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Cover Story: Featuring a diverse mix of over 400 stores, the iconic King of Prussia Mall continues to expand its range of the most sought-after names in retail and dining.



A variety of gift giving options, dining, and services to help make your holiday unique and special.

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Published by: MACnificent Pages, P.O. Box 334, Pottstown PA 19464-0334

Subscribe online! www.422bizmag.com

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KING OF PRUSSIA MALL

Features Diverse Mix of Over 400 Stores

As cooler air creeps in, shoppers everywhere are reminded that the hustle and bustle of the holiday season is just around the corner. With new data showing that U.S. retailers may have a stronger holiday shopping season this year¹, mall-wide competition grows fierce in providing the best shopping experience for customers, from offering diverse retail and dining options, holiday amenities, special events and programs.

Featuring a diverse mix of over 400 stores, including Nordstrom, Macy's, Neiman Marcus, Bloomingdale's, Lord & Taylor, and a collection of luxury retailers unsurpassed in the region, the iconic King of Prussia Mall continues to expand its range of the most sought-after names in retail and dining. Since last holiday season, King of Prussia added several new options for every taste and budget including: Cantina Laredo; Chipotle Mexican Grill; David's Tea; Everything But Water; Gap Kids / Baby Gap; Francesca's; Hartmann Luggage; Helzberg Diamonds; Oakley; Ollo Fresh; Pandora; Pinkberry; Saint Laurent; Ted Baker; Torrid; UGG Australia; Uniqlo; and Visionworks.

"At King of Prussia Mall, customer satisfaction is our utmost priority," said Director of Marketing and Business Development Kathy Smith. "We are committed to providing customers with a distinct, unparalleled shopping experience

For those fearless enough to brave the shopping center's three million square feet of space, rest assured: King of Prussia Mall will continue to offer extended holiday shopping hours and amenities to ease customers' holiday shopping woes. As in years past, the mall will offer its Holiday Shopper Shuttle, which will circle all buildings and stop at nine different entrances to the mall.

Courtesy Shuttles will provide an added convenience, navigating shoppers to and from their vehicles. Once inside the mall, customers can stop by one of the mall directories to speak with a greeter for assistance, or choose to text or dial the help line number to speak with a Guest Services representative, in addition to checking your coat and bag. The free mobile application provides shoppers with valuable real-time information like store locations, ongoing sales and dining options.

(See "Cover Story" on page 11)

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ROUTE 422 HOLIDAY GIFT AND SERVICES GUIDE

This year's guide focuses on a wide variety of great gift, dining, and service providers to help make your holiday party planning, shopping and preparations unique and special this year. From jewelry, clothing, and fine art, to antiques, unusual gifts, delicious food and specialty services, this year's guide offers something for everyone on your gift list.

The Goldsmiths Ltd.

There are other jewelry stores like the Goldsmiths, just not very close to this area. A few minutes are all it takes to realize the place is a little different. As soon as you walk in the door, if you look to the left you see the watchmaker's station... That's right, a watchmaker in the store, live and in person. To the best of our knowledge, there is no other jewelry store in the county with a watchmaker on staff. It could be as simple as a new battery or crystal replacement, or as complicated as restoring a vintage pocket watch. It's done right here, as well as small clock repair.

Move a little further into the store and the cases are filled with silver jewelry created by artist hand picked by the owner

as well as pieces made by their own craftsman. A little deeper in and gold starts to fill the shelves. Again, the jewelry is just a little outside of the mainstream, offering the individual with eclectic and/or tailored taste the possibility of finding a piece that will compliment their wardrobe, personality, or gift needs.

Only half way in and now the center cases steal the show with a variety of engagement rings, wedding bands (some made with meteorite and others with exotic woods), anniversary bands and a collection of some of the country's finest artist, like Simon G and George Sawyer as well as the Goldsmith's own designs. A selection of diamonds and precious stones is on hand for the offering and resources developed over years in

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the trade broaden their access to virtually anything jewelry and gems

The Goldsmiths has five basic departments:

- Watch Service.
- Jewelry Repair and Service.
- Jewelry and Gemstone sales.
- CAD/CAM jewelry design and 3D printing.
- Scrap gold and silver recycling and repurposing.

Moving to the back of the store a visitor is next greeted by the jewelry service department. Ring sizing, stone setting, prong and chain repair, and all aspects of repair and manufacture are skillfully done right there in their workshop using lasers, torches, tumblers, and all of the current tech.

What's possible on a small scale now could not have been imagined ten years ago. So much so that the flagship of their services is in the area of Computer Aided Design, or CAD. After years of building jewelry using traditional methods, digital technology has moved in.

That brings the visitor to the custom jewelry section. The icons and symbols in life are often tangible reflections of our personality that can be worked into a design. A complete discussion of the possibilities in this area of the business and all of its potential offerings is beyond the scope of this article. A visit to the Goldsmiths will surely be enlightening.

For additional information, visit the Goldsmiths Ltd., 80 Commerce Drive, Wyomissing, Pa 19610, and call 610.374.0800; www.thegoldsmithsltd.com.

Weitzenkorn's

Back in 1864, when Abraham Weitzenkorn opened his first clothing store at 108 S. Hanover Street in Pottstown, there were as many as 30,000 men's clothing stores around the country. Today, Weitzenkorn's is one of about 1,000 remain stores.

Now located at 145 E. High Street in downtown Pottstown, Weitzenkorn's survived and thrived for the last 150 years, through all the economic ups and downs and demographic and digital shifts in buying patterns, by emphasizing traditional value, quality, and service as they carry on a proud tradition of providing distinctive men's wear.

Now run by the fourth and fifth generations of the Weitzenkorn family, Weitzenkorn's is a notable exception to the prototypical cookie-cutter men's store found in strip malls and shopping centers today.

As they celebrate their 150th anniversary, Weitzenkorn's remains true to the company's founding principles.

"My father always said you should operate a business as if you are in the middle of a cornfield," said Marc Weitzenkorn, company president. "Give customers a reason to come to you and treat them as if you want them to come back."

"We've tried to keep relationships with customers as close as possible and have stayed active and visible in the community," adds Company CEO Gregg Weitzenkorn.

The brothers are excited about the 150th anniversary celebration because there is a clear path to the future with the addition of a fifth generation. In 2011, Gregg's son Aaron joined the family business. His project was to develop a website and introduce online sales. "I think it is very important for any brick-and-mortar store to embrace the online shopper," Aaron said.

Weitzenkorn's offers fine lines of men's wear for all sized men and occasions, along with expert tailoring. Weitzenkorn's is a full-line men's store, with a wide selection of suits, sport coats, slacks, denim, sportswear, furnishings, ties, belts, hats, outerwear and shoes.

Over the years, Weitzenkorn's has diversified and put an emphasis on brand-name casual wear and added a big and tall shop, as well as contractual division providing shirts and blazers with customized logos for businesses and institutions. They also offer washable restaurant formal wear and tuxedo rentals. Quality suits remain a fixture, with sizes ranging from 36 to 70.

For more information, please visit Weitzenkorn's at 145 E. High Street in Pottstown; call 610.323.8810; and visit www.weitzenkornsmenswear.com.

Sabre's Fine Jewelry

Sabre's Fine Jewelry, conveniently located at 416 E. Main Street in Collegeville, has been serving the residents of Collegeville and surrounding areas for 39 years.

(Continued on page 8)

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ROUTE 422 HOLIDAY GIFT GUIDE

(Continued from page 7)

Owners Pete and Carmella Sabre built their business chiefly through referrals from satisfied customers, who bring in friends and family, including children and grandchildren. "Our family wants to be your family's jeweler," is the Sabre's motto. Pete and Carmella have put together a knowledgeable staff, with over 30 years of experience. This summer, Jamie Wendel joined the Sabre family full time, as president and manager, after 30 years in the banking industry, serving the tri-county area as a community banker.

James McKale, gemologist, Stacy Challenger, jewelry sales consultant, Ron Pallasky, Internet sales consultant, and Mark Haywood, jewelry mechanic, round out the friendly and knowledgeable Sabre staff. The Sabre "family" is dedicated to 100 percent customer satisfaction. Sabre's offers a wide range of fine jewelry, the largest collection of estate jewelry on the East Coast featuring many unique pieces, and a huge selection of gift items. Sabre's also offers on-site repairs and appraisals.

"We have thousands of gift items for all ages and budgets," said Jamie Wendel, "including over 1,000 baby gifts and collectables." Wendel said that Sabre's has very competitive pricing on custom work and ready-made pieces. Sabre's also accepts trade-ins, and pays top cash for gold, silver, diamonds, coins, and antique and estate jewelry.

Sabre's has more than 2,000 diamond engagement rings and wedding bands starting at \$180.00. They have over 1,000 diamonds of all shapes and sizes in stock, some as low as 20 percent below jewelers' cost. They can beat all Internet and factory outlet prices.

Sabre's showroom features more than 5,000 pieces of antique and estate rings, bracelets, necklaces, pendants, pins, watches, cameos, and earrings. They also carry over 1,000 pieces of men's jewelry, rings bracelets, tie tacks, cuff links, money clips, and tie bars.

Sabre's Fine Jewelry offers gift-wrapping at no additional charge. For your convenience Sabre's offers 90-day store layaway with no interest. For additional information, please call 610.489.2200, and visit Sabre's showroom at 416 E. Main Street in Collegeville.

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A to Z Vacuum has been a staple in Berks County for over 55 years, providing the lowest prices and best service to our customers. We are your **full service** source for vacuums, vacuum accessories, floor cleaners, ceiling fans, air purifiers, heaters, Tiffany lights and more.

Since 2012, our new location at 350 North Park Road offers our customers easy parking and an expansive showroom with over 300 vacuum models for you to see, operate and compare! We carry largest selection of models & variety of cleaners including Hand Held Lightweight, Uprights, Canisters (with/without Power Nozzles), Shop Vacuums and Industrial Powerhouse Units. Do you have difficulty with heavy vacuums, pet hair, stairs, hardwood floors, multiple flooring types? Our knowledgeable sales staff can help you find just the right vacuum for your specific needs. We also carry an enormous inventory of vacuum parts, bags, filters and belts.

Unlike like department stores, we service every make we sell. Our expert, in-house repair staff services over 4000 vacuums a year as an Authorized Service Center for Simplicity, Dyson, Miele, Sebo, Panasonic, Hoover, Dirt Devil, Royal, Electrolux, Eureka, Sanitaire, Rug Doctor and more. Not only do we offer service, but for some models we offer extended A to Z Warranties. This special offer can actually double your coverage.

A to Z Vacuum is an authorized distributor of Lampe Berger oil lamps and luxury fragrances for homes and businesses. We carry a wide variety of lamps, essential oils and accessories. Lampe Berger is known for being the finest maker of Fragrance Lamps and Fragrance in the world. As the original makers of the Fragrance Lamp, this company has had decades of practice in perfecting this top of the line home fra-

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grance system that is unsurpassed in destroying odors and killing airborne bacteria while filling a room or home with unforgettable fragrance. The lamps are safer than scented candles because there is no open flame. With 80+ styles/colors and 50+ fragrances, you'll be able to choose the perfect gift for any home or business. Stop by today for a complete demonstration.

This holiday season visit A to Z Vacuum & Fan, 350 N. Park Road, Wyomissing, PA 19610 or call (610)374-4888. www.atozvaccum.com Store Hours: Mon-Wed 9-6, Thu-Fri 9-7, Sat 9-5

Limerick Car Wash

Limerick Car Wash, located at 838 N. Lewis Road in Limerick, is open Monday through Saturday from 8 AM to 5 PM, and Sundays 9 AM to 3 PM. Gift certificates and Pre-paid Discount Cards are available. Fleet accounts are welcome.

The #1 Exterior Basic wash is only \$8.00. The #2 Exterior Plus wash for \$10.00 includes Wheel Brite,

Undercarriage Wash and Clearcoat Protectant. The \$12.00 #3 Exterior Complete wash includes Rain-X Complete Surface Protectant, Clear Coat Polish, Wheel Brite, and Undercarriage Wash.

Interior Detailing is available for \$90.00 for cars and \$130.00 for SUVs. Exterior Detailing is available for \$100.00 for cars and \$120.00 for SUVs. Full Detail (interior and exterior) is \$170.00 for cars and \$220.00 for SUVs. Available extras include: Engine detailing; Removal of road line painting in vehicle; Pinstriping; Leather conditioning; Compounding; and Scratch removal. Prices will vary due to vehicle size and condition. Weather conditions may cause the car wash to be closed.

Gift certificates are available all year long and make great gifts for Christmas or other special occasions. For additional information, please call 610.495.1730 and visit www.limerickcarwash.com.

Warrick Jewelers

Warrick Jewelers owned by Doris Powell has been in business for over 50 years. We carry one-of-a-kind Designer Jewelry in sterling and gold with prices starting at \$50.00. As an IJO Master Jeweler, Warrick has many pieces unavailable to other Jewelers.

Purchasing, giving and wearing jewelry is a very personal experience. We all enjoy different pieces of jewelry for a variety of reasons. Maybe you remember your first gift of jewelry, perhaps from your parents, which made you feel quite grown up. Perhaps your memory is the bittersweet joy of restoring your late grandmother's ring so you can wear it and think of her. Whether your memories are filled with the excitement of opening a gift of jewelry from a loved one, or of selecting a much deserved gift for yourself, jewelry evokes many emotions. Our line of Designers make each piece of jewelry unique and special.

(Continued on page 10)



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ROUTE 422 HOLIDAY GIFT GUIDE

(Continued from page 9)

Warrick Jewelers takes our role in helping you make the best choices for you and your loved ones very seriously. After all, we are privileged you have selected us to be part of these special times in your life.

Please visit us on Facebook or our website at www.warrickjewelers.com, or at 180 Old Swede Road, Suite 105, Douglassville, Pa. 19518, or call us at 610.385.0506.

Reflections Hair Design Salon

At Reflections Hair Design Salon, it is part of our mission to lead our guests to the discovery of your personal style. Started in 1973, the salon has been passed down to the second generation and the concept of "Every client is important and deserves to be treated as a welcomed guest" lives on. Reflections continues its quest to create a great relaxing experience where the client discovers their inner personality and beauty through our services.

In the professional world, we want to help our clients build confidence to effectively portray their intelligence and capability in handling daily pressures. This starts with their outer appearance. With our commitment to a thorough consultation, we are able to help our guests choose the right color, cut, and style to outwardly project that they can be taken seriously in the workforce while still looking their best and feeling beautiful. And, we finish this off with our Mirabella makeup!

Entering the Holiday season, you may desire a more glamorous appearance. Reflections can create that special hairstyle and make-up application for those holiday parties. Join us on Tuesday, December 2nd from 4:00-8:00, and begin to celebrate the Holidays with us.

Sample these services for only \$5.00: Polish Change; Hydrating Paraffin Dip; Instant face lift Eyebrow Wax; Lip or Chin Wax; Bang Trim. Save even more and sample these services for only \$10.00: Express Facial; Conditioning Treatment; Keratin Bang Smoothing Treatment.

Reflections is located at 939 E. Schuylkill Rd., Pottstown, PA.



The SunnyBrook Foundation Presents... The Swing Fever Dance Band!

The Swing Fever Dance Band returns to the Historic SunnyBrook Ballroom in Pottstown on Saturday, November 22. The 19 piece "Big Band" emphasizes the music that was popular in the 1930s and 1940s, when patrons to the historic ballroom danced to the music of most of the big bands leaders like Glenn Miller, Benny Goodman, Guy Lombardo to name a few.

For nearly 30 years, The Swing Fever Dance Band has entertained east coast audiences at corporate functions, WWII reenactments, community centers, festivals, military reunions, private parties, wedding receptions, NYE parties and other events. Each November the band hosts a dance at the Historic SunnyBrook Ballroom located in Pottstown, Pennsylvania. Swing Fever's focus is on playing music that's not only entertaining, but gets their audience dancing making them a band the audience is sure to

love. Swing Fever Dance Band has performed all over the Eastern United States, on cruise ships and on European tours.

For tickets and information, please call 484.624.5187; email: sb@thesunnybrookballroom.net; and visit www.thesunnybrookballroom.net.

