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4

Cover Story: *Hearthstone at Amity, was founded on a simple premise; to give seniors an extraordinary value in retirement living.*



6-11

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

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Contents

- 13 | Focus On Commercial Lending And Financial Services**
- 14 | Principles For Leadership**
The Intention Of Respect
- 25 | Legal Perspectives**
Financial Implications Of Divorce
- 26 | Who Is Nari-Bie?**
- 45 | Social Network Mastery**
12 Easy Ways To Wrap Up A Great Holiday Season
- 32 | Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 35 | Tricounty Area Chamber Of Commerce**
News & Events
- 47 | Downtown Marketing And Development**
Downtown Development As A Profession
- 51 | Positive Leadership**
Focus On Success
- 52 | Investing In Today's Economy**
Time To Conduct Your Own Year-End Financial Review
- 53 | Quick Technology Tips**
What Can The Changing Face Of Microsoft Office Do For You?
- 56 | Regional Chamber Roundup**
News & Events: Spring-Ford Chamber Of Commerce, Phoenixville Regional Chamber Of Commerce & Perkiomen Valley Chamber Of Commerce

... AND MORE!

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

Subscribe online! www.422bizmag.com

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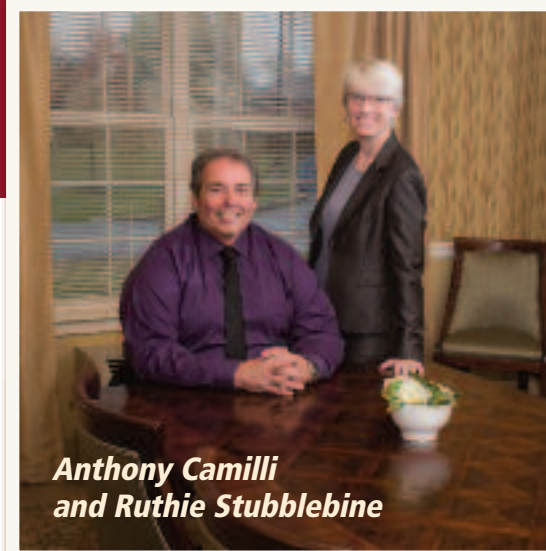
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Hearthstone at Amity

Combining Affordability with Exceptional Personal Care



**Anthony Camilli
and Ruthie Stubblebine**

Inevitably, at some point, the need may arise to consider choosing a personal care community—for yourself, or for an aging parent or loved one. Whether you are looking to simplify life, eliminate the daily hassles of homeownership, or just need a little help with day-to-day activities, Hearthstone at Amity, conveniently located just off Route 422 in Douglassville, Berks County, is the perfect solution for you.

A modern, accessible, well-designed single-story facility, Hearthstone at Amity, built in 2009, was founded on a simple premise; to give seniors an extraordinary value in retirement living. "Hearthstone was created to provide quality healthcare at an affordable price," managing partner Anthony Camilli, succinctly states. "I worked for other companies that built big, beautiful very expensive buildings, but my parents certainly could not afford to live there. Neither could any of my friends," he said.

Motivated by the desire to combine affordability with exceptional care for seniors, Camilli partnered with premier Berks County home-builder and personal friend Walter Greth in 2004 to create Hearthstone Health Group. Camilli, with over 34 years of experience in skilled long-term nursing home care and Assisted Living services, had developed and operated multiple retirement communities in Pennsylvania, New Jersey, Delaware, Maryland and Virginia, since 1985.

Camilli and Greth opened their first Hearthstone Personal Care Community, Maiden Creek, in 2004. A third community is slated for construction in 2015. "We want to stay in Berks County," Camilli said. "We don't want to be a big chain. We want to get large enough to realize economies of scale yet we want to keep our eye on the ball, and not get so big that we, as owners, cannot personally manage our communities."

Camilli is responsible for the day-to-day operations of Hearthstone Communities. "Walter and I share the same philosophies in business," Camilli said. "The biggest thing that we value is the staff. Anyone can build an attractive community, but providing good resident care, and taking care of a staff, is very important to us," he said.

The recent addition of Ruthie Stubblebine as Wellness Director at Hearthstone at Amity, exemplifies Hearthstone's commitment to excellence in patient care and staff development.

