna Bank

Join the Chamber and Susquehanna Bank for a night of networking and tips to improve your "30 second elevator speech". Remember to bring plenty of business cards for exchange. Time: 5:30pm to 7:30pm. Location: Susquehanna Bank, 119 Nutt Road, Phoenixville.

Saturday, November 22nd – Annual Charity Gala: A Season of Giving

The Phoenixville Chamber of Commerce will host its Annual Charity Gala. The Chamber Charity Gala is the business community's way of honoring local non profit organizations for the value and impact they make in our community. This Gala celebrates the work and accomplishments of area non-profits, and helps those awarded to continue their great work throughout the year. This year, a wonderful jazz and blues band will join the event for live musical entertainment, a photo booth will be the memorable favor, and the event will also include incredible auction items. Tickets must be purchased in advance and are \$80/person or \$750/table of 10. In 2013, we had a wonderful sell out event! Time: 5:30pm – 9:00pm. Location: Phoenixville Country Club, 355 Country Club Drive, Phoenixville, PA 19460. Learn more by visiting phoenixvillechamber.org or calling 610.933.3070. Disclaimer: No refunds on event or program registrations will be provided. All sales and registrations are final.

Chamber Launches New Website

The Phoenixville Chamber has launched a brand new website, complete with individual membership directory listings and log-ins, online payment system, relocation and visitor information, and a community calendar. Check out www.phoenixvillechamber.org to learn more!



The ownership of AFC Doctors Express with the Chamber board, staff and fellow members.



The staff and ownership of AFC Doctors Express Phoenixville.

RIBBON CUTTING WITH AFC DOCTORS EXPRESS

On August 13th, 2014, AFC Doctors Express Urgent Care hosted an Open House and Ribbon Cutting with the Chamber and our community. The Urgent Care has a state of the art facility and is open every day with extended hours, under the guidance of professional medical staff. They have on-site lab test, x-rays and prescriptions with no appointments needed to receive care.

PHOENIXVILLE FOOD FESTIVAL 2014

The third ever Phoenixville Food Festival begins Saturday, October 4th at 12pm. Phoenixville First, the local organization of town leaders, has put together a food event that will include a Food Truck Festival on Saturday (time designated above), followed by a restaurant week Sunday - Thursday (10/5 - 10/9). The Saturday event will also feature a Pub Crawl with participating bars. We plan to have free parking in Borough lots, and musical acts, as well as a vendor area. The second Food Festival held on May 3rd brought more than 12,000 people into Phoenixville's downtown for the Food Truck day and great crowds for Restaurant Week. Please visit www.phoenixvillefoodfestival.com for more information and updates. The event can also be followed on Facebook and Twitter at: [facebook.com/PhoenixvilleFoodFestival/](https://www.facebook.com/PhoenixvilleFoodFestival/); twitter.com/PXVFoodFestival, and instagram: [PXVFoodFest](https://www.instagram.com/PXVFoodFest). There will be no rain date for this event. With any questions, please email food@phoenixvillefoodfestival.com.

PHOTO CREDITS TO MIKE IRBY PHOTOGRAPHY



PERKIOMEN VALLEY CHAMBER OF COMMERCE

351 E. Main Street, Collegeville, PA 19426 • 610.489.6660 • info@PVchamber.net • www.PVchamber.net

Welcome to the Perkiomen Valley Chamber of Commerce!

Creating opportunities for members to connect with business professionals, mentors, and potential customers is the Chamber's greatest strength. By taking the leadership role in developing programs that contribute to economic development, quality of life, education, and awareness the Chamber helps members utilize their connections to improve business and create a thriving community for themselves and their employees to live, work, learn and play. We can help grow YOUR customer base in Collegeville, Limerick, Lower Frederick, Lower Providence, Perkiomen, Skippack, Schwenksville and Trappe.

Membership Information: For more information, contact Renee Blomstrom, Director of Public Relations, 610.489.6660 or renee@PVchamber.net. OR, visit the Chamber website for membership application and benefits details: www.PVchamber.net.

UPCOMING EVENTS

October 9, 2014 – Business Expo at Pfizer

The PV Chamber **Annual Fall Business Expo at Pfizer** will be held on **Thursday, October 9, 2014**. This 3- hour event is an opportunity to showcase YOUR business to the 2,500 employees at Pfizer, Collegeville. Admission to the event is restricted to pre-registered exhibitors and Pfizer employees (not open to public). Call the Chamber for details – 610-489-6660 or email renee@pvchamber.net.

October 15, 2014 – Build Your Business Luncheon

The Central Perkiomen Valley Regional Planning Commission (CPVRPC) is a multi-municipal planning effort that includes the Boroughs of Collegeville, Schwenksville, and Trappe and the Townships of Lower Frederick, Perkiomen, and Upper Frederick. Attend the October luncheon and learn how CPVRPC plans to ensure smarter growth in the Region, and better management of future development, while retaining the unique historical, cultural, and natural amenities of the Valley.