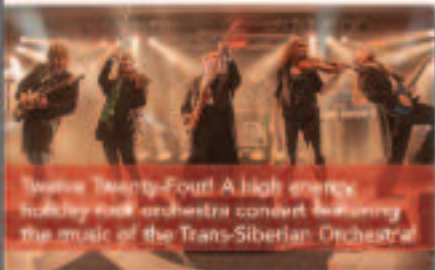
Grief at the Holidays

By Randal S. Doaty

How do you acknowledge sorrow in the season of joy? Whether in your home or the workplace, it can be difficult to know the right thing to do for those who are struggling with grief. The holidays are an especially painful and uncomfortable time for those who have lost a loved one — even many years after a loss has occurred. Those who appear to be sufficiently healed from their loss have probably mastered the art of hiding their pain.

When it comes to expressing holiday wishes to someone in mourning, you will

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find you have more opportunities to do the wrong thing, than the right thing. Let's start with the right thing. It is important to acknowledge the loss and the pain mourners are experiencing. A simple note, kind words or other modest expression in a private setting is best. Those who struggle with grief often feel forgotten by those who don't know how to comfort them. Don't be intimidated by their tears. It's OK to cry.

Now for the bad things. It's not your job to cheer them up, take their mind off their loss or keep them so busy they forget about their grief. All of these things are impossible. They are experiencing a season of mourning. Their pain and sorrow is a natural part of their long, slow healing journey. Don't try to rush them through this important process. Although you may feel better if you force mourners to smile, you are not doing them any favors.

Grief in the workplace is especially complicated. Trying to navigate a diverse group of people with various beliefs, personalities and sensitivities is difficult for the bereaved. Co-workers are also uncomfortable when everyone is singing and laughing, yet one of them is crying. A good manager must be prepared for ways to maintain a comfortable balance for everyone involved. In the workplace, grief management is a necessary strategy for the benefit of all. It can actually strengthen relationships.

Randal S. Doaty is the founder of Glass Tears, Inc. and a grief support group facilitator. For more information about grief support at the holidays, you can reach Randy at rdoaty@doaty.com

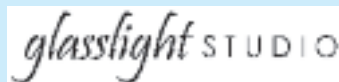
Glasslight Studio

Nestled in the valley just below Saint Peters Village is Chester County "Little Gem" Glasslight Studio. For 33 years Glasslight designer/craftsmen have been creating with hot glass. Walk in the front door and you will find yourself immersed in a setting of glass — from sparkly clear icicles to colorful Christmas balls, vases, candlesticks, flowers, bowls, tumblers, menorahs and lamps. In the back room, you may find a special project or chandelier in the works. Visitors are always welcome to browse the showroom and watch the action in the glassblowing studio.

Owners, Joel and Candace Bless have cultivated a distinctive niche for the studio in lighting. Many Glasslight customers say they have searched far and wide for lighting that has both quality and visual appeal and finally found it here. Working with both hot glass and metal, Glasslight artists have fashioned a signature line of table, floor and ceiling lamps, each available in a vast array of color and pattern choices. As every piece is made by hand, each one has its own individual character. Offering custom color as well as size and shape gives clients the rare opportunity to have their personal lighting vision realized.

December brings a special excitement to the studio. Glasslight artists are busy creating holiday items for truly extraordinary gifts and decorating. Festive works available for purchase range from Christmas balls and pickles to elegant menorahs. Beginning December 6th through the 21st, the studio holds Holiday Open House hours from 10 to 6 on

Saturdays and 11 to 5 on Sundays. As part of this year's holiday fun, Glasslight is offering a memorable opportunity to blow your own ornament on Sundays Dec 14th and 21st. The cost is \$45 and the ornament will be ready for pick up in two days. Reservations are highly recommended. Please call 610.469.9066 for more information. Wishing everyone a warm and joyful season... The Glasslight Team.



Neiman Marcus Last Call

Current fashion. Amazing savings. Top names. Renowned for our highly sought-after fashion finds from Neiman Marcus, we also feature the very latest styles direct from top designers like Michael Kors, Vince, Eileen Fisher, St. John, John Hardy, & more!

Shop Neiman Marcus Last Call for your holiday gifting needs and save up to 65% off suggested designer prices on a fabulous collection of presents for all on your list. We have sleek ties for men, luxurious cashmere for all, boxed jewelry for her (just add a bow and you're good to go!), gourmet sweets for the foodies, and many more items everyone will be sure to love.

And treat yourself as well! With all the savings, you'll be able to look fabulous and still be frugal this holiday season.

Neiman Marcus is located at 18 Lightcap Road, Suite 753, Pottstown, Pennsylvania 19464; 610.326.4230; LastCall.com/Store. 🛍️

COVER STORY

(Continued from page 4)

If finding the perfect gift for your loved one is proving troublesome, take advantage of King of Prussia Mall's personal shopping program with Style Setter Jessie Holeva and enjoy either a concierge service for her to shop on your behalf, or a custom shopping tour of King of Prussia by texting [ADVCE199](https://www.kingofprussiamall.com/text) to 74666. Once you've made a few purchases, head over to the Gift Wrap Center on the upper level of the Plaza next to Steve Madden and support a variety of charitable organizations while putting the final touches on your holiday gifts.

While it's easy to get bogged down checking off those items on your holiday "To Do" list, don't forget to celebrate what the season truly brings: spirit! King of Prussia Mall will again enrich the holiday season by holding a variety of festive events for the entire family, starting with Santa's Arrival Friday, November 7.



The fun continues when four-legged friends are invited to join the celebration for Pet Photo Night on Sunday, December 7, 6:00-8:00 PM in The Court. Through the end of the year, enjoy listening to the soothing voices of holiday carolers as they keep the holiday spirit alive. 🎶

¹ Accenture 2014 Holiday Shopping Survey

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2014 PA Conference for Women Draws Record Crowd



PRINCIPLES FOR LEADERSHIP

By Kayte Connelly, Best Principled Solutions LLC

More than 8000 women joined together at the PA Convention Center on October 16 making it the largest gathering of its type in the Commonwealth.

"Do something hard," Jane Pauley, former co-host of the Today Show and anchor of Dateline, advised during the opening plenary session. "It takes courage to keep yourself alive and to be a lifelong learner," she said.

New York Times, Washington bureau chief, managing and executive editor, Julie Abramson stated she began her career kicking the door in to become a correspondent, that she could "hear the glass shattering" as she worked her way through the ranks.

Candy Chang, creator of the *Before I Die* project and co-founder of Neighborland.com shared her artistic experiences about involving citizens in the dreams for blighted areas. Neighborland.com allows people to share their suggestions about improving the public spaces in their cities with others who have similar goals. Beginning with post it notes and "I'd like to see..." about a blighted or abandoned building, conversations continue grabbing the attention of public policy makers.

The digital forum provides residents with the resources needed to enact the changes they've suggested and how to move forward productively.

Leslie Stiles, board chair of the Pa Conference for Women, and former executive director, helped begin this conference 11 years ago. Her sobering message referred to the amount of work that still has to be done by women and for women.

"One in four women are abused by a family member. On February 15, the day of

the Ray Rice video, more than 32,000 incidences of domestic abuse took place across America. Our work continues."

Every day, over the loud speaker at Strawberry Mansion High School in Philadelphia, Linda Cliatt-Wayman announces to her students, "... and if nobody else told you today, know that I love you. There is purpose, if you let there be," she guided.

Returning from her presentation last year, Cliatt-Wayman was able to share that the school had been removed from the 10 worst high schools in America during the two years she has served as principal. Her efforts to establish a safe and academic institute for learning has been featured on national TV, which resulted in an outpouring of support.

She teamed up with prosecutor Robert Reed from the U.S. Attorney's Office, and Dan O'Brien from the city's PhillyRising neighborhood rehab program to flood Mansion kids with stay-in-school incentives they had never experienced. This year the school was able to provide books, additional supplies, had a football team for the first time in 50 years, and college scholarships to 10 outstanding students.

Diane Keaton, actor, director, Academy Award winner, businesswoman who has amassed a fortune of over \$1 billion, spoke about beauty being in the eye of the beholder.

(See "Principles for Leadership" on page 14)

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PRINCIPLES FOR LEADERSHIP

(Continued from page 12)

"It is overwhelmingly important how we define beauty for ourselves... It cannot be defined by others for ourselves."

Keaton rhetorically questioned, "How to be a great leader? Balls." She went to countless auditions, failed at numerous projects and just kept at it. "Be curious about life and work. Make work play."

Finally, Robin Roberts, co-anchor of Good Morning, America, completed the plenary sessions, emphatically hyping her campaign against bullying of LGBT youth and plugging Spirit Day. Roberts declared that "I never waited for karma. Can you imagine? The margin of error was much smaller for me than any of my male counterparts at ESPN. If I'd waited for karma, I'd still be waiting."

Highlights from her comments included:

- In times of conflict, don't give the opposition and ammunition.
- Demonstrate a willingness to be vulnerable. As women, we don't always have to wear a tough shell.
- Identify something that you want, and go after it. If you wait for fear to leave or subside, you'll be waiting a long time. It

takes courage to believe that the best is yet to come.

- Have the courage to fail.
- Everybody's got something – get on your road to something better.
- Simple phrases from her youth continue to guide her today. There were the 4 f's: Faith, family, friends and fun. The 3 d's: discipline, determination and 'de Lord. Faith can take you anywhere.

During the balance of the day, more than 100 workshops, meet-up for advice with experts, career and resume critiques and professional coaching sessions were offered. 🗑

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." [@leadercoachKT](http://www.facebook.com/BestPrincipledSolutions).

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BUSINESS PROFILE

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Discovery Federal Credit Union has served the Greater Reading and Berks County region for more than half a century. Chartered in 1959, it was originally named WELAUREL Federal Credit Union and served the employees of the former Western Electric Facility in Laureldale. In 2003, our request to become a community-chartered credit union was approved, which opened membership eligibility to anyone who lives, works, worships or goes to school in Berks County.

As a not-for-profit financial cooperative, Discovery returns profits to its members in the form of lower loan rates, higher savings rates and fewer fees. To provide members with convenience and quality, we invest in the latest technologies for personal and small business banking services.

With a wide array of deposit and lending options, Discovery offers members the personal banking services to meet all of life's demands. Whether members want to buy their first car, remodel their home, save for retirement or own a small business, we help them achieve success.

For local small businesses, our hands-on approach allows us to tailor fit services and loans to meet their growing needs. Our team is equipped with the tools and local decision-making to help businesses start up, expand, purchase equipment and build new facilities.

We believe in supporting programs and events to improve the social, economic and environmental vitality of our community. Beyond community efforts, Discovery is dedicated to financial literacy for all ages and stages of life—especially youth. We donate classroom curriculum materials to over 20 Berks County schools to teach financial literacy.



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A BUSINESS EVENT WITHOUT TWITTER IS LIKE A DAY WITHOUT SUNSHINE



SOCIAL NETWORK MASTERY

By Alyse Mitten, Interlace Communications

Twitter is such an under used and unappreciated "social network" for business use. In fact, in a survey conducted by Pew Research, only 19 percent of online adults use Twitter verses 71 percent using Facebook. With that said, those businesses not incorporating Twitter with running a major event are missing the mark on attendee involvement before, during and long after the event.

Why Twitter and not Facebook? Twitter's ease-of-use format lends itself as a better choice for engagement. With the use of a hashtag, attendees can share their experiences in real time, quickly. Those engaging with the comments can read them, quickly. With the use of the # (hashtag) it is much easier to find just what is being mentioned about the event and to follow those at the event without any negative feedback.

Recently, I attended an international event for a major corporation. Their use of Twitter throughout the event became viral and viral is what you want. Long before we arrived at the Conference, we were able to download an event app to share with us who was there through Twitter, the sponsors for the event, the schedule of the event, speaker's bios, and much more. Top of the list was the word "Timeline."

Once part of the conference, I began to receive alerts, that I was getting tweets from some of the first to arrive. Photos of luggage in the airports and signs and photos of the venue created an excitement for those

attending as well as those, regrettably, not attending. The attendee engagement began long before the first keynote speaker.

During the event, a large screen in the exhibit hall displayed a Twitter feed of the comments and photos being shared by those in attendance through Tweet Chat. People who seldom used their Twitter account where joining the conversation and getting involved. Did this take away from the conference activities? Absolutely not. If anything, it enhanced the camaraderie of those attending and continued the conversation about the conference long after arriving home.

I know personally, my Twitter followers increased exponentially because of the event, as did a change in my tweets. So, what did the conference organizers do right?

- Provided an app for the event through a third-party company like: cvent, attendify, crowdcompass.

(See "Social Network Mastery" on page 18)

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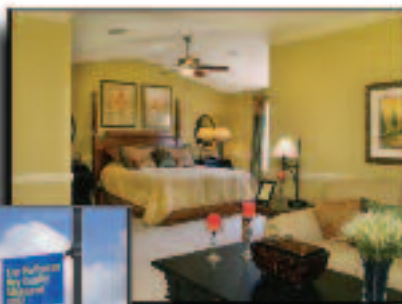
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SOCIAL NETWORK MASTERY

(Continued from page 16)

- Had key people attending the conference in place who were well versed in using Twitter to begin the excitement. They began by using the # [hashtag] to create an easy way to find out what's being said about everything on Twitter about the event, and used @ [call outs] so those on Twitter would know what was said.

- Displayed the feed of tweets being shared at the event to encourage the conversation to go viral.

- Mentioned the # [hashtag] in all of their sessions.

- Continued the conversation long after the conference had ended.

By implementing Twitter at your event, it can become an excellent source of feedback about what people liked about your conference from speakers, topics, exhibitors, sponsors, and even the venue. The Twitter feed can actually be used as a source to help plan future events.

Other ways Twitter becomes invaluable to you, imagine real time ways to communicate with those in attendance. Do you have a change in the schedule? Tweet it. Do you have access to speaker slides? Tweet it. Do you have a question or two to ask those

attending? Tweet it. And, after the event, do you want feedback about the attendee's conference experience? Tweet it.

Your takeaway from this? Make Twitter a part of your next conference or event to make it a way for those attending to engage with others attending and provide your organization with vital information for future events.

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Home Features Business Owners Think About Before Buying



By Merra Lee Moffitt, AWMA, CMFC, CFP®, AIF®, Senior Partner, Wealth Strategist

My husband and I have started, owned, and grown four businesses in our 24 years of marriage and are starting a fifth. In that time, we have owned four homes. Although the majority of our business has been conducted outside the home, most were started at home or involved the use of our home in numerous ways. If you are a business owner or ever think you'll be one, below are questions to think about when buying a home.

Is there potential "regular and exclusive" office space? Home-based business tax deductions are based on the square footage area or ratio of rooms used, but must meet the regular and exclusive test set by the IRS. While I do not do taxes and this is not tax advice, the amount and size of your home office deduction can be a huge money saver at tax time for small business owners.

Is the house suitable for client visits? Will any clients who come to this house feel comfortable? Even if you have another place where your business is located, it is not uncommon for clients or vendors to meet at your home to drop off or pick up papers, supplies, products, etc.

Is the client meeting space separate from the kitchen? My husband cooks and likes to make spicy food; let's not impose that on sensitive clients.

Is there a separate entrance for clients and vendors? If clients are coming for a meeting, I don't want them coming through my kitchen or other common areas, otherwise I would have to clean up every time. No way!

If employees need to work in my home, can they reasonably stay separated from my family space? This is connected to the separate entrance question — and don't forget

about the bathroom they will need access to. When dealing with my children, I needed space away from "the office."

Is it a potential source of diversified income? Even if your current business does not need any home office space, does it offer potential if you create a new business? Can part of it be rented? My current house has an upstairs apartment; this feature is the main reason I agreed to buy our Coventry Cottage "fixer-upper."

Is there a quiet place to work, a separable space away from the TV, traffic noise, and family? I started my first business when my son was four months old; I was glad for an office away from the noise.

Is there a place to leave work materials out safely? I do not want to clean up my home office area mid-project at the end of every day. Nor do I want the kids or my husband stirring my papers so I can't restart quickly tomorrow.

Is there potential for two offices? My husband has always had his own office (see note above). His filing system has always been to find things where he left them and have multiple projects with multiple piles. Two offices definitely helped us stay married for 24 years.

Can the work area be locked? If you work with medical or financial information, the space should have its own locked door. My Bernville house had lockable French doors with a keypad lock. 🗝️

Merra Lee Moffitt, AWMA, CMFC, CFP®, AIF® is a Senior Partner, Wealth Strategist with The GoodLife Financial Group. To contact Merra Lee, call 610.628.2055 o; 610.488.7353 c; email: Merralee.moffitt@lpl.com; website: www.Welcome2TheGoodLife.com/MerraLee.