"I've been caring for seniors for over 30 years, and quickly came to realize that they are my passion," Stubblebine said. "I think that seniors, today and always, have been a wealth of information. Over the years, I have gained so much knowledge from residents. I believe any individual who goes through their life, deserves some help in coming to the end of their journey with as much dignity and respect as possible. And if there is any way that I can be part of that, or help other persons be part of that, that's my goal."

Stubblebine's focus is on the safety and well-being of the residents on a day-to-day basis, monitoring the staff, guiding, directing, educating, and "making sure that we're doing what's best for the residents 24-hours a day, whether I'm in the building or not in the building," she said.

The dedicated Hearthstone at Amity staff are collectively focused on a single objective—to provide residents the most comfortable and enjoyable lifestyle possible.

"You can teach anyone to do a task, but you can't teach compassion," Stubblebine explains. "The staff are a younger generation, but they have compassion. What they learn when they come in here is how to really care for somebody. They learn about not just the physical aspect of caring for a resident, but the emotional aspect. They are very, very involved with the families. They know family members by name as soon as they walk in the door. There is no hesitation at all to call them, which is really, really great. Even though, day-to-day, 24 hours we are caring for the residents hands on, we're still caring for family members as well, and that's really important," she said.

"Being a caregiver is more art than science in retirement communities," Camilli added. "Our staff goes beyond a typical caring workday. When the resident is not feeling good, they still put on the resident's makeup and comb their hair. They make the ladies and gentlemen feel at home."

Camilli gives high marks to his staff for their commitment to excellence and their dedication to what they do. "I can't say enough about the staff, he said. "When they're calling for a bad snowstorm, they bring their clothes to work and stay overnight. I appreciate the fact that they care enough that they know they have to be here. This isn't a job where if they don't show up, somebody else will do it. They are caregivers. These residents need our staff for daily tasks that you and I take for granted."



Stubblebine concurs. "A common denominator with all the staff, if you ask them what do you like best about your job, they say 'the residents,'" she said. "We have required continuing education to be done by the state, but there's also that spur of the moment when something comes up, and it's exciting for me when a staff member asks why? ... It tells me that they really have the interest in learning, and they care about their job."

Designed and constructed to the highest comfort and safety standards, Hearthstone at Amity provides residents with convenience and freedom, offering all of the security, companionship, and care residents need without compromising their independence.

"The physical plant of the facility has been well thought out," notes Stubblebine. "The designers were proactive in really being able to make it resident friendly on a day-to-day basis. 'There are no elevators or stairs for the residents to have to worry about. The layout is not confusing for residents. There's a very large area for residents to socialize, and for the activity personnel to be focused and do things with the residents.'"

Stubblebine and her staff make it a point to involve all residents in activities. "Whether they are in a wheelchair, or they are ambulatory and independent, there is still that thought that has been put into it to be able to involve all residents from all angles, so nobody is really excluded," she said.

"The same in the dining room," she continued. "It is well thought out. The lean rails in the halls are very user-friendly and not institutional in appearance. When you look at all areas, from dining to environmental services, to nursing, there's just been so, so much thought put into it. I think that's really important."

"Walter and I insist on single-story design," adds Camilli. "There is not a step or a ramp from the time you get out of your car, until you get in a bed or a shower at this community. It's a very safe community. We have building systems that are beyond what is mandated by the construction codes for personal care

communities here in Pennsylvania. I don't foresee a reason why we would have to evacuate our community as all of our critical and functional services are on a standby electrical generator. Nursing operations, all building safety systems, dietary services, laundry services, and all important essential functions would continue to operate if we were without electrical power for an indefinite period of time. The fire company is comfortable because it's a very good building. Additionally we've had consistent exemplary surveys from the state," he said.

Resident services at Hearthstone at Amity include: Three tasty, nutritious meals each day; Transportation to appointments, shopping & community excursions; Fresh towels provided daily; Weekly cleaning of each suite including fresh bedding; Bathing; Dressing; Laundry Service; Medication Management; Exercise & Activity Program; and Beauty Salon. Hearthstone is also pet friendly.

While many personal care communities charge extra for incidental services, that's not the case at Hearthstone at Amity. "The philosophy we all share is, we treat these residents like they are my own mom or dad," Camilli explains. "That being said, they are paying us a daily rate and we do not charge residents for many things. I can't say it's an all-inclusive rate but it is close. When a resident wants chicken noodle soup at 8:00 at night, they get it. If you bring your dad a big mirror, our maintenance guys hang it, there's no charge for that. Putting batteries in TV remotes, in clocks and many little tasks and items like these that are not billable. We take care of all the little nuances. We are happy to give one-on-one service. We hang up window treatments, and do anything we can to help the transition for the resident and family. The last thing we want to do is put more chores on them.