Forno Antico, 416 E. Main Street, Collegeville

11:30am – 1:00pm (Networking 11:30-Noon; Presentation Noon – 1:00pm) \$20 for Chamber members – early bird special; \$30 Non-Chamber members

Registration and Details www.PVChamber.net; Inquiries call 610-489-6660 or email info@PVchamber.net.

October 23, 2014 – Business Owner Roundtable

Each monthly session facilitates peer-to-peer discussions that drive solutions for important business issue. Limited to 18 attendees, PVCC members-only. **This month's topic: Reputation Management**

Spring Ford Country Club, Royersford

11:30 a.m. - 1 p.m. \$25 per attendee (includes choice of 1st course and entrée).

Visit PV chamber website for registration/details www.PVchamber.net or contact the Chamber office at 610-489-6660 or info@PVchamber.net.

October 29th - New Member Orientation sponsored by Maillie LLP

New members and prospects are invited to attend the FREE informative and interactive introductory program designed to show you how to make the most of your Chamber membership. Our next session will be held Wednesday, October 29th from 8:30a.m. – 9:30a.m. at the PVCC office, 351 E. Main Street, Collegeville. Pre-registration is required...seating limited to 8 attendees. More details, contact Renee Blomstrom at 610-489-7822 or email renee@PVchamber.net. Register online www.PVchamber.net

October 30, 2014 – Mixer at Penn Liberty Bank – Oaks

PV Chamber Mixer to celebrate the opening of Penn Liberty Bank's newest branch! Meet Tim Merrell, SVP Banking, Oaks and other team members for a grand opening celebration. Bring plenty of business cards to exchange with members and guests! Raffles, food, refreshments.

Time: 5:00-7:00 pm Location: **Penn Liberty Bank, 1630 Egypt Road, Oaks, PA**

This event is FREE for PV Chamber members; \$10 Guests. Call 610-489-6660 or email info@PVchamber.net to register

November 6, 2014 – Mixer at Staybridge Suites – Royersford

The beautiful Great Room with cozy fireplace and comfortable seating is the perfect backdrop for our November Business Card Exchange. Take a tour of the hotel, enjoy food, wine & beer, network with members and guests and take your chance to win one of the fabulous raffle prizes!

Time: 4:00-6:00 pm Location: **Staybridge Suites - Royersford, 88 Anchor Parkway, Royersford**

This event is FREE for PV Chamber members; \$10 Guests Call 610-489-6660 or email info@PVchamber.net to register

IN MEMORIAM OF DR. BOBBY FONG 15TH PRESIDENT OF URSINUS COLLEGE

On September 8, 2014, our community suffered the tragic loss of beloved Ursinus College President, Dr. Bobby Fong when he passed away unexpectedly. The PV Chamber was honored to have worked with Dr. Fong during his tenure at Ursinus College, from 2011-2014. We fondly remember his heartfelt keynote address at the PV Chamber's 2013 Annual Meeting. An excerpt from Dr. Fong's speech offers a message for us all: *"...In living and in choosing, character counts...we need people who honor and follow through on their word, who play by the rules but also know and respect the processes, political and social, from which they can change rules they deem unfair. We need people to have integrity to say "NO" to practices that mislead and injure others, to have the moral compassion and empathy to address misfortunes of others as if they were their own..."*



PVCC Annual Meeting 2013, Dr. Bobby Fong (center), PVCC Chairman Patrick J. Kelly (left) and PVCC Past-Chairman Bruce Zanar (right)

For those interested in making a memorial contribution, the Fong family has requested that gifts be made in support of the planned Innovation and Discovery Center, which was one of Bobby's highest priorities for his presidency. Contributions can be mailed to Ursinus College; Attn: Advancement Office; 601 E. Main Street; Collegeville, PA 19426, with checks made payable to "Ursinus College" and noting tribute to Bobby. You may also make a memorial gift online at www.ursinus.edu/makegift.

SAVE THE DATES:

December 10, 2014 – Mixer at Greenfield of Perkiomen Valley

February 12, 2015 – PV Stars Business Awards Gala

February 19, 2015 – Annual Regional 5-Chamber Mixer – details to follow

FEATURED EVENT

December 4, 2014 – PV Chamber Holiday Mixer

Join us on Thursday, December 4th at the newly renovated Spring-Ford Country Club as we honor the community leaders who are dedicated to serving the Perkiomen Valley region every day throughout the year. Please help us to wholeheartedly say **"Thank You"** to our *Pastoral Leaders, Police and Fire Departments, Emergency Personnel, Non-Profit Organizations, Municipal Officials, School Board Directors, County Commissioners, United States and Pennsylvania Legislative Leaders.*

Two-Hour reception includes delicious stationed and butlered hors d'oeuvres, open bar (house wines/domestic beers & soda) and Dessert. **Silent Auction Baskets, Raffles, Music, Networking & Exhibitors Showcase!**

Spring Ford Country Club, 48 Country Club Road, Royersford

5:00p.m. – 7:00p.m. (New member orientation 4-5pm)

Individual Tickets - \$35pp for PV Chamber member/Spouse; \$50 for non-members. Sponsorship Levels from \$250 to \$1,100.