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THE TRUTH... ABOUT TITLE INSURANCE



LEGAL PERSPECTIVES

By Andrew J. Monastra, Wolf, Baldwin & Associates, P.C.

I am admittedly a big fan of the AMC television series, *Mad Men*. In one episode, advertising executive Don Draper, frustrated about losing a large tobacco client, pens an open letter and has it published in *The New York Times* entitled "Why I Am Quitting Tobacco." The point of Don's article was an attempt to attract business in a different way, by pointing out the very real, but largely unpublicized at the time, dangers of cigarette smoking. I am undertaking this column after a similar experience with one of my own long time clients, which illustrates what the business of title insurance is really about.

Imagine yourself at a car dealership, preparing to sign on the dotted line to purchase a vehicle costing anywhere from \$30,000 to \$80,000 when the salesman turns to you and states: "Hey, you know you need insurance on this beauty. Harrisburg says you gotta. How about I just place that for you? Our dealership has a financial interest in the insurance company." Of course this doesn't ever happen, mostly because people know that they have a choice as to where they get insurance. They know they can go with the reptile, Flo or maybe the guy with the deep voice to get their auto insurance, because auto insurance has been defined as a product by mass marketing, or advertising by a company such as the fictional Sterling Cooper Draper Pryce. But that is how title insurance is ordered every day, by allowing your realtor to order your title insurance, most likely from a company in

which the real estate company or realtor has a financial interest. If your realtor was from one of the "big boys" in the real estate industry, that is almost definitely the case.

(See "Legal Perspectives" on page 27)

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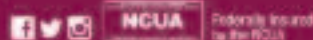


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UNDERSTANDING RECIPROCITY: ESSENTIAL FOR SUCCESS IN BUSINESS AND LIFE

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— Ralph Waldo Emerson



LEADERSHIP AND SUCCESS

By **Kenneth D. Richardson, Ph.D., CEO, Redwood Enterprises**

Behavioral scientists have conducted extensive study of the "norm of reciprocity," a social convention that governs exchanges between human beings.

Its importance in various business functions (sales, leadership, teamwork, and bargaining) is often underestimated. Its workings are often subtle and nuanced, but its power cannot be overstated. It deserves our utmost respect and understanding.

While we all know that "business is all about relationships," it's quite another matter to translate all that's implied in this simple statement into practical action. As is the case with most sound bites, this one leaves an awful lot unsaid. And crucial to success in business is, understanding how functional relationships are cultivated, grown, and sustained.

often than not, it's associated with many of the good things that go on between people — there are, however exceptions, discussed below.

Operating in tandem with the norm of reciprocity is the biblical Golden Rule, "Do unto others as you would have them do unto you." Behavioral science aside, what we're talking about here are timeless principles that reliably govern the exchanges that go on between people.

Reciprocity is the key

One way to do so is to develop a more conscious awareness of the forces that break down barriers between people and grease the wheels of social interaction. A number of such forces stem from a very powerful social norm that regulates human interchanges — the norm of reciprocity.

Reciprocity refers to the social convention of returning, in kind, what we receive from others and expecting others to respond similarly in regard to us. More

Reciprocity and antisocial behavior

Reciprocity is not all sweetness and light. It also underlies the escalation of mistrust and aggression. If we cheat or otherwise do harm to others, we shouldn't be surprised if they retaliate in some form or other. At the very least, we can expect to lose their trust and develop a bad reputation.

(See "Leadership and Success" on page 28)

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LEGAL PERSPECTIVES

(Continued from page 25)

Tell me the last title insurance commercial you saw watching any sporting event on television. I'll wait. Never seen one? How about during your favorite news program? Nope. I would venture to say, with reasonable certainty, that you have never seen a title insurance commercial. Can someone explain how a product that protects your home ownership — which is worth probably ten times the value of your automobile — is given absolutely no respect and is uti-

lized as an additional profit center by the real estate company?

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practices that have developed in some areas of the country. 12 U.S.C § 2601(a). Further, ownership of a title insurance agency became, for the first time, available to realtors under the theory that the "bundling" of services would affect certain economies of scale that would result in lower prices to the consumer.

Let's see how home buyers and sellers have fared in Pennsylvania since HUD gave the realtors the ability to own title companies.

Since the title insurance premium is regulated by the Commonwealth of Pennsylvania Insurance Department, your

title insurance premium, which is based on the purchase price of your house, is the same whether you purchase it from the realtor's company or an independent title agency whose focus is on protecting your interests alone. So the consumer saves nothing by using the realtor's company.

Have costs to the consumer increased since the title agency ownership changed from 100 percent independents to a mix of realtor-owned and independent agencies? Sadly, yes. In addition to the real estate commission (somewhere between three percent

(See "Legal Perspectives" on page 29)

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LEADERSHIP AND SUCCESS

(Continued from page 26)

Negative results also accrue if we simply refuse to reciprocate the favors that others do for us. Derogatory terms such as “moocher” or “welcher” are often applied to persons who become known for neglecting the norm by not returning favors or paying off debts.

We’re not talking about rocket science here— the old rule, “what goes around, comes around” is timeless and not difficult to understand. And yet we consistently see people who seem incapable of putting this social norm to constructive use in their social lives and their business dealings.

The “me generation”

Despite the obvious value of cultivating positive relationships based on reciprocity, the norm is the not only force operating in our complex social world. It’s also well documented that people are becoming increasingly insensitive and self centered, a trend that neutralizes many of the positive potentials associated with reciprocity.

As unpleasant as it is to think about, conceit, egocentrism, and insensitivity toward others are becoming increasingly commonplace among people of all ages. And in a society dependent upon reciprocity for civility and order, this is bad news.

Reciprocity vs. arrogance

Failures to treat others as we’d like to be treated are generally interpreted as arrogance— and one of the worst things that one can do is to brand oneself as arrogant. The social consequences can be devastating to both business and causal relationships. And yet we constantly encounter individuals who exemplify this dysfunctional pattern.

We’ve all crossed paths with individuals who are authoritarian, pushy, and outright rude in their dealings with others. Such persons try to have their way with others by “steamrolling” them, assuming that most people are either too polite to react back or are perhaps low in self-esteem.

Applications to sales

Pushy and overbearing salespeople are among the scourges of the business world. Such individuals assume that they can overpower us with trick sales tactics, caring little about our needs.

Often insulting our intelligence, salespeople who ignore the norm of reciprocity blunder about offending potential buyers and giving all salespeople a bad name.

(See “Leadership and Success” on page 30)

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LEGAL PERSPECTIVES

(Continued from page 27)

to six percent of the sale price of the house), some real estate agencies collect "conveyancing fees. These fees, ranging from \$100 to \$250 or more, and typically charged to the seller, are for the exact same services that the independent title agency performs as part of the title insurance underwriting (ordering tax certifications, obtaining mortgage payoffs, etc.), at no extra charge. So, instead of reducing costs, actually the opposite has occurred, as consumers are paying more for services that they used to get for free.

Another "charge" a real estate agency imposes on a buyer is something that used to be called a "broker service fee." This fee, ranging from \$200 to \$550, is now called an "additional commission." Some consumers initiated litigation in several states claiming that the fee being charged was unearned and therefore in violation of RESPA when: (1) a fee is charged but "no, nominal, or duplicative work is done" in exchange for the fee; or (2) a fee is charged that is unreasonably excessive in light of the services actually performed in exchange for the fee. One of the results of

the litigation was not that the fee was relegated to the ashcan of history where it belonged, but that its name was changed.

All of the above only drives home the need on the part of the Buyer or Seller of real estate to consult with an experienced real estate attorney before contacting a realtor for the sale or purchase of your home. You need to know what charges should be negotiated out of any buyer agency contract or listing agreement into which you enter, and you especially need to know the advantages of hiring a truly independent title agency to represent your interests in the most important purchase most of you will ever undertake. Your federally mandated right to choose an independent title agency should not be usurped by your realtor, to allow the realtor, or their agency, additional profit. ■

Andrew J. Monastra, Esquire recently joined the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, West Chester, and Reading. He has represented consumers and businesses in real estate transactions for over 23 years, and he is the owner of Heartland Abstract, Inc., an independent title agency located in Pottstown. He may be reached by calling 610.323.7436, or by e-mail at amonastra@wolfbaldwin.com.

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LEADERSHIP AND SUCCESS

(Continued from page 28)

If such characters acknowledge the norm at all, it's usually in the form of trying to create the illusion that they're doing us favors by tossing us scraps, such as phony compliments or valueless trinkets.

The best salespeople are those who do have a good sense of the importance of reciprocity. Rather than trying to hoodwink others, they seek to understand their needs, speak honestly, and deal fairly. In doing so, they cultivate the most valuable commodity in business— long-term relationships.

"Toxic bosses"

Virtually everyone I know has had the misfortune of having to deal with persons in positions of power who lack empathy and try get what they want from others through bullying. Such individuals ignore the norm of reciprocity, and in organizations, the results are workplaces that are less productive than they could be.

Often referred to as "toxic bosses," such individuals get what they want from others in the short run, but the tactics they use are self-defeating in the long run. Their abusive approaches undermine morale

and generate grumbling and complaining behind their backs.

In "throwing their weight around," they fill work environments with static that distracts from whatever mission is to be accomplished. Despite all that is known about effective leadership, toxic bosses abound, causing themselves and their workplaces as many problems as they solve.

"When the cat's away..."

The self-defeating quality of this approach to supervision undermines work motivation, and the results are rather ironic. In trying to get more out of people by "cracking the whip," arrogant bosses get less— by creating situations in which employees won't work hard unless they're being watched or actively pushed. As is often said, "When the cat's away, the mice will play."

Unfortunately, "Captain Bligh" is alive and well in many 21st Century workplaces — much to the detriment of the productivity and profit margins of those organizations in which they operate.

(See "Leadership and Success" on page 32)

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LEADERSHIP AND SUCCESS

(Continued from page 30)

Reciprocity and teamwork

Among equals, trust and respect are cornerstones of effective teamwork. In today's competitive economic environment, mistrust and disunity among coworkers are far too costly to allow either of these to fester for any length of time.

Given that both positive and negative behaviors tend to be reciprocated, allowing disunity to go unaddressed is a formula for escalation. I've seen many an organization suffer in this regard, and even some to go out of business altogether because of animosities that were not dealt with effectively.

Fostering mutual trust

A lot of corporate training programs aimed at teambuilding yield less than optimal results. One reason for these failures is that many organizations fall prey to an ever-changing array of fashionable, jargon-laced interventions rather than relying on timeless principles that don't change with the seasons. For whatever reasons, "the latest and the greatest" seem preferable to "the tried and true."

Interdependency and mutual trust are rooted in understanding two basics: (1) A conscious awareness of the importance of reciprocity in social relations; and (2) a constant focus on overarching corporate strategy and common goals. Again, we're not talking rocket science here— all the complicated jargon in the world will not change human nature.

While the means of keeping coworkers in touch with these basics does need to vary over time, the actual content of corporate training must include these two crucial components.

Reciprocity: Subtleties and nuances

Let's take a look at some additional aspects of the norm of reciprocity that make it worth our while to understand in more than a cursory way. Given its importance, it's well worth the effort to look deeper into its workings.

Small favors can bring big returns

Research shows that the sizes of the favors involved in reciprocal exchanges can be quite unequal in their objective value. Initial favors that appear to be quite trivial on the surface have been shown to generate returns that are several times the value of the original courtesy. In workplaces, simply being civil and considerate can sometimes earn the undying loyalty of one's associates.

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Let's go back to those toxic bosses discussed earlier. Many of them would find that they'd be much more effective leaders if they could find it in themselves to develop some compassion. A little kindness can go a long way—most of us will "give our all" for bosses who acknowledge and respond to our human needs in no more than reasonable ways.

Bargaining and reciprocal concessions

Bargaining and conflict resolution often involve reciprocity in disguise. In these domains, it typically takes the form of "asking for more, but then settling for less." Backing off from an initial large request and then making a smaller one is itself a subtle form of giving, implying that one's counterpart should reciprocate.

Experienced negotiators never—repeat, never expect their initial offers to be accepted by the parties with whom they negotiate. They start with offers too large to be accepted by their counterparts and then subsequently retreat to successively smaller and more acceptable demands.

It's an art, not a science. Demands that are too extreme suggest that negotiators are not bargaining in good faith, and those that are too small leave them no room from which to pressure for further concessions. Reciprocity, therefore, underlies that all important conflict resolution tool that we call compromise.

The importance of understanding the norm of reciprocity and its manifestations in business and casual social relation-

ships cannot be overstated. If we're more civil and compassionate toward others, we'll be better people ourselves, but we'll also bring out more of those tendencies in those with whom we interact. Civility and compassion, like colds, can be catching. And in an increasingly cold and calloused world, anything that any of us can do to spread civility and compassion will help. 🍷

Dr. Richardson is the founder of Redwood Enterprises, a business consulting, training, and executive coaching firm that specializes in helping business owners make sure that what they do every day reflects sound strategic planning. He is available for speaking engagements on business related topics. Visit his company's website at www.redwood-enterprises.com, or contact Redwood Enterprises by phone at 610.326.3670.

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SUPPORTING COMMERCE

"The Chamber provides a number of marketing opportunities for Chamber Members to take advantage of and continues to establish membership as a solution to growing a business. Partnerships with different affinity and benefit programs are provided to members with cost savings for their business and eventually their customers." As per Board Retreat, July 2012

- 2012 Schapiro study reveals that consumers think highly of companies involved in a local chamber of commerce.
- business can enjoy an 80% increase in the likelihood that consumers will patronize the business * again if consumers know that your business is a Chamber Member

Show them:

- ✓ Display your 2014 Member Decal
- ✓ Display your Membership Certificate
- ✓ Use all 5 of your categories in the business directory on tricountyareachamber.com
- ✓ Use the Chamber logo on your website and on marketing pieces
- ✓ Offer a coupon for fellow Members and/or non-members through the Chamber website
- ✓ Send us your press releases and we will post them on tricountyareachamber.com and post them through the Chamber's social media

Two upcoming opportunities for you to show your support for business – the Tri-County Business & Community Expo and Small Business Saturday!

TRI-COUNTY BUSINESS & COMMUNITY EXPO

Wednesday, November 12, 2014 –
3 – 6 PM at Norco Fire Company
in Pottstown.

This new event to the TCACC fall lineup will help get the word out about your business to the community and to other businesses.

- Exhibitors will have an exclusive networking opportunity from 2 – 3 PM.
- The Expo will be open to the general public from 3 – 6 PM. This is a great opportunity for attendees to see what Chamber Members have to offer to the local community.
- See ad on Page 39 for table pricing information
- Please contact the Chamber Office if you would like to participate in the Tri-County Business & Community Expo.
- Sponsorship opportunities are still available – show the community that you support local commerce. Each sponsorship opportunity also includes an expo table.

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



SMALL BUSINESS SATURDAY

Saturday, November 29, 2014 – All Day

Small Business Saturday is an annual event held on the Saturday after Thanksgiving.

This year, the TriCounty Area Chamber of Commerce is a Small Business Saturday Partner through the U.S. Chamber of Commerce. Here are some things you can do to help support Small Business Saturday:

- **Promote Your Business** – Make sure consumers know that you are participating in Small Business Saturday. The American Express Small Business Saturday website has free marketing materials available to help you promote your business.
- The Chamber has items available let us know if you would like to take advantage of some of these materials!
- There is even an option to place your location on the Small Business Map so that consumers may find you easier and see that you support your local community.
- **Support Local Small Businesses** – Stop in to a fellow small business and show your support. Money that is spent in local businesses stays in the local community!
- **Share Your Support** – Use social media to show your support on Small Business Saturday. Use #ShopSmall and #TriCCChamber and share what you've picked up at your favorite local tri-county area stores.

As you begin shopping for the holidays please remember to keep in mind local small businesses and remember your ABC's – Always Buy Chamber!

And, the more the merrier ...

- Remember we are in the final month of our referral campaign.
- See page 44 for more details about the upcoming Business Builder event that you and your New Member can attend.
- Refer a business and they join the Chamber and you will receive \$50 as recognition of your efforts to help us grow our circle of influence and if you add to our circle again, and again and again – "recruit four, pay no more."

*The study was conducted by The Schapiro Group, an Atlanta-based strategic consulting firm. It was commissioned by the American Chamber of Commerce Executives in cooperation with the Western Association of Chamber Executives. The study was sponsored by Insperty.