All standard rooms and suites at Hearthstone at Amity are private and can accommodate single or double occupancy. There are three sizes from 300 to 600 square feet. New super suites are perfect for a resident who would like to retain more furnishings and have additional space for personal entertainment. Each has a large private bath with design features that assist seniors with the support they need. Emergency call systems in the suites, bathrooms, and common living areas enhance security and peace of mind. Residents' safety is additionally protected by state-of-the-art smoke detection and fire sprinkler systems.

(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.

Alegacy Furniture

Get an early start on your New Year's Resolutions by updating your home or office with some key new pieces of furniture. Alegacy Furniture offers American made, hardwood furniture, guaranteed to last decades. There are plenty of opportunities to customize the size, height and finish of your American-made furniture. You can even bring in a sketch, and Alegacy Furniture will create the piece.

Bench-crafted furniture offers personalization along with quality that imports cannot match. "Dimensions, colors, hardware, and design elements can all be modified to complement your home and decor," says Mike Newswanger, a founding partner of Alegacy Furniture. "We also have the ability to use live edges or add contrasting accents by using different wood species."

As trends continue to change, many people still have the impression that the Amish only produce country style, Oak furniture. Alegacy Furniture has selected Amish furniture craftsmen who have looked beyond the traditional styles. They work in conjunction with interior designers to produce new styles and colors for today's furniture trends. "We have a large selection of furniture styles available and count on our craftsmen to also produce transitional and contemporary furniture to meet the needs of our clients," states Mr. Newswanger.

Masterfully constructed, not mass-produced. It is furniture that your family will treasure. Visit their Pottstown showroom on Route 100 South, or find them online at alegacyfurniture.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.

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.

(Continued on page 8)

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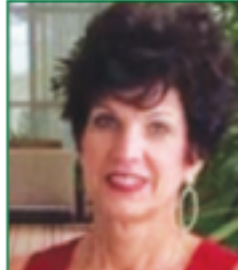
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ROUTE 422 HOLIDAY GIFT GUIDE

(Continued from page 7)

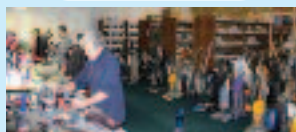
Sabre's also accepts trade-ins, and pays top cash for gold, silver, diamonds, coins, and antique and estate jewelry.

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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.

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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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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.

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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.

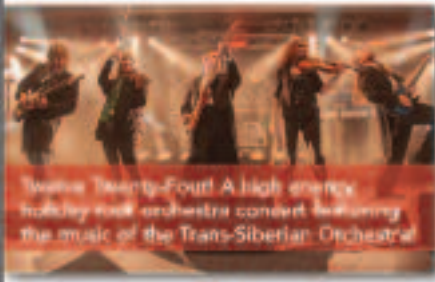
Grief at the Holidays

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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COVER STORY

(Continued from page 5)

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

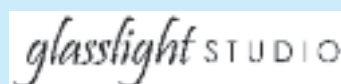
Glasslight Studio

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.



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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. 📍

Each suite has a kitchenette equipped with a microwave, refrigerator, sink, and generous cabinet space. Individually controlled heating & air conditioning maintains a comfortable environment in all rooms. Suites have nine-foot ceilings with provisions for a ceiling fan/ceiling light. Private telephone and cable television services are available to residents. Hearthstone at Amity's single story in design provides ample areas for strolls throughout the wide hallways and large windows allow bright light throughout common areas. A state of the art central exhaust system allows for fresh clean air and low humidity levels.

Hearthstone at Amity's spacious, bright reception hall and activity room leads to a covered outdoor patio. Comfortable lounge areas are situated throughout the building with three beautiful hearthstone gas fireplaces. Our large dining room is beautifully appointed and includes a private dining area for residents' families.

A large front covered terrace and gazebo provides a comfortable area to relax and take in the nature of the country surroundings. A private lane around the community allows for residents to walk safely, viewing the surrounding trees and rest at the many provided benches.