New Members are invited to attend a special New Member "IceBreaker" Orientation from 4:00-5:00p.m Meet & Greet Board Directors, New Members and Chamber Ambassadors prior to the Holiday Mixer.



Title Sponsors:
TR Insurance



More event details at www.PVChamber.net or call the PV Chamber office at 610-489-6660.



REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

• 313 Ridge Pike, 2nd Floor, Limerick, PA 19468 • 610.489.7200



The Spring-Ford Chamber of Commerce is a community-focused business advocate. We strive to help our member businesses grow while improving the community in which we all live and work.

The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors.

Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!

SAVE THE DATE

October Chamber Mixer – October 7, 5-7 PM

Location: Swede Family Chiropractic, 130 West Main Street, Trappe PA

Our free monthly mixer will be hosted by Dr. Doug Swede at his office in the Trappe Shopping Center. Join us for our regular monthly networking event, with food catered by Baird's Catering.

October Member Lunch – October 23, 11:30 AM – 1:00 PM

Location: Western Montgomery Career and Technical Center, 77 Graterford Rd., Limerick, PA 19468

Speaker: Limerick Township manager Dan Kerr
The cost for members is \$20 and for non-members, \$25.

Young Professionals Network Mixer – October 30, 6:30-8:30 PM

Location: Location to be announced
YPN is a monthly networking event for young professionals, ages 21-40(ish!). This month's mixer will be hosted by Lily Laser and Medical Spa.

Chamber Welcomes New Members

The Spring-Ford Chamber of Commerce is pleased to welcome four new members: Patriot Chevrolet, Henry Dunn Insurance, Painting with a Twist, and Flow Chiropractic and Wellness.

Patriot Chevrolet provides automotive sales and service on Chevrolet and other vehicles as well as outstanding customer service. They are located at 40 Autopark Boulevard in Limerick, in the complex at Route 422 and Lewis Road. Visit www.chevyking.com too see inventory and deals or to schedule service.

Henry Dunn Insurance, managed by Chief Operating Officer Bryant Dunn, has a long history of providing commercial and personal lines of insurance in the area. Henry Dunn Insurance's local office is located in Harleysville at 656 Harleysville Pike. You can visit their website at www.hendrydunn.com for more information.

Flow Chiropractic and Wellness is owned by Kyle Klim, D.C. and is located at 3277 West Ridge Pike, Suite C301 in Pottstown. Flow Chiropractic and Wellness provides chiropractic care for adults and children, massage services and much more.

Painting with a Twist plans to open in the Limerick Square Shopping Center at 70 Buckwalter Road. Owner Karina Barzovsky expects the popular BYOB art studio franchise's newest location to open in early November.

October Membership Lunch – Limerick Township Update

Our October lunch will feature Limerick Township manager Dan Kerr, who will be giving a presentation to our members and guests to update them on things happening around the township. The Western Montgomery Career and Technology Center will host. Member price is \$20; non-member price is \$25. Please register on the Spring-Ford Chamber of Commerce website at www.springfordchamber.com.

Spring-Ford Chamber Connects Businesses with Expo

Things are starting to shape up for the 2015 Business to Business Expo. The 2014 B-to-B Expo was a huge success with hundreds of attendees and more than 50 business and vendors. Now that planning is in full swing, it's a great time to take advantage of early-bird pricing that the Chamber of Commerce is offering on sponsorships and table registrations.

The 2015 B2B Expo will be at Pope John Paul II High School on March 6, 2015 from 11:30 a.m. to 2 p.m. The Chamber is offering an early-bird discount to sponsors and registrants who book before November 15 and pay by January 15!

Event sponsorships fall into three categories. All sponsorship categories include a free booth, your choice of booth location at the show (so book now to get those spots near the entrance!) and your logo printed on all the show materials. Each category also has some unique benefits, too.

Platinum Sponsorship is \$2,500. In addition to the shared benefits, a Platinum Sponsor will receive a quarter-page ad in our newsletter for six months, a full-page ad in the show program, a banner ad on the Chamber website and an invitation to speak at a monthly Chamber lunch or breakfast.

Gold Sponsorship, for \$1,000, includes the shared benefits plus a four-month quarter-page newsletter ad, a half-page ad in the program, and a banner ad on the Chamber's website.