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

Melissa Shainline, Administrative Assistant, melissa@tricountyareachamber.com

Heather Tyrrell, Marketing & Communications Manager,
heather@tricountyareachamber.com

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



BUILDING COMMUNITY, CREATING CONNECTIONS, SUPPORTING COMMERCE

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING

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 Showcase your products and services to the community and fellow Chamber Members. This is a great way to exhibit for the upcoming holiday season! \$150 for Table Free to businesses and the general public to attend. Co-Sponsor: Pottstown Area Rapid Transit, Inc. (PART) <i>Sponsorship Opportunities Available</i>
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 <i>Sponsorship Opportunities Available</i>
Fri., Nov. 14 8:30 - 10 AM	BUSINESS BUILDER Verizon Smart Store, 223 Shoemaker Rd., 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 earliest convenience. The event is limited to 24 participants No Charge; Reservations Required Sponsored by: Verizon
Tues., Nov. 18 4 - 6 PM	BUSINESS CARD EXCHANGE The Victory Bank, 548 N. Lewis Rd., Limerick, PA 19468 Celebrate the holiday season with festive decorations, exquisite hors d'oeuvres, and beverages by Yellow Springs Catering. Also, enjoy delightful sounds on the baby grand piano by pianist Jeremy Fanucci. Enter the business card drawing to win a gift basket donated by Victory Bank. No Charge; Members Only; Reservation Appreciated Sponsored by: The Victory Bank

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 premium 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
Thurs., Dec. 4 11:30 AM - 1:30 PM	WOW Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464 "Seasonal Affective Disorder", also known as S.A.D. - What are the signs and how do you cope? Donna Miller, Training Program Coordinator at Creative Health Systems, will discuss some easy ways to ease the season of discomfort without hibernating until spring. \$26 per Member (prepaid) \$32 per Member (invoiced); \$35 per non-member <i>Sponsorship Opportunities Available</i>
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

JANUARY SAVE THE DATES

Thurs., Jan. 8 7 - 9 AM	MEMBERSHIP BREAKFAST Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468 This breakfast will feature a municipal theme. \$26 per Member (prepaid); \$32 per Member (invoiced); \$50 per non-member Sponsored by: Reading Fightin' Phils
Weds., Jan. 21 5 - 6:30 PM 6:30 - 8:30 PM	BOYERTOWN AREA PROGRESS DINNER La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville, PA 19525 Social Hour Dinner & Program Highlighting business & community with the presentation of the James K. Boyer "Quality of Life" Award and a video by Boyertown Area High School Students showcasing progress in the Boyertown Area over the last year. \$70 per Member; \$100 per non-member; \$650 per table of ten <i>Sponsorship Opportunities Available</i> <i>Inclement Weather Date: Weds., January 28</i>

MEMBER APPRECIATION NIGHT AT THE

2014 HOLIDAY MIXER

DECEMBER 9, 2014—5 TO 6:30 PM
CHAMBER CONFERENCE ROOM
152 E. HIGH ST., SUITE 360.
POTTSTOWN

WE ARE NOT ONLY CELEBRATING THE HOLIDAYS. WE WILL BE CELEBRATING YOU, OUR MEMBERS, DURING THE EVENT HELD IN YOUR HONOR.

MEMBERS ONLY; RESERVATIONS APPRECIATED

NO CHARGE

Scan with your
smartphone



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

Call Kitty Papp, Special Events
Director, for more informa-
tion or to sponsor an event.
610.326.2900



Register today; connect tomorrow. Visit tricityareachamber.com or call 610.326.2900.

UPCOMING BUSINESS BUILDER:

• **Friday, November 14th at the Verizon Smart Store, 223 Shoemaker Road, Pottstown, PA 19464**

Each Business Builder runs from 8:30 - 10 AM and is limited to 24 participants. Registration is required. Business Builders are sponsored by: **Verizon**

Check out page 44 for more information on the Business Builder.

WELCOME NEW MEMBERS!

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

Burack Environmental Law Office
Two Bala Plaza, Suite 300
Bala Cynwyd, PA 19004
610.952.2476
burackenvironmentallaw.com

Attorneys

Solo environmental attorney; compliance advice and strategies for regulations, permits, and site cleanups; special counsel on real estate transactions; representation in agency enforcement and private party disputes over cleanup costs at properties where subsurface contamination is discovered.

Referred by: Gary Stein, O'Donnell, Weiss & Mattei, P.C.

Franklin Commons (Palma, LP)
400 Franklin Ave., Suite 203
Phoenixville, PA 19460
610.983.4632

www.franklincommons.net

Conference and Conventions Centers

Palma, LP is the management company of Franklin Commons, a 100-year-old fully renovated sustainable commercial multi-use space available for condominium ownership, tenant leasing, and as an event venue. A full bistro is available for the building occupants and open to the public as well.

Referred by: Baran Schultz, Schultz Technology

Friends of the Daniel Boone Homestead

400 Daniel Boone Road
Birdsboro, PA 19508
610.582.4900

www.danielboonehomestead.org

Nonprofit Organizations

The Daniel Boone Homestead is a historical site in Birdsboro, PA that tells the story of Daniel Boone's youth in PA's Oley Valley and illuminates the daily lives of the region's 18th century settlers through the eyes of the Boone, Maugridge, and DeTurk families who occupied the site.

Referred by: Ray Maillet, First Priority Bank

Gateway Ticketing Systems, Inc.
445 County Line Rd.
Gilbertsville, PA 19525
610.987.4000

www.gatewayticketing.com

Software Design / Programming

Gateway Ticketing Systems, Inc. has been providing sales, services and support for ticketing systems in the entertainment, transportation, and related industries since 1988. Over 400 companies in over 40 countries have automated their ticketing operations with Gateway's Galaxy® software.

Referred by: Glenn Ebersole, Hollenbach Construction, Inc.

Longstreth Sporting Goods, LLC
PO Box 475

28 Wells Rd.
Parkerford, PA 19457
610.495.7022

www.longstreth.com

Sporting Goods

Longstreth sells equipment, apparel, uniforms and footwear for women's sports, primarily field hockey, lacrosse and fastpitch softball. Their retail store is located at 724 & Wells Road, and they sell online and via the phone. Customers include individuals, schools and travel teams/clubs.

Referred by: Baran Schultz, Schultz Technology

Santander Bank
1565 E. High St.
Pottstown, PA 19464
610.970.4270

www.santanderbank.com/us

Banks / Credit Unions

Founded in 1857, the Santander Group is one of the largest banks in the world. Santander Bank is a locally focused bank backed by the strength of the Santander Group. Santander Bank offers a broad spectrum of products & services for personal, business & corporate banking customers.

South Eastern Economic Development Company of PA (Seedcopa)
737 Constitution Dr.

Exton, PA 19341
610.321.8245

www.seedcopa.com

Seedcopa is a 31-year old company created to address the financing needs of businesses throughout Pennsylvania. A combination of federal (SBA & USDA), state and local loan programs help borrowers by offering greater access to capital, extended loan terms and reduced equity/collateral.

Referred by: Rich Graver, The Victory Bank

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

35 YEARS
Malvern Federal Savings Bank

Waste Management of PA

27 YEARS
Penn Airways

25 YEARS
Borough of Boyertown

21 YEARS
AdVantage Promotional Advertising

19 YEARS
Sigel Insurance Group

15 YEARS
J&T Technologies, Inc.

Valley Forge Casino Resort

11 YEARS
Independence Planning Group

7 YEARS
Bally Savings Bank

Best Principled Solutions LLC

5 YEARS
Clothes to Home, LLC

C. Raymond Davis & Sons, Inc.
FASTSIGNS

Philadelphia Mortgage Advisors

1 YEAR
Cedarville Engineering Group, LLC

Member Renewals

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

Beacon Container Corp.

Buch Group, Inc. dba Fresh Metered Concrete

James M. Capinski and Associates

Cardno BCM

Betsy Chapman, Harpist

Colorworks Graphic Services, Inc.

Complete Family Eyecare, Ltd.

Copperfield Inn at Lakeside

Delaware Valley Christian Camp

Evans, Hauseman & Richard, Inc.

Express Data Systems, Inc.

Fellowship Farm

Gary's Carpet & Flooring Depot

Keystone Villa at Douglassville

Lower Pottsgrove Township

Orlando Law Offices, P.C.

PeopleShare, Inc.

Philadelphia Mortgage Advisors

Pottstown Area Health & Wellness Foundation

Pottstown School District

PPL Interstate Energy Company

Schultz Technology

StandingStone Media/SSM Creative

Take Shape for Life

Tri-County Emergency Physicians, LLC

Universal Machine Co.

Pottstown YMCA, a branch of Philadelphia Freedom Valley YMCA

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

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.



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

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

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.



WOW Luncheon sponsors:



In support of the YWCA Tri-County Area's "noXcuses" campaign promoting its Week Without Violence, attendees of the October WOW made the X sign.

The October WOW was held at the Loft at Limerick Golf Club and the theme was "Work through the Eyes of 3 Generations." Laurie Cusic, President of Beacon Leadership Strategies, offered tips about dealing with generational differences in the workplace for attendees to use at their companies. Laurie was also a moderator for a panel that included Glenn Ebersole, Hollenbach Construction; Heather Chandler, Sealstrip Corporation and Denise Davis, C. Raymond Davis & Sons.



Panelist Glenn Ebersole, Hollenbach Construction, Inc.; Panelist Heather Chandler, Sealstrip Corporation; Speaker, Laurie Cusic, Beacon Leadership Strategies; Panelist Denise Davis, C. Raymond Davis & Sons; and Sponsors Cathi Marcheskie Maziarz, Glass Slipper Concierge; and Jean Lutz, The Loft at Limerick Golf Club.

The next WOW Luncheon

- The next WOW Luncheon is on **Thursday, November 13, 2014**
- **11:30 AM – 1:30 PM**
- **Connections on High, 238 E. High St., Pottstown, PA 19464**
- **Pamela Gockley**, President & CEO, Vigilant, and author of the book, "The Reputation Factor," will present "Creating Your Forever Reputation"
- *Sponsorship Opportunities are available*

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

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 Event, "Using LinkedIn to Build Your Business"
- April, "Become an Effective Scmooser and Take Your Networking to the Next Level"
- and May, "Lunch with Lucille" book discussion

For more information on these sponsorship opportunities, contact Kitty at kitty@tricityareachamber.com or 610.326.2900.

CLOTHING DRIVE

The Chamber hosted a clothing drive for women at the October WOW Luncheon. This clothing was donated for women at Creative Health Services, Inc. who are trying to overcome mental health barriers through employment to become self-sufficient. Thank you to those that donated their unwanted Business Casual Clothing to help make a difference in these women's lives!



Thank you for all of the Business Casual Clothing donations!

Register online at tricityareachamber.com, call 610-326-2900, or email Kitty Papp, kitty@tricityareachamber.com.

BUSINESS CARD EXCHANGE

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

In September, Chamber Members networked at Rivercrest Golf Club & Preserve in Phoenixville during the Business Card Exchange.

September Sponsor:



Chamber Members enjoy the September Business Card Exchange at RiverCrest Golf Club & Preserve in Phoenixville.



The next Business Card Exchange

- **Tuesday, November 18, 2014**
- **Victory Bank, 548 North Lewis Road, Royersford, PA 19468.**
- Sponsored by: **The Victory Bank**

Celebrate the holiday season with festive decorations, exquisite hors d'oeuvres, wine, beer and beverages by Yellow Springs Catering. Also enjoy delightful sounds on the baby grand piano by pianist, Jeremy Fanucci.

Enter the business card drawing to win a gift basket donated by Victory Bank. For more information, visit www.tricityareachamber.com.

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

CHAMBER HOSTS 27TH ANNUAL COLLEGE FAIR

Nearly 400 students had the opportunity to learn more about colleges, universities and institutions of higher education during the Chamber's 27th Annual College Fair on October 2, 2014, at Gilbertsville Fire Company.

70+ institutions, universities, and schools of higher education exhibited at the College Fair supplying valuable information to aid students in making the right choices for their futures.

Area schools that sent students to the fair include Pine Forge Academy, Pottsgrove High School, Pottstown High School, Progressions School, Upper Perkiomen High School and West-Mont Christian Academy.

Representatives from the colleges and universities were pleased with the fair and the opportunity to provide information to the students.

Lynne Filion from Moore College of Art & Design said, "This was an excellent, well-run fair. Busing the students in was a great way to ensure attendance and also allow us to target multiple students in one visit. Thanks for a great visit!"

"Thank you for hosting this great event and having Jean Madeline attend," said Alisa Farina from Jean Madeline Aveda Institute. "The students were all very polite and came prepared with great questions."



Students from the tri-county area visit with representatives from colleges and universities during the Chamber's 27th Annual College Fair on October 2, 2014, at Gilbertsville Fire Company.

The fair was sponsored by:



'Made in the Tri-County Area' Tour stops at Limerick Generating Station

Chamber Members learned about nuclear energy on October 1 during the first stop on the Chamber's "Made in the Tri-County Area" Tour at Limerick Generating Station.

Sponsored by:



Exelon is the nation's leading competitive energy provider.

The second session of Made in the Tri-County Area Tour will take place

- at Manatawny Still Works, 320 Circle of Progress Drive, Suite 104, Pottstown, PA 19464
- on Wednesday, December 3, 2014
- from 1 to 2 PM.
- This tour includes snacks and a tasting of the spirits.



The next stop on the "Made in the Tri-County Area" Tour is Manatawny Still Works, 320 Circle of Progress Drive, Suite 104, Pottstown, PA 19464.

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

BUSINESS & COMMUNITY EXPO

November 12, 2014

2 to 3 PM—Exclusive Networking Opportunity

3 to 6 PM—Event open to the public

Norco Fire Co., 144 W. Schuylkill Road, Pottstown

For \$150, vendors receive:

- an 8 foot table with two chairs;
- promoted in marketing materials

Sponsorships available!

**Contact Kitty
610.326.2900**

**NEW Event!
Only 40 spots
available!**

Scan with your
smart phone!



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

LEADERSHIP TRI-COUNTY

The Leadership Tri-County Class of 2015's October session focused on the justice system in the tri-county area. The class toured Berks County Prison in Leesport and was given an overview of the system from Warden Jannine Quigley, and visited with Common Pleas Judge Scott Lash who explained how the juvenile court system works.

Later in the day, the class traveled to the Pottstown Police Range for demonstrations from the K-9 unit and CMERT (Ches-Mont Emergency Response Team.)

At the end of the October session, the class was able to walk away with a better understanding of the justice system in the tri-county area including its strengths and weaknesses.

Stay tuned for more updates on the Leadership Tri-County Class of 2015.

Mission: To sustain community participation and involvement by training and providing new and emerging leaders with the expertise to serve on nonprofit boards.



MEET THE LEADERSHIP TRI-COUNTY CLASS OF 2015



Chris Delp, Branch Manager of Fulton Bank in Pottstown, has worked in the tri-county area for about a year. He is married to his wife Lauren and has two daughters – Emily and Adelyn. Chris enjoys hunting, exercising, working around the house, and spending time with his family and friends. His business role model is his father.

Chris graduated from North Penn High School and received his Bachelor of Science in Speech Communication with Public Relations from Millersville University. His personal business philosophy is that *the way you treat your employees is the way they will treat your customers.*

Chris is involved in the Chamber through the Pro Business Council, is an Upper Pottsgrove Township Civil Service Commission Alternate, and is a member of the Pottstown Rotary. He is looking forward to learning how he can be a better citizen while building relationships with others who want to enrich the Pottstown area. Chris feels that it's important to participate in the class because "Strong leaders can have an amazing impact on the communities where they live and work." The training learned and relationships built through this program will make him a better citizen and help enrich the Pottstown area.



Sarah Bidlow is the Project Coordinator at Schultz Technology. She has worked in the tri-county area for 5 years. She is married to her husband Talon and has a 6-year-old son, Steven. They have a bird, Petey, a cat, Janx, and a yellow Labrador Retriever, Emmy. She enjoys spending time with her family, spending time outdoors, and participating in the Bark for Life and Relay for Life. Her business role models are her parents. Both worked hard so that she and her brother could have a life, even if it meant working two jobs or working 18 hours a day.