Because many admissions are driven by crisis — a fall or a mistake with medications — "I strongly recommend that, to maintain a quality life, people should move in earlier," Camilli said. "Do not wait until a crisis because it can be a fast transition. Sudden change is hard to process. As we age, change can be difficult and very stressful."

"There are health benefits connected to being around people and not being isolated," adds Stubblebine. "There's a lot of opportunity here to interact with other residents and to build relationships and be social, which is often overlooked as a component of good health. Studies have shown that when most people move into a community, their health, dramatically changes for the better."

"When you can no longer stay in your own home, we welcome you to ours!" concludes Camilli. "Please visit soon to experience our warm atmosphere and welcoming community," he invites. "Schedule a tour with lunch today!"

Hearthstone at Amity will host its first annual "Festival of Trees" on Saturday, December 6, from 2:00 PM to 7:00 PM, benefitting the Animal Rescue League of Berks County. See the lights! Catch the spirit! Support the animals! Stroll the community and drop your chances to win beautiful Christmas Trees sponsored and decorated by local businesses. Enjoy pictures with Santa; hot cider & sweet treats; ARL adoptable animals; Christmas carolers, entertainment and more!

Hearthstone at Amity is located at 139 Old Swede Road (Route 662), Douglassville, PA 19518. For additional information, call 610.385.7600 and visit www.HearthstoneHealthGroup.com. 📍

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FOCUS ON COMMERCIAL LENDING AND FINANCIAL SERVICES

This issue's focus on commercial lending and financial services institutions highlights some of the leading area banks and credit unions, providing credit/lending and investment opportunities for individuals and businesses throughout the region, listed here in alphabetical order. For more information, please call the phone numbers listed and visit the websites provided.

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Diamond Credit Union Is Your Money in a Healthy Place?

Financial protection provided by the FDIC and NCUA, for banks and credit unions respectively, guarantees your savings and checking accounts are insured, up to \$250,000, if your financial institution fails. But it's still important to understand the financial health of your financial institution and what risks could be coming your way.

Health Records Are Available. To monitor the health of the country's banking institutions, both the FDIC and NCUA have created watch lists of banks and credit unions they believe are at risk of failing. However, they don't publicize these lists. Yet there are still services available to provide unbiased and comprehensive ranking of financial institutions. DepositAccounts.com was established to cut through the clutter and provide reliable information for customers when researching and choosing a financial institution.

They evaluate the financial 'health' of every federally-insured bank and credit union in the United States – more than 6,600 total. Each institution is graded on a number of factors in order to determine a comprehensive health score, which is then compiled and reported in an annual edition of the Top 200 Healthiest Credit Unions in America and Top 200 Healthiest Banks in America.

(See "Focus on Commercial Lending" on page 15)

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THE INTENTION OF RESPECT



PRINCIPLES FOR LEADERSHIP

By Kayte Connelly, Best Principled Solutions LLC

“They are NEVER on time...and when they do show up, they wave to everyone who has been in attendance for the 15 minutes since the meeting started and take their seat. It’s as if they are all that matters.”

It’s so disrespectful. We all know individuals who avail themselves of this behavior trait. While others show up early, prepared with their work, spending some time socializing perhaps, or, perhaps a meal, the culprits just do not respect others enough to show up on time and may affect the purpose of a team.

I offered a workshop and a master class recently with different clients interested in reaching a common ground, a basic understanding about respect for time. Since no one wears watches anymore, everyone dependent on their cell phones, I’m not surprised that this difficulty has exacerbated itself to the epidemic that has become realized. It is certainly not acceptable; but no one will speak up. So whose job is it anyway?

NO MONOPOLY

None of the four existing generations in the workforce has the monopoly for being on time; or being late. Sure you may see some tendencies. You may be a Traditionalist (b. 1922 – 1945) many of whom are either hanging on and in the coat-room or doing their damndest to save their companies. You are the largest growing part of the population and also on social media.

The Baby Boomers, (b. 1946 – 1964) were the “me” generation, seeking freedom at the very least, to be heard, and may have taken too many risks. Now sandwiched in-between with aging parental needs and returning children and their families their loyalty to the workplace is being challenged.

Workplace balance can be particularly frustrated because they are of the age where they are released in a “re-organization” to bring more money to the stockholders. Ageism??? Causes for re-invention???