Silver Sponsorship, for \$500, includes the shared benefits plus a business-card sized ad in the newsletter for two months and a quarter-page ad in the show program.

Booths are also available for chamber members and non-members. The non-member price is \$400, and member price is \$250. This price includes a 6-foot skirted table, a piped and draped booth, exhibitor signage and badges, and a listing in the show program. Ad rates are also available for the program. Please contact Alyson D'Alessandro, Director of Membership and Marketing at alyson@springfordchamber.com to take advantage of the early booking discount and sign up now!



Rain Delay Is No Spoiler Of Limerick Community Day

Limerick Community Day 2014 was, in a word, outstanding! The late summer weather was beautiful, the enthusiastic crowds were large, and the atmosphere in the park was upbeat. Had it gone on as planned on Saturday, August 23rd, the story would have been different, since the predicted stop in the rain never happened.

Crowds made their way through the Chamber Business Expo, giving exhibitors a chance to promote their products and services in an informal, friendly atmosphere. While the helicopter demonstration didn't happen because of the date change, the inflatables, food stands, farmers market, craft fair, nonprofit organization tables, and the fire department displays meant there was still plenty to see and do. The festivities were opened by the award winning Spring-Ford High School Golden Rams Marching Band. The talented students from Rock'n'Roll After School music school also entertained in the afternoon.

All in all, it was a good day to do business, to enjoy the sunshine, to meet and make friends, and to be proud to be a part of this community.

August Lunch Topic Focused On Customers



Todd Rogers of Breaking the Mold Business Coaching is a self-proclaimed "business junkie" who helps businesses focus on their goals. Todd believes that healthier businesses mean healthier communities, which in turn lead to healthier families.

At the Spring-Ford Chamber's August lunch presentation titled "Knock-Knock Who's There?" Todd asked those present to consider a few fundamental business questions about our customers, our most valuable business asset: Who are our customers, what are their buying preferences, and why do they buy or not buy from us?

Todd explained that the keys to business growth were simple 1) find and attract business leads, 2) convert leads into customers, 3) increase the average customer's purchase price, 4) increase the customer's buying frequency and 5) reduce the cost to the customer to help retain them as a buyer. He then showed us how to calculate the value of a customer as follows: (# purchases per time span) X (profit per purchase) X (buying lifespan) = customer value.

To get and keep customers, your business must have a customer orientation, credibility, reliability, integrity, and deep understanding of the customers' needs and goals. Todd said that the latter is more than spoken needs, at which level every business is just a "commodity." Uncovering unspoken and unrecognized needs of the customer will set your business apart. When Henry Ford was first building automobiles he famously said, "If I asked people what they wanted, they would have said a faster horse." Having the right staff attuned to uncovering those other needs is fundamental to making this work to grow your business. Todd also explained that they must have a positive attitude, learn customers' names, remember previous purchases, look for hidden needs, and make suggestions.

Todd's engaging talk was filled with real life practical examples and interaction with the attendance. A lively, varied, discussion followed his presentation. We all left energized and with ideas to implement.

Using Facebook to Screen Job Applicants

MARKETING SOLUTIONS

By Maria Novak



These days, almost every business checks Facebook as part of their applicant screening process. And it turns out many employers are misreading the information they glean from this social media giant.

A new study from North Carolina State University shows that many organizations may have a fundamental misunderstanding of online behavior and, as a result, may be eliminating desirable job candidates.

Finding: Employers may be looking for the wrong things on social media profiles. Researchers at NCSU tested 175 study participants to measure the personality traits that companies look for in job candidates, including "conscientiousness, agreeableness and extraversion." The participants were then surveyed on their Facebook behavior, allowing researchers to see which Facebook behaviors were linked to specific personality traits.

But the researchers found no significant correlation between conscientiousness and an individual's willingness to post content on Facebook about alcohol or social drug use.

Companies that are looking for extroverts, such as those hiring for sales or marketing positions may be doing themselves an even worse disservice. This same study found that extroverts were significantly more likely to post about drugs or alcohol on Facebook. So companies weeding out those applicants are likely to significantly limit the pool of job candidates who are extroverts.

However, the researchers did find one online indicator strongly correlated to the personality traits that employers look for: Study participants who rated high on both agreeableness and conscientiousness were also very unlikely to insult other people on Facebook.

Conclusion: If employers plan to keep using social media to screen job applicants, this study indicates they may want to focus on eliminating candidates who "badmouth" others or share generally negative posts and strong opinions and not necessarily those who post about drinking beer or socializing on the weekends. 🍷

Maria L. Novak Dugan is president of Marketing Solutions & Business Development, a firm in West Chester, PA, offering creative marketing services and goal implementation for small & medium sized businesses. For more information, contact Maria at 610.405.0633 or MariaNovak001@yahoo.com or visit www.Maria-L-Novak.com.

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