Sarah is a 2005 graduate of Pottsgrove High School and the Western Center for Technical Studies with a certificate of Culinary Arts. She also graduated in 2007 from the Western Center with an Associates Degree in Hotel Management. Sarah's personal business philosophy is 100% Customer Satisfaction. She believes that the customer is the main concern because *if they are happy they will tell 3 people, but if they are upset they will tell 10 or more people.*

Sarah is new to the Chamber and has not had the opportunity to become involved. She is looking forward to meeting new people and becoming more involved in the area while participating in the 2015 class.

Sarah states that it is important to participate in Leadership Tri-County because "It helps you explore the tri-county area and meet new people."

Leadership

TRI-COUNTY

The Leadership Tri-County Class is sponsored by:

John Middleton
an Altria Company

Leadership Tri-County is administered through the TriCounty Area Chamber of Commerce Foundation, Inc. Since its inception in 1993, the program has prepared more than 100 community members for leadership positions in the tri-county area.

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

2014 SEPAC ENDORSEMENTS

The Board of Directors for SEPAC, the Political Action Committee comprised of representatives from multiple chambers of commerce in Southeast Pennsylvania, including the TriCounty Area Chamber of Commerce, announced the endorsements listed below for the 2014 General Election. Endorsements are based on candidate's positions on business issues.

"The candidates endorsed by SEPAC recognize the needs of businesses in Southeast PA and across the Commonwealth. They understand what is required to improve the business climate in Pennsylvania, including the lowering of business taxes, rolling back restrictive regulations, pension reform and promoting sound business policies including support of improving our failing infrastructure," said Jeannie Liggett, Board Chairwoman.

Liggett continued, "SEPAC is a Political Action Committee comprised of Members from the Delaware County, Main Line and TriCounty Area Chambers of Commerce. These three chambers of commerce represent over 5,000 members across 4 counties, and are the premier business advocacy organizations within Southeastern Pennsylvania. Our Board feels a thriving economy impacts the residents, municipalities, and institutions of the area, as well as all of Pennsylvania. Support of pro-business policies will go a long way towards keeping Southeastern Pennsylvania a great place to live, work, and raise a family."

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

ENDORSED CANDIDATES FOR GENERAL ELECTION 2014

(**SPECIFIC TO TCACC FOOTPRINT)

- **John Rafferty (R), 44th District - Incumbent, State Senate
- **Robert Mensch (R), 24th District - Incumbent, State Senate
- **Timothy Hennessey (R), 26th District - Incumbent, State House of Representatives
- **Tom Quigley (R), 146th District - Challenger, State House of Representatives
- **Marcy Toepel (R), 147th District - Incumbent, State House of Representatives
- **Mike Vereb (R), 150th District - Incumbent, State House of Representatives
- **Becky Corbin (R), 155th District - Incumbent, State House of Representatives
- **Warren Kampf (R), 157th District - Incumbent, for State House of Representatives
- **Ryan Costello (R), 6th District - Open Seat, US House of Representatives
- **Patrick Meehan (R), 7th District - Incumbent, US House of Representatives
- **Thomas Corbett (R) - Incumbent Governor, Pennsylvania
- Joseph Hackett (R), 161st District - Incumbent for State House of Representatives
- Nicholas Miccarelli (R), 162nd District - Incumbent, State House of Representatives
- Jamie Santora (R), 163rd District - Open Seat, State House of Representatives
- Margo Davidson (D), 164th District - Incumbent, State House of Representatives
- William Adolph (R), 165th District - Incumbent, State House of Representatives
- Sarah Armstrong (R), 166th District - Challenger, State House of Representatives
- Duane Milne (R), 167th District - Incumbent, State House of Representatives
- Thomas Killion (R), 168th District - Incumbent, State House of Representatives
- Pamela Delissio (D), 194th District, Incumbent, State House of Representatives
- Tom McGarrigle (R), 26th District - Open Seat, State Senate



10 TIPS TO STAY HEALTHY THIS SEASON

During the holidays, we are very aware of the food temptations that surround us. Here are 10 tips that'll give you an edge on making healthy choices throughout the season.

- 1. Establish realistic goals.** Perhaps the holiday season isn't the best time to establish a goal of losing 25 pounds, for instance. Instead, make a plan that starts with maintaining your weight through the holidays and making changes one step at a time after New Year's.
- 2. Start each day with a healthy breakfast.** It gives you energy and gets you going. Look for options that include fresh fruit and whole grains.
- 3. Stay Hydrated.** Drinking plenty of water helps your body stay balanced and strong. Skip soda (regular and diet) along with sugary juices, and sports drinks, as they add empty calories and make your body crave sweets.
- 4. Limit sodium intake.** If you're the chef for this year's holiday feast, consider a medley of fresh herbs, spices and low-fat seasonings as a flavorful replacement. Beware overindulging in the "salty six," as identified by the American Heart Association: bread and rolls, cold cuts and cured meats, pizza, poultry (depending on how it is prepared), soups and sandwiches.
- 5. Have healthy snacks on hand.** 'Tis the season for traveling – whether that means last minute shopping trips or road trips for family gatherings. Keep a ready supply of your favorites – for instance, low-fat granola bars, almonds, fruits or veggies (carrot or celery sticks, broccoli spears or cherry tomatoes).
- 6. Resist the urge to splurge on take-out.** Keep your refrigerator, freezer and pantry stocked with a variety of healthy foods. That way making a pit-stop at the nearest drive-through won't feel like the only option to save on time.
- 7. Control portions.** The next time you're at the head of the buffet line at your typical holiday party, grab a smaller plate instead. Choose your favorites and include vegetables and fruits for a balanced meal. The goal should be to eat until you're satisfied (rather than stuffed).
- 8. Avoid excessive alcohol consumption.** The short-term risks include alcohol poisoning, injuries and engaging in risky behaviors. The long-term risks, on the other hand, can include high blood pressure, depression, family problems, dependence and cancer.
- 9. Find ways to exercise throughout the day.** Strive for at least three 10 minute breaks per day where you're taking part in some form of physical activity. It could be while you're on-the-go, as in parking farther away from shopping or grocery entrances. Or, it could be planned with a friend, as in taking a walk around your neighborhood.
- 10. Make up for indulgences at your next meal.** The season is filled with traditional treats and not all of them healthy. Rather than avoiding them altogether, make a promise to indulge in healthier options the day after enjoying a big meal with family or friends.

Sources: American Heart Association, Centers for Disease Control and Prevention

The Pottstown Area Health & Wellness Foundation's mission is to enhance the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles. Discover Pottstown area's online community at www.missionhealthyliving.org to learn and share great information on how to lead a healthier life.



MEET THE AMBASSADOR



CARRIE ROBINSON, SR. ACCOUNT MANAGER FOR SCHULTZ TECHNOLOGY

Carrie Robinson has worked in the tri-county area for 15 years. Carrie has two children - Olivia, 16, and John, 13, and a 7 year old cat, Sophie. Her special interests include motorcycle rides, including those for charity: Toys for Tots, Fallen Fighter and police officer rides, and also the H&K 2014 Rock and Roll ride. She also enjoys cooking and wine tasting, and spends many weekends at her daughter's band competitions and football games and her son's cross country meets and Dek hockey games.

Carrie studied at Johnson and Wales University and is also a graduate of the Leadership Tri-County Class of 2012. Her business role model is her dad.

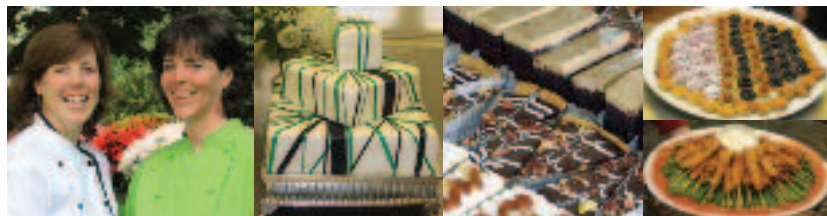
Carrie's areas of involvement within the TriCounty Area Chamber of Commerce include being on the Chamber events committee and a Chamber Ambassador, and she serves on the Philadelphia Freedom Valley YMCA Pottstown Branch Board of Directors. In the tri-county area, Carrie also serves as a Bell Ringer for the Salvation Army at Boscov's. She believes it is important to volunteer for the TriCounty Area Chamber of Commerce because it is best to support your local businesses.

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



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. November's Business of the Month was chosen a random selection of New Members who have joined since January 1, 2014.



BAUSE Catered Events Celebrates Twenty-Fifth Anniversary

First class postage was 25 cents, the Internet was invented and Bause Catered Events — all began in 1989.

Celebrating 25 years this month, Bause Catered Events is the Tri-County area's quintessential Off-Premise Caterer.

A client observed: "Your cuisine is perfect! And, your entire staff is just amazing. My mind was completely at ease working with you—as I knew I was working with a *professional* caterer I could *really* trust!"

They provide creative events, for 30 to 400 guests, with on-time, guest-pleasing, worry-free catering, with palate pleasing menus, using fresh, local ingredients.

Chef/Owners, Erin Bause and Amy Bartra, graduated from the Culinary Institute of America, Hyde Park, NY.

"We're passionate about making our client, shine!" enthused Erin. "Our recipe for your event's success is simple: We provide delicious cuisine, with great service, doing what we love to do!"

Many business and corporate firms, including Homeland Security, Exelon, XL Insurance, Jewelers Mutual Insurance, have established long-lasting relationships with Bause Catered Events—because they value Bause's great hassle-free events, developed with attention to every detail.

Chef Amy pointed out: "We work in the most interesting places, both public and private. Amazing tented events, themed company picnics, fund raising dinners, Public Parks."

Their events include Weddings, Anniversaries, Graduations, Showers, Funeral luncheons.

Bause Catered Events grew from a Pottstown Farmers Market stand, in 1989 (offering Dinner-to-go, Pastry, Breads, Salads) to a full-service off-premise Catering company.

Innovating an *Elementary School Snack* program, from October through April, Bause Catering works with *local* farmers, planting veggies, fruits. Erin pointed out, "Our Snack program includes educational snack cards for the Teacher, highlighting child-friendly nutrition, history and growing information."

Corporate Clients have grown to really appreciate Bause Catering's unique cuisine, that matches their style and budget, with Peace of Mind.



Find out, now, how they'll make you shine:
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MARKETING WITH THE CHAMBER

MARKETING YOU

By Heather Tyrrell



Marketing yourself involves making a lasting impression on new contacts. Market yourself and your business at the following Chamber events:

NOVEMBER MEMBERSHIP BREAKFAST, Thursday, November 6, 2014, 7 to 9 AM, **Spring Ford Country Club**, 48 Country Club Road, Royersford, PA 19468

TRI-COUNTY BUSINESS & COMMUNITY EXPO, Wednesday, November 12, 2014, 3 to 6 PM, at **Norco Fire Company**, 144 West Schuylkill Road, Pottstown, PA 19465

WOMEN OF THE WORKFORCE (WOW) LUNCHEON, Thursday, November 13, 2014, 11:30 AM to 1:30 PM, at **Connections on High**, 238 East High Street, Pottstown, PA 19464

Our November Membership Breakfast is education-themed and will feature Carolyn Dumaesq, PA Acting Secretary of Education. Attending this event will show you care about what's happening in your community. In addition, you will have the opportunity to market yourself to current and new Members. To best market yourself, think about what you can do to help a new connection rather than just what they can do to help you.

The Tri-County Business & Community Expo features exclusive vendor networking from 2 to 3 PM for the 40 participating ven-

dors. We will be releasing a list of vendors at least a week before the event. Do your research on these companies so you know who you would like to meet and you have something to talk about when you meet the representatives of that company.

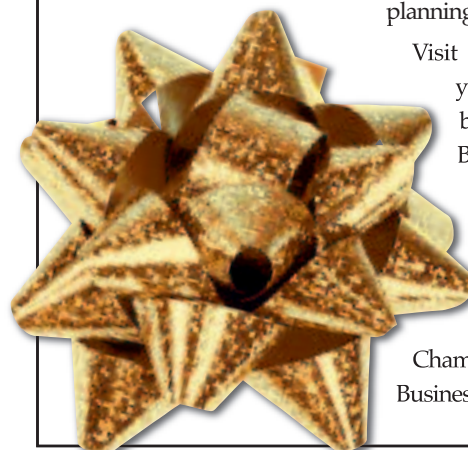
If you are a vendor, here are a few things to keep in mind for the expo in order to best market yourself and your company: present an eye-catching colorful display; bring something to hand out to people; if you are giving out candy, giveaways or "swag" place it in the middle of the table so the attendees have to interact with you.

The Women of the Workforce (WOW) Luncheon is a great way for women in business who are Members and non-members to network. If you see someone you know, you will be tempted to just socialize with them during the event. Make sure to say hello to your contact, but also introduce and market yourself to people you don't know so you can build your network. Enjoy the November 13 program, "Building Your Forever Reputation."

For additional marketing opportunities or to register for events, visit www.tricountyareachamber.com.

Always Buy Chamber

FEATURED MEMBER BENEFIT OF THE MONTH



TriCounty Area Chamber of Commerce has a business directory on its website to help you find out what your area looking for. This upcoming holiday season make sure you remember your ABC's—ALWAYS BUY CHAMBER.

There is a full list of over 400 local businesses to meet all your personal and business needs when planning for the holidays this year!

Visit the business directory at tricountyareachamber.com and support our local businesses and community. The Tri-County Business & Community Expo on Wednesday, November 12 will feature a variety of Chamber Members—make sure you check out what they have to offer for the upcoming holidays. And, finally, don't forget to support your local Chamber Member small businesses on Small Business Saturday—Saturday November 29, 2014.

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

RIBBON CUTTING



**Gateway
Ticketing
Systems,
Inc.,**
445 County
Line Rd.,
Gilbertsville,
PA 19525

CORRECTION

In last month's issue of the October *Route 422 Business Advisor*, an incorrect caption was published under the first place foursome's photo from the Chamber's September 8 Golf Outing. The caption should have read:

1st Place: (L to R)
Rick Lewis, Dan Sheehan,
Dave Lindenmuth, and
Bob Helkowski,
Lewis Environmental, Inc.



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.

Chamber Member employees with job openings: **Quality Inn Pottstown**

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@tricityareachamber.com.

This month's resume includes: **Customer Service**

SHOW US YOURS



Let us know that your decal is posted in your storefront and we will come by, snap a photo, and share the photo in the *Route 422 Business Advisor* and on Facebook and Twitter - call us at 610.326.2900! Or snap a photo of your decal posted and email it to Melissa at melissa@tricityareachamber.com.

**Boyertown Oil and Propane
Company, 865-867 N. Reading Ave.,
PO Box 431, New Berlinville, PA 19545**

Big Boost for Biking and Walking in GVF Service Area

**The Department of Conservation and
Natural Resources recently announced
grant awards for a number of GVF partners.**

Grant funding is provided by the Community Conservation Partnerships Program (C2P2). This round of C2P2 provided \$33 million to 219 projects across the Commonwealth. Of the 219 projects, 41 are trail related projects that total 39 miles of new trail. The C2P2 program is financially supported by a variety of sources including the Keystone Recreation, Park and Conservation Fund (Key 93); the Environmental Stewardship Fund (ESF); the federal Land and Water Conservation Fund (LWCF); Pennsylvania Recreational Trails fund (PRT - Federal source); Pennsylvania Heritage Area Program (HA) and; the Snowmobile/ATV Fund (S/ATV).

A number of important trail related projects have received funding within the GVF service area:

Most notably Phoenixville Borough received \$481,900 to improve the Schuylkill River Trail connection between downtown Phoenixville and Mont Clare in Upper Providence Township. GVF was instrumental in helping to secure the C2P2 funding and has been a member of the project team from the beginning. The grant will fund the construction of approximately 0.2 miles of trail across the PA Route 29 Mont Clare Bridge and will provide ADA access, landscaping, project signage, and other bike and pedestrian improvements.

Chester County received \$50,000 to prepare a Trail Study to evaluate options to connect the Chester Valley Trail to the Struble and Brandywine trails in Downingtown Borough. Although this project is not directly within the GVF service area, it will provide a connection between Downingtown and communi-

ties to the east including Tredyffrin and Upper Merion Townships.

Limerick Township received \$150,000 for a trail connection project that will include the construction of a 0.9 mile of trail along Ziegler Road and Metka Road to connect Limerick Community Park to Kurylo Park.