Generation X (b. 1965 – 1980) whose parents were probably both working and disdain authority figures and being told what to do. Fending for themselves due to an increase in divorces or after school lapses in parenting, these individuals may be fiercely independent and at times they rebel by being late. Late for interviews, habitually late for meetings, characteristically late for deadlines the need for guidance, if they’d take it, is abundant.

And finally, as identified in the most recent issue of *HR Magazine*, the Millennials (b. 1981 – 2000) these workers have had helicopter parents focusing their entire beings on the well-being of their children. Still tethered through an increase in communication accessibility, they are familiar with working in teams, and everyone receiving equal glory, their clarity within the workplace may seek further definition.

No one single group can step forward and claim that there are more from within their ranks that are systematically late. But there are patterns of disrespect that flourish.

What does it mean when you show up late for a meeting? The first thing to come to mind is you just don’t care. You have contempt for the meeting, for the purpose, for the people and it really doesn’t matter to you.

(See “Principles for Leadership” on page 16)

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FOCUS ON COMMERCIAL LENDING

(Continued from page 13)

How can this help small businesses?

Obviously, the safety and security of a business' deposits is crucial to their success. Even if your income is less than \$250,000, you would undoubtedly experience challenges should your bank or credit union fail. But if you have more than \$250,000, it is much more important to monitor the health of your financial institution.

Additionally, having a good, personal relationship with your financial institution is extremely valuable. A healthy financial institution is more apt to provide ongoing information, often with free consultation, regarding the growth and success of your business from everyday financial operations to preparing for the future. Choose a financial institution that is best suited for your small business needs. Community-based institutions are more focused on helping the businesses in their area thrive.

So, How Healthy is Diamond Credit Union? The short answer... EXTREMELY! As reported in the 2014 edition of DepositAccounts.com's Top 200 Healthiest Credit Unions in America, Diamond Credit Union is ranked as the 13th healthiest of all federally-insured credit unions in the nation, and the #1 credit union in the state of Pennsylvania!

"We are really proud of this distinction and its reflection on our organization," says President/Chief Executive Officer John Faust. "To be recognized both nationally and locally as the most financially 'healthy' credit union in Pennsylvania is a testament to both our employees and our members, who work together to provide the best financial care to our local community. This report shows that Diamond is a safe and secure place to keep your money."

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Contact us at 610.326.5490 extension 2121 to speak with a Business Services consultant today! Diamond Business Services division: 610-326-5490, ext. 2121, or toll-free: 800-593-1000. Locations: Pottstown - 1600 Medical Dr., Pottstown; Wyomissing - Broadcasting & Paper Mill Rds., Wyomissing; Exeter - Rte. 422 at Pineland Rd., Birdsboro; and Boyertown - 173 Holly Road (Rt. 100 at County Line Road), Gilbertsville. For general information anytime, visit the Business Services section of Diamond's website at diamondcu.org.

Discovery Federal Credit Union

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.

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(See "Focus on Commercial Lending" on page 17)

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PRINCIPLES FOR LEADERSHIP

(Continued from page 14)

"They are lucky to have you grace them with your presence."

So, whether you are a person who doesn't want to come early because no one ever does, or a family member for which you've changed the arrival time by two hours so they can enjoy some of the festivities, or a staffer who hasn't realized that your office has done the same thing, how do we change these behaviors by holding people accountable and supporting them in changing their habits so they can become more prized because you are on time?

It doesn't matter how old you are. What matters is respect!

If you have a meeting of eight people, and their hourly rates average \$50/hour, and they wait for 15 minutes for you to show up so you can wave "...hi, hi, hi... I sure hope I didn't miss anything and that you will fill me in on all that took place..." how should you be held accountable? Fine them the cost of the time for the people in the room, regardless of whether the meeting started after waiting 5, 7, or 10 minutes?

Then, there are the aristocrats, those who call the meetings, think themselves so important that they can take a phone call anywhere, because they have the title. How much do you think it does for morale when you're sitting around the table with 5, 6, 15 or 20 folks, waiting for the head cheese to get off the phone and back to the purpose of the meeting?

So where do you draw the line and whose job is it anyway?

IT'S YOUR JOB TO BE ACCOUNTABLE

My Dad believed that you should show up early, get your coffee, read the newspaper and be ready to start work by 8 AM; not show up at 8 AM, get your coffee, read the newspaper, chat with everyone and then, maybe start work at 8:30 AM or even 8:45 AM. I've had clients with those difficulties and they don't understand why they are losing money.

Life happens. There's a roadblock; a detour; a new bus route.

Sometimes, you have other responsibilities that get in the way for you to get to work so you can get your job done: a sudden illness, a call from an old friend seeking compassion. You don't plan on those things; but you might be able to plan for them.

Then, you've got poor time management skills. How can you determine for yourself, what are the challenges for you to get there on time, and what are your opportunities to prove you are a part of the leadership team?

1. Time yourself. Know how long it takes to make that drive at rush hour; always add 15 minutes at least, and if you get there early, bring work along to do.

2. Put your watch fast. Yes, I said it. Wear a watch and set it fast, so you don't try to squeeze just one more email, one more text, one more call into the ... hour you've got before the meeting.

3. Prep yourself at the end of the day for tomorrow's meetings. You know what you need to do – be prepared. If your paperwork is done, make sure you have your clothes laid out, your lunch packed, and your questions ready.

You have the choice – you are the ONLY responsible for you. Sometimes, these types of stumbling blocks are exactly the issues you may want to discuss with someone to work out before you are closed out of a meeting; before you're sent home for being late; before you mess up your reputation so bad, there's no redemption in sight.

Be accountable. Be respectful. Be on time. 📅

Kayte Connelly CCT, CPC, ELI-MP, Best Principled Solutions LLC, is an award-winning author, professional certified leadership coach, and organizational development consultant specializing in personal, workplace 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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FOCUS ON COMMERCIAL LENDING

(Continued from page 15)

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. We work hard for our members and hard for our community. For additional information, please call 610.372.8010, and visit www.discoveryfcu.com.

National Penn Bank

National Penn Bancshares, Inc., with approximately \$9.4 billion in assets, is a bank holding company headquartered in Allentown, Pennsylvania. National Penn Bank operates 127 branch offices comprising 119 branches in Pennsylvania, seven in New Jersey and one in Maryland.

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Left to Right: Lisa Mauer FSR; Tim Merrell Regional VP Montco; Dawn Pool FSR, Adam Schorsch FSR, and John Lawless, Assistant Branch Manager.

Penn Liberty Bank Celebrates 10 Years!

Penn Liberty Bank proudly celebrated its 10-year anniversary on September 1, 2014. With eleven branches, \$570 million in assets, and over 100 employees, the bank has distinguished itself with exceptional service throughout Montgomery County and the surrounding areas. "Our dedicated service oriented employees have truly driven our success," said Brian Zwaan, President and COO. Stop by our newest branch in Oaks, meet the staff and find out what makes us different!

(See "Focus on Commercial Lending" on page 18)

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FOCUS ON COMMERCIAL LENDING

(Continued from page 17)

Penn Liberty Bank offers eleven conveniently located branches and is a community bank focused on providing personal, high touch service. Combining state of the art technology with highly talented, customer service oriented employees and a full suite of consumer and business products and services has resulted in the Bank's growth to over \$570 million in assets. To learn more about Penn Liberty Bank visit www.pennlibertybank.com

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Our Delaware Valley team is led by Steve McWilliams, Senior Commercial Lender, Chuck Papantaniou, Retail Market Manager, and Matt Moresco, Commercial Lender. Customers can visit our convenient store locations in Plymouth Meeting, Abington, Ardmore, Bala Cynwyd, Media, Philadelphia, and Southern New Jersey. Service... convenience... great people... Republic Bank has it all. For additional information, please call 888.875.2265 and visit www.myrepublicbank.com.

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

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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.

Visions Federal Credit Union

Visions Federal Credit Union is a \$3.4 billion not for profit financial cooperative headquartered in Endicott, NY. Visions has 38 offices in New Jersey, New York, and Pennsylvania, with four locally in Exeter, Reading, Shillington and West Lawn. Visions Federal Credit Union merged with CTCE Federal

Credit Union in December of 2013, and continues to serve the members and business partners in Berks and contiguous counties.

Visions provides a full range of consumer and business financial products, including savings, share certificates, checking, IRA/investment products, auto, home and personal loans, plus, a robust technology platform for online and mobile banking. With over 100 surcharge-free ATMs, access to a shared branch network of over 5,000 credit unions across the country, Visions has something for every financial need.