Montgomery County received \$30,000 to prepare a Greenway Feasibility Study for the Swamp Creek corridor including Limerick, Lower Frederick, New Hanover and Upper Frederick townships. Montgomery County also received \$73,000 to acquire three parcels totaling approximately 16 acres along Route 422 in Lower Pottsgrove Township for enhanced access to the Schuylkill River and proposed Schuylkill River Trail.

Whitpain Township received \$130,000 to construct the Whitpain Township Trail Core Connector in Whitpain and Gwynedd townships. The trail will be approximately a 1-mile trail from the Montgomery County Community College at the intersection of Morris Road and Cathcart Road in Whitpain Township to the Wissahickon Watershed Green Ribbon Trail within Penllyn Woods Park in Gwynedd Township.



For more information on GVF projects and initiatives contact Kyle Guie at kguie@gvftma.com or 610.354.8899. Founded in 1990, GVF is a not-for-profit organization created to advocate and promote a viable transportation network for the region's economic vitality.

THANK YOU

**Thank you to September's
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E-cycling

On October 14, 2014, the TriCounty Area Chamber of Commerce hosted their annual Business Equipment Recycling Day. Chamber Members were able to drop off their old business equipment and electronics to be recycled, at no charge, as a benefit of being a Member of the TriCounty Area Chamber of Commerce.

This year the Chamber collected 5,318 pounds of miscellaneous electronic and computer equipment.

Thank you to the help from our sponsors for this event:



Special thank you to our volunteers for the day:

- Sergio Govea, Dennis Kern, and Mike Faith, Lewis Environmental, Inc.
- Brian Loughnane, Synergy Environmental, Inc.
- Brandon Arters, Mayer Pollock Steel Corporation

BUSINESS BUILDER

The Business Builder is designed to help you grow your network, contacts, and access to resources; determine the best way for your business to maximize value through your Chamber Membership; and gain a toolbox of supplies to save you time and energy marketing your business. It is a great event for Prospects to learn all that the Chamber has to offer!

This is the last month of the Membership Campaign Drive. We encourage our current Members to bring a Prospect with them to a Business Builder.

Upcoming Business Builder – the LAST one during the Membership Campaign!

- Friday, November 14 at the Verizon Smart Store, 223 Shoemaker Rd., Pottstown, PA 19464

This Business Builder will run from 8:30 – 10:30 AM and is limited to 24 participants. Registration is required. Please register by scanning the QR code below, visiting the calendar of events on tricityareachamber.com or calling 610.326.2900.

***Business Builders
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MSFP Opens Bethlehem Office

Elizabeth Snyder, CEO of Main Street Financial Partners, LLC, cuts the ribbon on MSFP's newest office located inside the "Main Street Commons" at the corner of Broad and Main Street in Bethlehem. MSFP, a brokerage specializing in senior insurance, is headquartered in Gilbertsville. For additional information, please call 1.800.862.7364, and visit www.MainStreetFinancialPartners.com.



Landmark Pottstown Properties For Sale



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VICTORY BANK RANKED AMONG TOP 25 SBA LENDERS AND 56 OUT OF 7,265 BANKS IN AMERICA

The Victory Bank was ranked one of the Top 25 SBA Lenders by the U.S. Small Business Administration (SBA), Philadelphia District Office during the time period of October 1, 2013 – August 31, 2014. The Victory Bank made the Top 25 with a total of \$2,789,300 in approved 7(a) loans. In addition, Victory Bank was awarded an A+ Excellent grade for using 25% or more of its deposits to make small business loans based on information filed by FDIC quarterly call reports. This designation by Banking Grades ranked Victory Bank 56 out of 7,265 banks in America.

"The Victory Bank is honored by the Top 25 SBA designation and A+ Excellent grade by Banking Grades.

We are committed to continuing to help businesses grow by securing loans through our team of small business experts," said Rich Graver, Chief Banking Officer and Chief Lending Officer of The Victory Bank.



The Victory Bank is a locally owned and operated commercial bank headquartered in Limerick, Pennsylvania. The bank was founded to optimize the financial lives of businesses, professionals, and consumers primarily in Montgomery, Chester and Berks Counties. For more information, call 610.948.9000 or visit www.thevictorybank.com. Member FDIC. 

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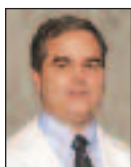


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EXPLORING THE OPTIONS FOR GALLBLADDER REMOVAL



**By Christopher J. Bruce, MD, FASCRS,
Mercy Suburban Hospital**

Gallbladder removal is one of the most commonly performed surgical procedures in the United States. More than one million people in the U.S. have their gallbladder removed each year. Gallstones are most common in overweight adults between the ages of 35 and 55, and affect more women than men. If you are facing gallbladder surgery, you have several options.

With open surgery, the surgeon makes a long abdominal cut/incision to reach your gallbladder. The incision must be large enough for the surgeon to fit their hands and surgical instruments inside your body. Open surgery usually occurs when there is an active infection (cholecystitis). Expect to spend two or three days in the hospital recovering and it may take four to six weeks to fully recover.

With laparoscopic surgery, the surgeon operates through a few small incisions. Straight instruments are inserted through the incisions. During robotic-assisted laparoscopic surgery, the surgeon utilizes instruments with a wrist-like motion, similar to the human wrist. In 2011, the FDA approved the da Vinci Surgical System for use in gallbladder surgery. In general, you can expect to go home once you're able to eat and drink without pain and are able to walk unaided.

With single-incision robotic-assisted surgery, surgeons make one small incision in your belly button to remove your gallbladder, unlike the three to four incisions typically made in traditional laparoscopic surgery. Robotic-assisted surgery enables your doctor to operate with enhanced three-dimensional, high definition vision and precision. For example, the robot can "switch" instrument controls inside of the patient, enabling a right-handed surgeon to control the instruments with his or her dominant hand, even if the instru-

ment is on the left side. This makes the procedure easier and more intuitive. Robotic surgery can be performed in about one hour, with a typical hospital stay of less than 24 hours. Return to normal activities varies, but a week after the operation most people can go back to work and resume light exercise.

While robotic surgery and single incisions are not new, combining the two to remove the gallbladder requires special training and equipment. Robotic-assisted, single-incision surgery offers many potential advantages. Although every surgery is different, patients who choose single-site gallbladder surgery may benefit from virtually scarless surgery, minimal pain, low blood loss, fast recovery and no overnight hospital stay.

All types of surgery involve risk, and your surgeon can help you determine which option is right for you.

Christopher J. Bruce, MD, FASCRS, is Surgery Chair for Mercy Suburban Hospital, 610.277.6131. ■

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ROTARIAN PERSPECTIVES WHY I JOINED ROTARY

By Paul Fein

When I was asked to think about why I joined Rotary and to write it down, I had to take a look at my life.

I tried to take a path that would do some good without hurting anyone else — sort of my version of the Rotary Four Way Test.

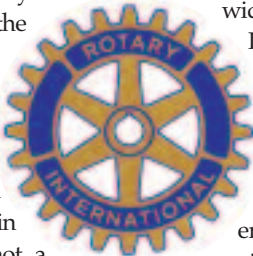
My wife and I moved to the Pottstown area in 1993 and were complete strangers. We lived here for about 12 years. In that time I was looking to join some organization that was not a religious organization, one that accepted all, regardless of one's personal beliefs. I wanted an organization that was community minded, one of which I would be proud to be a member.

When asked to join Rotary, an organization I was already aware of, I readily agreed. The group was a friendly group and I enjoyed the evening atmosphere and conversations with interesting people, not all with the same point of view.

Our meetings usually consist of a program, with or without slides, a trip to the railroad museum, even disc golf at French Creek Park. Our programs very often hold interest because they are presented by local, or even international, speakers on a wide variety of subjects. We host Rotarians from other countries and can travel and have Rotarian friends wherever we go, anywhere around the world. Rotarians have worked for over 30 years to eradicate polio. We work to provide sources of clean water in the third world. I could go on forever about the deeds of Rotary, both at home and abroad, but as I almost always respond to the question "What does Rotary do?"

"A lot of really good things!" 🗑️

Paul Fein has been a member of the Rotary Club of Pottstown since 2003. We meet Wednesday evenings at the Brookside Country Club. To learn more you can visit our Web site, PottstownRotary.org, or contact Bill Wellen by calling 484.624.4874 or e-mailing bill.wellen@fastsigns.com.



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BUSINESS PROFILE

APPLIED VIDEO TECHNOLOGY, INC.

Applied Video Technology (AVT) has been a leading Audio Visual Systems Integration company in the Philadelphia region since 1996 and recently renovated and moved into the former C. Wilson and Sons Building in the historic village of Kimberton, PA. In November 2014, AVT will be opening a conference center in our Kimberton location available for rentals for trainings, seminars and events. The AVT Conference Center will be fully equipped with the latest AV technology to make your next meeting or event come together seamlessly.

AVT specializes in the design and installation of custom AV solutions for digital signage, video production, audio visual systems, and video conferencing and streaming systems. We work with clients from a variety of vertical markets including corporations, health care institutions, higher education, K-12 education, production companies and governments.

Audio Visual Systems

AVT builds classrooms and corporate training centers for the education and corporate sectors, providing the tools necessary for communicating on every level. AVT brings the latest technology into your meeting spaces and provides your company with the

power of improved communication, real time collaboration and a greater return on your investment. Using the latest displays, room control, projectors and video conferencing systems, AVT enables your company to hold productive meetings both in your office and around the globe.

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Inform and entertain your audience more effectively and efficiently with an AVT digital signage network. A digital signage network will allow you to digitally create, manage and deliver your dynamic visual messages to your audience in an engaging and compelling style. Digital Signage will improve your communication throughout a retail, corporate or educational campus.

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Nothing has the communication power of video, and with an AVT designed video conferencing or video on demand solution you can easily and cost effectively deliver real-time and on-demand video to anyone, anywhere. We will help you to create a foundation on which to build an entire video network environment for video streaming on IP Networks, cloud management and VOD delivery, desktop and mobile solutions.

In addition to full AV system design and installation, AVT's content group, Phoenix Media Group (PMG), is happy to offer video production and live streaming services. Sometimes you need creative ideas and current technology to achieve your goals. PMG offers a wide range of digital media services – from message conception, video production, graphics and logos, to content management and delivery. PMG operates out of a 3,200 square foot television production facility also located in Kimberton.

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THE STATE OF RETIREMENT READINESS IN AMERICA TODAY — PART 2

Part 1 of this article appeared in the October 2014 issue of Route 422 Business Advisor (www.422bizmag.com).



INVESTING IN TODAY'S ECONOMY

By Paul E. Fair, Paul Fair Associates, LLC

So how do you know if you're saving enough? As a general rule of thumb, you'll need to have saved eight times your final salary by age 67 if you want to maintain a lifestyle similar to the one you had while working. To reach that number, here are some checkpoints along the way.

You should have one times your annual salary saved by age 35. By 45, three times your salary. At 55, your savings should have risen to five times your salary and eight times by age 67. AARP's figure is nine times, while Money Magazine says more like 12 times.

For example, if your final salary is \$100,000. At 8 times, you'll need \$800,000 set aside in a nest egg. For many approaching retirement, they have a retirement shortfall and the challenge becomes just how big that shortfall really is. If you have a retirement shortfall, the time to address it is now, while there's time to make adjustments.

As a nation, American workers are \$6.6 trillion short of what they need to retire comfortably. Have you ever wondered just how big a trillion dollars really is? Take a \$1,000 bill. If that stack is four inches high, you're a millionaire. To be a billion dollars, that stack would have to grow to 358 feet. How high do you think that stack would have to be to have one trillion dollars? How about 67.9 miles high!

In addition to your nest egg, you also must address inflation. It affects every retirement portfolio and it's especially problematic for retirees on fixed income. A recent headline in the Wall Street Journal said, "Low Interest Rates Crack Retirees Nest Eggs."

With inflation, your money is worth less each year. So how do you preserve your buying power for the next 30 years? That's a tall order... but it can be accomplished.

From 1925 through 2012, inflation has averaged just over three percent. At three percent inflation, a 62-year-old baby boomer living off of \$100,000 per year today would need more than \$134,000 in annual income at age 72, \$180,000 per year at age 82, and \$242,000 per year to preserve their buying power over their probable life span.

After longevity, withdrawal rate risk is one of the big challenges retirees face. Most Americans have no idea how dangerous it is to withdraw too much from their nest egg each year. So, what is the appropriate spending rate from a nest egg?

When asked how much money they need to support themselves in retirement, the median response was \$300,000, but the median savings of the respondents was just \$25,000. When asked how much they thought they can afford to withdraw from that nest egg each year, the typical response was 10 percent, nearly triple the generally accepted rule of thumb of a safe three-four percent withdrawal rate.

(See "Investing in Today's Economy" on page 52)



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

Listings For SALE

FOR SALE- (ZC2130) 3575 SCHUYLKILL ROAD, SPRING CITY- EAST VINCENT TOWNSHIP COMMERCIAL PROPERTY. HIGHWAY EXPOSURE. FEATURES INCLUDE PUBLIC SEWER, ONSITE WELL, GAS HOT WATER, ONSITE GAS, 202AMP ELECTRIC SERVICE. **\$650,000**

FOR SALE- (ZC2137) 966 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 CO. APPROVED 19 LOT SUBDIVISION- SIZE OF LOTS RANGE FROM 1 AC. TO 7 AC. CALL FOR DETAILS. **\$775,000**

FOR SALE- (ZC2164) 4 ASH ST., W. POTTSGROVE- .96 ACRE COMMERCIAL VACANT LOT SITUATED CONVENIENTLY ON ROUTE 422, 724 AND 100. BRING YOUR BUILDER AND YOUR PLANS. PUBLIC WATER, SEWER AND GAS AVAILABLE. **\$124,900**

FOR SALE- (ZC2179) 58 N. FRANKLIN STREET, POTTSTOWN- GARAGE AND AUTO REPAIR BUSINESS. THIS BUSINESS HAS BEEN ESTABLISHED ALREADY AND VERY SUCCESSFUL. THE PRICE INCLUDES BUILDING AND BUSINESS. THIS GARAGE HAS BEEN UPDATED AND MAINTAINED WITH NEW OFFICE, TILE FLOORS, NEW WINDOW & DOOR, REFRESHLY PAINTED AND CLEAN. NEW ALUMINUM FENCING SURROUNDING THE ENTIRE PARKING LOT. LOT HOLDS UP TO 50 CARS. 2 LARGE BAYS WITH LIFTS. **\$275,000**

FOR SALE- (ZC2182) 101 N. YORK ST., POTTSTOWN- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. **REDUCED TO \$8,000**

FOR SALE- (ZC2188) CAMP SWATARA ROAD, MYERSTOWN- 112 ACRES OF PRIME DEVELOPMENT LAND- 1/8 MILE FROM I-78, BERKS PARK 78. NEW PET SMART & DOLLAR GENERAL DIST. WAREHOUSES. POSSIBLE TAX CREDITS. **\$4,600,000**

FOR SALE- (ZC2199) 10 ROWELL ROAD, BOYERTOWN- 5,000SF BUILDING. VERY DESIRABLE FOR OFFICE/COMMERCIAL USE LOCATED ADJACENT TO WALMART ALSO COULD BE USED AS INDUSTRIAL. CONVENIENT TO RT. 100. MANY POSSIBILITIES. **\$425,000**

FOR SALE- (ZC2201) 26 N. CHARLOTTE ST., POTTSTOWN- MIXED USE INVESTMENT PROPERTY FULLY OCCUPIED. BAKERY ON FIRST FLOOR WITH APARTMENT ABOVE. **NOTED SELLER! REDUCED \$50,000**

FOR SALE- (ZC2202) 1350 N. CHARLOTTE STREET, POTTSTOWN- ADJACENT LOT STILL AVAILABLE - **\$100,000**

FOR SALE- (ZC2204) 618 N. READING AVENUE, BOYERTOWN- 20x48SF BUILDING PRESENTLY USED AS SEAFOOD RETAIL OUTLET. 1ST FLOOR AND WALKOUT LOWER LEVEL CONSISTS OF OPEN SPACE. **\$74,500**

FOR SALE- (ZC2207) 3401 SAINT PETERS ROAD UNIT 11, SAINT PETERS- (4) UNIT BLD. SERVED AS A SUCCESSFUL CATERING BUSINESS WITH 2ND FLOOR RESIDENCE, EFFICIENCY APART AND AN OFFICE ROOM. OFFICE AND APARTMENT ARE RENTED. WRAPAROUND DECK. **\$299,900**

FOR SALE- (ZC2208) 855 E. SCHUYLKILL ROAD-CHESTER COUNTY- CAR WASH FEATURING 6 SELF SERVE BAYS AND 1 AUTOMATIC BAY. LOCATED ON HEAVILY TRAVELED STREET. EXCELLENT CONDITION. WELL MAINTAINED. CALL FOR DETAILS. **\$895,000**

FOR SALE- (ZC2210) 453 N. EVANS STREET, POTTSTOWN- BRICK 2 UNIT SINGLE HOME. EACH UNIT HAS LR, DR, KITCHEN, 2BR & FULL BATH. \$650 MONTHLY RENT, COLLECTED ON EACH UNIT. CALL FOR SHOWINGS. **REDUCED \$67,900**

FOR SALE- (ZC2211) 342 SOUTH STREET, POTTSTOWN- INVESTMENT PROP. CONTAINING (3) BLDGS. FIRST BUILDING CONSISTING OF (3) APARTMENTS. UNIT 1 HAS 3BR, UNIT 2 HAS 2BR, UNIT 3 IS AN EFFICIENCY USED BY LANDLORD. SECOND BUILDING CONSISTING OF 2BR APARTMENT, STORE FRONT AND 3 GARAGES GENERATING INCOME. GARAGES RENT FOR 75/125/75 PER MONTH. TENANTS PAY THEIR OWN HEAT, ELEC AND TRASH. RENTS ARE BELOW CURRENT MARKET VALUE AND COULD BE RAISED. **\$138,900**

FOR SALE- (ZC2212) 521-523 MUHLENBERG STREET, READING- 3,000SF BLD. CURRENTLY AN OPERATING SIGN BUSINESS. TENANT OCCUPIED. ADJACENT HOME INCLUDED WITH LISTING. OWNER FINANCING. NEW PRICE INCLUDES PRINTING BUSINESS, ALL VEHICLES, EQUIPMENT AND INVENTORY. SELLER WILL TRAIN NEW OWNER. **\$324,900**. REAL ESTATE ONLY CAN BE PURCHASED FOR **\$225,000**. (OWNER FINANCING AVAIL.)

FOR SALE- (ZC2213) 625 NEW ST., SPRING CITY- SPRING CITY RESTAURANT FORMERLY TO ALFREDO'S PIZZERIA. EQUIPMENT AND FIXTURES INCLUDED IN SALES PRICE. IMMEDIATE OCCUPANCY AVAILABLE. LIST IS AVAILABLE UPON REQUEST. OFFSTREET PARKING. **\$189,900**

FOR SALE- (ZC2214) 582 MAIN STREET, ROYERSFORD- MAIN STREET EXPOSURE-USED AS OFFICES IN FRONT & 2BR APT IN REAR OF BLDG. A TRUE VICTORIAN W/ A 2 STORY TURRET AT RIGHT FRONT, HIGH CEILING, ORIGINAL WOODWORK & WINDOWS, GRAND Foyer w/ AN OPEN TURNED STAIRCASE & ENC FRONT PORCH THAT IS HEATED & AIR COND., THE HOWD FLOORS ON THE 1ST FLOOR WERE REPLACED APPROX. 100 YRS. AGO, ABOUT 2/3 OF THE WHOLE IS USED FOR OFFICE SPACE, PERFECT FOR PROF. USES. THE 2 STORY APT HAS CHERRY CABINETS IN KIT, LARGE LR, SMALL DR, POWDER RM & SIDE & REAR PORCHES. THE REAR PORCH IS ENC. 2ND FLOOR FEATURES 2BR & HALL BATH. THIS UNIT HAS ACCESS TO THE FULL BASEMENT. THE 2 SEPARATE UNITS WERE CREATED IN 2000. BOTH UNITS HAVE SEPARATE ELEC & GAS METERS, WATER & SEWER ARE SHARED. CALL FOR DETAILS. REALTOR OWNED. **\$349,000**

FOR SALE- (ZC2215) 117-119 N. FRANKLIN STREET, POTTSTOWN- GREAT OPPORTUNITY TO OWN AN INCOME PRODUCING MULTI UNIT PROPERTY IN POTTSTOWN. THE OVERALL PROPERTY CONSISTS OF 2 ATTACHED BUILDINGS (#117 & #119) WITH ONE COMMON BASEMENT. EACH BUILDING HAS ITS OWN PROPERTY TAX ID# . EACH OF THE 5 TOTAL UNITS HAS ITS OWN SEPARATE UTILITIES. BUILDING #117 HAS THREE 2 BEDROOM UNITS. BUILDING #119 HAS TWO 2 BEDROOM UNITS. CALL FOR MORE DETAILS. PRICE INCLUDES BOTH PARCELS. **\$179,500**

FOR SALE- (ZC2217) 556 N. 5TH STREET, READING- LARGE (5) UNIT APARTMENT HOUSE IN CENTRE PARK HISTORIC DISTRICT. TENANTS PAY ALL UTILITIES EXCEPT WATER & TRASH. ALL UP TO CITY CODES. GROUND FLOOR UNIT ON CORNER OF GREENWICH STREET IS IDEAL FOR COMMERCIAL USE, ie BEAUTY SALON, ETC. **\$149,900** CAN BE BOUGHT AS AN (11) UNIT PACKAGE DISCOUNT with 1924 PERKIDOMEN AVENUE (ZC2219) FOR **\$275,000**

FOR SALE- (ZC2218) 2919 WEST RIDGE PILE, LIMERICK- (12) LOT MOBILE HOME PARK WITH A (3) UNIT APARTMENT BUILDING. CURRENTLY THERE ARE (8) TENANT OWNED TRAILERS ON THE PROPERTY. THERE ARE (4) ADDITIONAL PAD SITES THAT HAVE WATER AND SEWER LATERALS, AS WELL AS ELECTRIC. TOWNSHIP CODE STATES THAT ANY NEW TRAILERS PLACED ON THE PROPERTY MUST CONFORM TO THE CURRENT REGULATIONS WHICH STATE THAT ALL TRAILERS MUST SIT 20 FEET APART. TWO OF THE FOUR CURRENT PAD SITES THAT ARE VACANT COULD POSSIBLY ACCOMMODATE THOSE STIPULATIONS. THERE ARE AREAS AROUND THE PARK WHERE OTHER TRAILERS COULD GO. THE PROPERTY IS LIMITED TO (12) TRAILERS. THE ESTIMATED COST FOR HOOKING UP TO THE EXISTING LATERALS (PERMITS AND INSPECTIONS) IS APPROX. \$950. PER PAD. **\$500,000**

FOR SALE- (ZC2219) 1924 PERKIDOMEN AVENUE, READING- (8) UNIT APARTMENT IN MT. PENN. **\$175,900** CAN BE BOUGHT AS AN (11) UNIT PACKAGE DISCOUNT with (ZC2217) 556 N. 5TH STREET FOR **\$275,000**

FOR SALE- (ZC2220) 1887 ROUTE 419, REHRERSBURG- 7.03 ACRES OF LEVEL LAND ZONED CI. 1,360SF ROAD FRONTAGE. LOCATED BETWEEN I-78 & 422. SELLER WILL HOLD FINANCING FOR UP TO 15 YEARS. **\$175,000**

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FOR SALE- (ZC2221) 113 REHRERSBURG ROAD, REHRERSBURG- UNIQUE PROPERTY w/1 RESIDENTIAL UNIT & 2 LARGE COMMERCIAL FACILITIES CONVENIENTLY LOCATED BETWEEN I-78 & 422. SELLER FINANCING AVAILABLE FOR UP TO 15 YEARS. **\$1,100,000**

FOR SALE- (ZC2222) 148 STAUFFER ROAD, BECHTELSVILLE- BOYERTOWN AREA 9,148SF. (3) BEDROOM HOUSE w/ PUBLIC SEWER. VARIOUS POSSIBILITIES. CALL FOR DETAILS. **\$279,900**

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LEASED (ZC1118) Manatway Road, Boyertown-

LEASED (ZC1120) Hoffmansville Road, Sassamansville-

LEASED (ZC1122) 190 Moser Road, Pottstown-

LEASED (ZC1124) 215 East 1st Street, Birdsboro-

LEASED (ZC1138) 385 Circle Of Progress Dr., Pottstown-

LEASED (ZC1151) 434 Main Street, Royersford-

LEASED (ZC1144) 32 Wells Road, Suite #2, Parkersford-

LEASED (ZC1152) 875 North Charlotte St., Pottstown-

LEASED (ZC1145) 1950 Weissstown Road, Boyertown-

LEASED (ZC1138) 258 High Street, Pottstown-

LEASED (ZC1137) 1071 Route 100, Bechtelsville-

LEASED (ZC1141) 58 S. Adams Street, Pottstown-

(ZC1012) 1200 East High Street, Office Building, Pottstown- Suites from 200-1,000SF. \$12.50/SF includes all utilities.

(ZC1053) North Kelm Street, North End, Pottstown- 1,850SF retail/office space, plenty of offstreet parking. \$8-10/SF

(ZC1070) 100 Porter Road, Pottstown- Professional office building situated in the immediate vicinity of PNM. Handicapped accessible, elevator, ample parking and various size suites from 200-1,000SF. Competitive rates and flexible terms. Call for more details!

(ZC1080) Lemon Street, West Pottsgrove- 2,500SF +/- former machine shop space with loading dock and second story storage area. \$1,000/Month + gas, heat and electric. ALSO 4,000SF space available at same location @ \$5. per SF

(ZC1089) 261 High Street, Pottstown- 2,500SF BRAND NEW OFFICE SPACE. Could be used for dance or karate studio. 2 separate bathrooms- handicapped accessible. \$1,350/Month + heat, AC, elec. & 1/2 water invoice.

(ZC1135) 2103 E. High St., Pottstown- **SOLD** Medical office bldg. situated with great exposure on High Street in Lower Pottsgrove. 4,360SF +/- to be leased. Offstreet parking lot. \$12/SF + Utilities.

(ZC1145) 32 Wells Road, Suite #4, Parkersford- Office/retail space situated along busy Route 724. 6000SF with offstreet parking, available immediately. Signage on Route 724. Call for details. \$650/Month plus heat, electric and trash. Water and sewer included. NO CAM.

(ZC1147) 1630 E. High Street, Pottstown- **Building #3** Private office building situated at the corner of High & Porter Roads. 7700SF refurbished interior. \$15.00/SF + Utilities. Call for details.

(ZC1149) 1630 E. High Street, Pottstown- **Building #2** Private office building situated at the corner of High & Porter Roads. 1661SF refurbished interior. \$15.00/SF + Utilities. Call for details.

(ZC1149) 4 Ash Street, Pottstown- 10,000 Square Foot Warehouse to be built to specifications is situated conveniently on Route 422, 724 & 100. \$3,750/Month - \$4.50/SF R/W

(ZC1154) 127 E. Philadelphia Avenue, Boyertown- Boro of Boyertown 2,000SF on E. Philadelphia Avenue. Open area + 4 private offices and powder room. Handicap accessible. Ample parking. \$2,000/Month.

(ZC1155) 143 North Walnut Street, Boro of Boyertown- 3245SF, (2) rooms and powder room. \$325/Month + Utilities. Additional space available.

(ZC1156) 12 South Reading Avenue, Boyertown- 800 (+/-) SF of office/retail space. Basement with half bath and storage. Parking in rear. \$800/Month plus electric and hot water.

(ZC1157) 78 Wells Road, Parkersford- Beautiful single brick office building surrounded by beautiful flower window boxes. Convenient location and great exposure on Route 724. Bird feeders and an adjacent butterfly garden highlight the surroundings. A gardener maintains feeders and flowers and all tenants receive a free subscription to Birds & Blooms. \$600/Month plus heat and electric. No common area maintenance fees.

PENDING- (ZC2204) 618 N. READING AVE., BOYERTOWN

PENDING- (ZC2151) 330 N. CHARLOTTE ST., POTTSTOWN

PENDING- (ZC2203) 47 PENN ROAD, LIMERICK

PENDING- (ZC2122) 124 N. CHESTNUT ST., BOYERTOWN



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Good for Our Environment

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INVESTING IN TODAY'S ECONOMY

(Continued from page 50)

When asked how they come up with these predictions, 75 percent of respondents guessed. Guessing is not a retirement strategy. The *Wall Street Journal* said that a two percent withdrawal rate is bullet proof, three percent is considered safe, four percent is pushing it, and with five percent or more, you run the risk of possibly running out of money. Have you ever wondered how long your money will last if you stop working today?

How about Social Security? What is the optimum age for you to retire to maximize your benefits? Someone earning \$50,000 retiring at 62 today would receive about \$1,000 a month. If they waited until 70 to retire, the benefit would rise to about \$1,951 per month, almost double.

Nevertheless, a startling 72 percent of Social Security recipients begin drawing their benefits at age 62, the earliest year of eligibility. The fact is that each year you delay taking benefits beyond full retirement age, Social Security increases by eight percent, up to age 70. Knowing that, one would naturally assume the best way to boost your retirement income is to delay taking Social Security benefits. But you

might want to think again. Several factors go into that decision.

Here's the challenge with Social Security. With 78 million baby boomers reaching retirement age, 10,000 a day will stop working, stop contributing into Social Security, and start taking money from the program.

When Social Security was born in 1935, life expectancy was just 58 for men, 62 for women, with the retirement age of 65. Social Security was designed so workers would pay in, but most would pass away before they retired and started taking benefits. The situation today is much different with people often living into their 80s, 90s and beyond. The fastest growing segment of the population is the oldest – those 80 and over, putting even more pressure on Social Security.

This explains why Social Security is less certain than in the past. In 1945, there were 42 workers supporting each retiree. In 1950, there were just 16.5 workers for each retiree. Today, it's down to 2.8 to 1 and by 2030 it's expected to be 2 to 1. Social Security today is no longer a self-sustaining enterprise.

(See "Investing in Today's Economy" on page 54)

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WHY STRONG NETWORK SECURITY IS A MUST IN THE WAKE OF THE SHELLSHOCK BUG



QUICK TECHNOLOGY TIPS

Provided by Rick Megni, CMIT Solutions of Northern Chester County

In late September, cybersecurity experts discovered the latest in a long string of software bugs that threatened millions of operating systems, including Mac computers and Android smartphones. The bug, dubbed Shellshock by researchers from Kaspersky Labs and other firms, was initially compared to the Heartbleed vulnerability, only far worse — while Heartbleed stole passwords, Shellshock was able to take over entire machines via remote code execution.

So what is Shellshock? Basically it's nothing more than a line of compromised code in the Bash Unix shell, a free piece of software that is written into over 70% of devices that connect to the Internet: servers, routers, computers, mobile phones, even cameras and refrigerators.

The ubiquity of Bash caused several outlets to predict that Shellshock would lead to "an Internet meltdown," as The Verge put it in a classic case of clickbait tactics. The National Institute of Standards and Technology rated the vulnerability a 10 out of 10. And other rallying cries of alarm noted that Heartbleed went undetected for two years, while Shellshock wasn't discovered for 22 years.

But the uproar died down rather quickly. Open-source programmers responsible for Bash wrote a patch within hours of discovering Shellshock; Apple released an OS update within three days; Google said its Android devices actually used a Bash alternative; and, as of this writing, the millions of network attacks expected hadn't panned out.

FireEye did identify significant attacks against Network Attached Storage (NAS)

systems, large networked hard drives that many businesses use to store data. But cybersecurity experts noted that, even before Shellshock hit the scene, most protected networks possessed adequate enough safety measures to avoid such an exploit.

With the panic behind us, what's the number-one takeaway from the Shellshock uproar? NETWORK SECURITY IS A MUST! This goes beyond strong passwords and diligently avoiding scam, though — and requires the help of an IT partner you can trust to keep your critical business systems and data safe. Here are a few vital elements to any network security solution:

- Continuously updated anti-virus, anti-spyware, anti-malware, and anti-spam programs.
- A sturdy firewall to prevent unauthorized access to your network.
- Virtual private networks (VPNs) to provide you and your employees with secure remote access.
- Intrusion prevention systems to identify rapidly growing threats like Heartbleed or Shellshock.

(See "Quick Technology Tips" on page 55)



TURNING 65 THIS YEAR?

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Or retire?

Should I enroll In Medicare?
... and when?



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INVESTING IN TODAY'S ECONOMY

(Continued from page 52)

For the second straight year, Social Security paid out more than it took in, and that gap is expected to grow as more baby boomers retire.

Consider the staggering U.S. National Debt. It's fast approaching 17 trillion dollars. That's over \$52,000 for every U.S. citizen, and over \$145,000 for every U.S. taxpayer. But this doesn't begin to tell the story of the federal government's true liabilities. The actual liabilities of the federal government, including Social Security, Medicare, and federal employees' future retirement benefits... those promises we've already made exceed \$86.8 trillion dollars. Add that to the roughly \$17 trillion national debt and the United States federal government is over \$100 trillion in the RED.

With Social Security already having to accommodate an unprecedented and overwhelming number of healthy, longer-living retirees, you may be able to count on a check, but will it be enough? You're being forced to assume more and more responsibility for your retirement. That explains why 81 percent of retirees felt a detailed Retirement Income Plan is "very important," yet only 18 percent actually had one.

Whether retirement is many years away, just a few years in the future or you're already retired, it's never too early or too late to take control of your retirement.

Here's the 6 step process we go through in creating a Retirement Income Analysis.

Step 1: We will ask you to articulate the retirement you've always envisioned, sharing your hopes, dreams and goals. What does it look like? What are you doing? Where are you doing it? And who are you doing it with? Does the retirement you envision include starting a business, working part time, moving and relocating, volunteer work, a new hobby, a vacation home, travel abroad or going back to school?

Step 2: We will take an inventory of all of your assets, savings and investments. In order to create a sustainable Retirement Income Plan, we'll be looking at your assets such as retirement plans, mutual funds, annuities, insurance, stock and bonds and a host of other assets.

Step 3: We'll calculate and get a pretty good idea of what your expenses in retirement will be. Some expenses will increase in retirement, while others may decrease, but we'll focus on areas such as housing, food, transportation, clothing and personal items, health care, entertainment, and travel to name a few.

Step 4: We'll total up your income from all sources in retirement. In retirement, you'll likely have a patchwork quilt of several sources of income from areas such as Social Security, retirement accounts, stocks, bonds and mutual funds, CDs, inheritance, annuities, and money market funds for starters.

Step 5: The previous 4 steps will help us determine in Step 5 if you have a projected retirement surplus or a shortfall. After knowing what you envision your retirement to be, looking at your assets, savings and investments, having calculated your income in retirement less your estimated expenses, we'll be able to tell you if you have a retirement shortfall...and if so, how big.

Step 6: If there is a shortfall, we'll lay out the various options available and explain the associated trade-offs with each one.

A Retirement Income Analysis is the easiest way for you to know with confidence if your Retirement Income Plan is sustainable. If you would like to have a no-cost, no-obligation, Retirement Income Analysis created just for you, contact our office 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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Carmen Italia, Jr. - Office Manager

QUICK TECHNOLOGY TIPS

(Continued from page 53)

• And, most importantly, proactive monitoring and management solutions that solve problems before they occur.

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FOCUS ON PHOENIXVILLE REGIONAL CHAMBER MEMBERS

New Concepts Medi Spa Merges with Symphony Laser Spa

New Concepts Medi Spa recently merged with Symphony Laser Spa to become one of the most experienced medical spas in the area. This partnership brings together the most experienced personnel along with a great location to provide the safest, most effective aesthetic treatments available. Our Collegeville office maintains several tranquil and private treatment rooms to transform and relax while receiving the most state-of-the-art treatments available in aesthetic medicine.



New Facility Offering State Of The Art Services

Joining the familiar faces at Symphony Laser Spa are Mechelle, Carole, JoAnne, Flavia and the infamous European waxing guru Anita. We have also added the all-new Venus Freeze as well as the VelaSmooth, which performs laser assisted body contouring services to smooth out that unwanted cellulite. Also, we now have the FDA approved Q-Clear Laser which safely and painlessly gets rid of those unsightly fungal nails. We are also offering Skin Tightening and Cellulite Reduction, Electrolysis, and Full Body Massage. We offer signature facial treatments including Microdermabrasion, Facials, Intense

Pulsed Light and Pixel Photo-Facials and Chemical Peels. Full-Body Waxing is provided by the area's premier waxing guru and of course, we are still the areas "go-to-place" for Laser Hair Removal. These new treatments have rounded out an already comprehensive menu of age-defying services to help you look and feel your best.

As part of the grand opening celebration, we are currently holding an open house and offering a chance to receive free services! Visit www.symphonylaser.com/free-services for more info. Our specialists have well over 120 years of combined experience in the beauty and medical skincare industry. The entire aesthetic team here is dedicated to insuring the best possible treatments while maintaining the highest level of safety.

Our Collegeville facility is located right on Route 29 in the Collegeville Professional Center, directly across the street from the Super Wawa. This office is just two miles from the Wegman's Superstore in the popular Providence Town Center, which is conveniently located next to Route 422 freeway. We hope to see you at our new medical spa location soon. For additional information, please call 610.489.2000; email: info@SymphonyLaser.com. Hours: Monday 9AM – 4PM; Tuesday, Wednesday, Thursday: 9AM – 9PM; Friday and Saturday 9AM – 4PM. 📍

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



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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

Tuesday, November 11th – Monthly Membership Meeting

Sponsor: (1/2) Giardina Insurance & Financial Services; Time: 7:15am to 9:00am; Location: University of Valley Forge, 1401 Charlestown Road, Phoenixville, PA.

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.

Tuesday, November 25th – 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: The Fenix Bar, 193 Bridge Street Phoenixville.

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!



Ribbon Cutting

On Thursday, October 16th, the Chamber welcomed Moe's Southwest Grill to our membership and celebrated with a Ribbon Cutting on their opening day!

Fall Phoenixville Food Festival

Food Truck Event was held on Saturday, October 4th. The event brought nearly 20,000 people into Phoenixville's downtown to enjoy 19 Food Trucks and Phoenixville's vibrant restaurants, bars and shoppes. The next Food Festival will be held in May 2015, and you can visit www.phoenixvillefoodfestival.com for updates in the new year!





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FOCUS ON PVCC MEMBERS

Collegeville-Based Superior Tube Celebrates its 80th Anniversary

Since its foundation in 1934, Superior Tube Company has been based near Philadelphia, and creating jobs for people in the region. Today, as it celebrates its 80th anniversary, it is not only continuing to do that, but can proudly claim that far from being just a local company, it is now truly a global leader. From aerospace to power stations, from oil and gas extraction to medicine, the company's tubing products are used in a wide range of industries where safety and reliability are critical, improving the quality of life for millions of people around the world.

A Record of Firsts

Over the course of its 80 years, Superior Tube has demonstrated a proven track record in innovation and creativity. Early technological advancements in radio and broadcasting, aeronautics, atomic energy, and medicine led to a broad array of applications for the company's tubing. With every technological advance, Superior has adjusted itself to the new needs created, leading to a significant expansion of its manufacturing facilities and to the award of numerous patents.

Pioneers in the manufacture of the precision nickel tubing used in cathode ray tubes and hypodermic needles, Superior Tube was also the first precision tube mill to draw titanium, niobium and tantalum products and manufactured the tubing used in the first cardiac stent implants. Indeed, throughout its history, the company has supplied specialist tubing to customers who have been directly involved in a number of landmark technological developments:



today. Reaching 80 is quite an achievement!" Everybody at the BBQ received a Superior Tube golf shirt and, as part of the entertainment program, the judging took place for the winning dessert in the company's first ever Employee Bake Off.

Bob Henry, Superior Tube's President, added: "Celebrating our 80th anniversary is very much a time both to look back and to look forward — back to the company's remarkable history of achievements over those years, and forward to the exciting future we face as we expand globally and continue to respond to the ever evolving needs of our customers."

the Manhattan Project which led to mankind first harnessing the energy of the atom; the USS Nautilus, the world's first nuclear-powered vessel; the Bell X-1, in which Chuck Yeager became the first man to break the sound barrier; and the Apollo Project which put the first man on the moon.

Looking Back, Looking Forward

As part of the celebrations to mark its 80th Anniversary, the company held an Employee Barbeque on September 12th at its Collegeville site. As **Kevin Heaphy**, Global Director Product Management & Commercial Systems, said: "It was a thoroughly enjoyable day and a great way to acknowledge all the hard work that our people have put in to make Superior Tube the company that it is



For additional information, please visit:
www.superiortube.com.

(More "Focus on PVCC Members" on page 59)



Celebrating 80 years of success
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SuperiorTube

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Email: **info@superiortube.com**

www.superiortube.com



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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

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

November 12, 2014 – Fox & Hound Multi-Group Networking Mixer

Our first mega-mixer with PBN and PV Chamber members drew over 100 participants for a three hour networking event at in July. Please join us on November 12th at The Fox & Hound Bar from 4:30 – 7:30pm for another mega-mixer. Make new connections, enjoy complimentary hors d'oeuvres, cash bar, great networking, and chance to win fabulous giveaways. Time: 4:30-7:30 p.m. Location: Fox & Hound, 169 N. Gulph Road, King of Prussia

PVCC Members: Free. RSVP: Phone 610-489-6660, email info@PVchamber.net or PVChamber.net

December 10, 2014 – Mixer at Greenfield of Perkiomen Valley

Our host for December's Member Mixer is Greenfield of Perkiomen Valley, an award-winning Personal and Memory Care Community. Built in the 1920's as home of the Schwenksville High School, this historic building has a hometown charm like no other. Guests are invited to take a tour of the well appointed suites and deluxe apartments. Enjoy great networking and culinary delights paired with wines from A'dello Vineyard. Time: 4:00-6:00 pm, Location: Greenfield of Perkiomen Valley, 300 Perkiomen Avenue, Schwenksville. This event is FREE for PV Chamber members; \$10 Guests. Call 610-489-6660 or email info@PVchamber.net to register

December 11, 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. 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.

FEATURED EVENT December 4, 2014 – Annual Holiday Mixer

Join us in celebration
and gratitude

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More details available online www.PVChamber.net or call the PV Chamber office at 610-489-6660 to provide a raffle prize (\$25+ value) or silent auction donation (\$value \$100+).

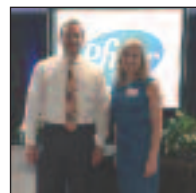
Spring Ford Country Club, 48 Country Club Road, Royersford. 5:00p.m. – 7:00p.m. (New member orientation 4-5pm)

Individual Tickets - \$35pp for PV Chamber member/Spouse; \$50 for non-members

Sponsorship Levels from \$250 to \$1,100. (provides complimentary tickets for honored guest)

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.

POST EVENT



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FEB. 12TH, 2015
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5:30 PM - 8:30 PM

GUEST SPEAKER PHIL MARTELLI HEAD COACH SAINT JOSEPH'S UNIVERSITY

Award Nominations deadline 12/1/2014. Visit
www.PVChamber.net to submit a nomination,
or to purchase tickets to the event.

FOCUS ON PV CHAMBER MEMBERS

(Continued from page 57)

Yoga Therapy Approach Vs. Other Traditional Therapies

By Luz Shanti

One of the most exciting developments in the last few decades is the cross-fertilization of Western science with ideas from ancient Eastern wisdom such as yoga. With increasing precision, scientists are able to look at the brain and body and detect the sometimes subtle changes that practitioners of yoga and meditation undergo. Years ago, few yoga studies were done in the West, and most scientists dismissed Indian yoga research due to methodological problems, such as a lack of control groups in the studies. Now the methodology is much better, and it could be argued that many Indian studies of yoga are superior to most of those done in the West.

As Yoga Therapy becomes more and more mainstream, and as research dollars for alternative and complementary health systems continue to grow, studies of yoga are getting not only better but also more numerous in both India and the United States. In just the last few years, research has documented the efficacy of yoga for such conditions as back pain, multiple sclerosis, insomnia, cancer, heart disease, and even tuberculosis. Studies are also increasingly documenting how Yoga Therapy works. Among its many beneficial effects, Yoga Therapy has been shown to increase strength, flexibility, and balance; enhance immune function; lower blood sugar and cholesterol levels; and improve psychological well-being. One of yoga therapy's most prominent effects is sustainable lifestyle changes.

Even diseases such as cancer—for which there is surprisingly little evidence that stress is a causative factor—are extremely stressful once a person has been diagnosed and begins treatment. Yoga Therapy can improve not only the quality of life after diagnosis, but it appears to diminish the side effects of surgery, radiation, chemotherapy, and other treatments, and may increase the odds of survival.

To appreciate the role of Yoga Therapy and life style changes, it's important to understand the function of the autonomic nervous system (ANS), which controls the function of the heart, liver, intestines, and other internal organs. The ANS has two branches that work in conjunction: the sympathetic nervous system (SNS) and the parasympathetic nervous system (PNS). In general, when activity is high in the SNS, it is lower in the PNS, and vice versa.

Yoga Therapy takes ANS, SNS and PNS into consideration while evaluating the physical, mental emotional and spiritual levels of the client, and works with the client to develop healthy ways for a sustainable lifestyle changes. One of Yoga Therapy's most profound effects on health has to do with the ability to use the Koshas to alter long-standing dysfunctional behavior. People often have unhealthy habits of thought and deed that undermine their health — habits they may recognize but haven't been able to change. In addition to the direct health benefits of asana, pranayama, meditation, and other yoga practices, it's not uncommon for regular practitioners to start eating better, to cut back on caffeine or alcohol, to quit jobs with unreasonable demands, or to spend more time in nature. Once people become more sensitive to the effects of different actions on their bodies and minds (whether it is practicing alternate nostril breathing or eating huge, fatty meals), they increasingly want to do what makes them feel better.

One of the great beauties of Yoga Therapy is that it's not just about moving the person from a negative state of mind to feeling "normal," which is the goal of most psychologists and physicians. Yoga Therapy aims much higher, seeking to put the person in touch with a state of peace, joy, and equanimity. The key is getting your mind to work for you, not against you. ■

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!

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!

Chamber Welcomes New Members

The Spring-Ford Chamber of Commerce is pleased to welcome three new members: Eagle Eye Home Inspection Services, DS Pool Services and Alex's General Contracting.

Eagle Eye Home Inspection Services is in Royersford and does all types of home inspections and testing, from pre-purchase inspections to radon testing and termite inspection. Their website is eagleeyehomeinspectionsvcs.com.

DS Pool Services handles swimming pool services and supplies. They can be found online at dspoolservice.com.

Alex's General Contracting provides contractor services including paint, drywall, construction, roofing and more. Owner Alex White can be reached at 484-908-3583.

SAVE THE DATE

November Chamber Mixer –

November 6, 2014, from 5 – 7 p.m. at Penn Liberty Bank, 543 North Lewis Road, Limerick, PA 19468. Join us at Penn Liberty for food, drinks and lots of networking!

November Chamber Luncheon –

November 20, 2014, 11:30 a.m. – 1 p.m.

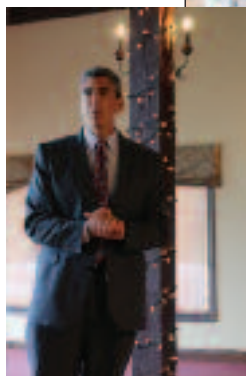
Our speaker will be Matthew Short from Edward Jones Investments. Cost: \$20 for members, \$25 for non-members.

Please check springfordchamber.com for updated event information and to register for any of our events!

September Chamber Lunch Featured Former NFL Player

Former NFL offensive lineman Joe Valerio, who retired from the NFL in 1996, took a lot of lessons away from his years playing football. In his talk, he touched on five lessons that came out of his years playing football that have served him well in his business career: know your team and its roles; create processes and give feedback; leadership comes from within you; create an environment of preparation and accountability; and do the work humbly.

Knowing your team and their roles helps make sure that the right people are doing the right job for their skills and abilities. The NFL is so specific with their roles that, Valerio said, often a change in a play meant he was side-stepping six inches to the right instead of ten. He also stressed the importance of constant feedback. Playing football requires feedback, and Valerio said a work environment can also benefit from that idea.



Leadership was a cornerstone of Valerio's talk. Preparation and accountability are vital to both football and business. Valerio said he's seen it many times, where a business charges forward without understanding their competition. And, Valerio said, everyone in a company structure should be accountable for their actions.

Finally, Valerio said, he tries to find the joy and value in everything he does. Valerio said he feels that remembering these five things helped him make a successful transition out of football – a world where seventy-five percent of players end up divorced, bankrupt and/or unemployable within a few years of retiring. Finding the value in what you do will help you create success.

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