There is more to Visions Federal Credit Union. As a supporter of many local not-for-profits, including the Olivet Boys and Girls Clubs of Reading, The Children's Home of Reading, Prospectus Berco and many more, Visions commits to invest in the communities served.

We invite you to visit Visions locally in Exeter, Reading, Shillington and West Lawn. Offices are open six days a week, with ATM, online, and mobile access 24/7. If you are shopping for financial services, put Visions on your list. You'll be glad to have the world-class products and services from a credit union that cares about people and businesses in our community.

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FOCUS ON SENIOR CARE

How Senior In-Home Care Can Help Your Business Succeed

By Brad Trout, Co-owner,
Seniors Helping Seniors®

Senior in-home care is a burgeoning industry for a variety of reasons. By now everyone has heard how our population is aging, sometimes nicknamed the "Silver Tsunami." Estimates have Pennsylvania in the top 10 states for the number of elderly in its population. In just a few short years in 2020, nearly 19 percent (2.4 million) of PA citizens will be over 65 years of age and 2.8 percent (365,000 individuals) will be over 85. With an increase in the elderly population also comes an increase of Americans with Alzheimer's disease. Of those 65 and older, 1 in 9 has Alzheimer's and 33 percent of those 85 and older. In surveys of the Baby Boomers, who are just beginning to retire in large numbers, they have overwhelmingly declared their home as the place they want to age — and their financial resources and their voting influence often enable that.

So what does that mean for your business? Your employees are often the primary family caregivers for these individuals. Many may be part of the "sandwich generation," meaning they care both for their own children and their aging parents. In 2013, 15.5 million family and friends provided 17.7 billion hours of unpaid care to those with Alzheimer's and other dementias. Caregivers rate the emotional stress of caregiving as high or very high with a third reporting symptoms of depression. This responsibility often requires them to miss work, often unexpectedly, to provide some or all of this care. You as the employer may struggle to complete important projects or meet critical

deadlines. Home care can minimize many of these situations by providing the temporary help to your employees who are caregivers. Much like employer sponsored child care was popular in the 1970s and '80s, some companies are even choosing to subsidize this elder care for their employees to keep them on the job.

If your business is healthcare you are facing the growing wave of payment for health outcomes instead of payment for service. Do you know the top three reasons for hospital readmission? They are: (1) failure to take medications as ordered at discharge, (2) failure to visit family physician for follow-up and (3) improper nutrition when back in their homes. Home care agencies, like Seniors Helping Seniors®, can provide the mechanisms needed for your patients' to ensure these critical follow-ups take place by providing transportation to the pharmacy or appointments, medication reminders, cooking nutritional meals, bathing and dressing assistance, Alzheimer's and dementia care, and more.

At Seniors Helping Seniors® we uniquely employ active seniors as our caregivers. These individuals want to give back to others like themselves while supplementing their income. Our caregivers and clients often strike up long-lasting friendships that not only provide the needed care, but inspire joy and improve the quality of life for both. Meanwhile, both our caregivers and clients can remain active in their communities. If you would like to discuss any of these ideas further, feel free to contact us at 610.590.4888 or check out our website at www.seniorcarechestercounty.com. ■

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By Kristen L. Doleva-Lecher, Esq., Wolf, Baldwin and Associates, P.C.

Finances are of course one of the biggest concerns of a potential client during a divorce consultation.

Depending on the client's role, he or she will want to know, how much will I be receiving, or how much will I be paying?

There are three important legal terms associated with separation and divorce that come into play: Spousal Support, Alimony Pendente Lite ("APL") and Alimony. In order to qualify to receive or have to pay any of these obligations, both spouses must be "living separately" or their finances need to be separate.

"Alimony" is money that is only paid after the entry of the divorce decree and is set forth in a legal divorce document, (either a Divorce Decree itself, or an agreement called a Post Nuptial Agreement or a Marital Settlement Agreement). Alimony in Pennsylvania is based on need, but in practice it is handled differently by the judges of different counties across the state, and even different masters and judges within the counties. Some people have the idea that one year of alimony might be awarded for every three years of marriage. In practice, this is not necessarily true and in fact most divorce masters and judges tend to award what they perceive to be an appropriate amount of equitable distribution of current assets rather than award alimony. Additionally, it is not unusual for a master or judge to decline to award alimony unless a couple has been married for a significant amount of time, perhaps seven or eight years. If the parties cannot agree on the terms of

alimony, the court will evaluate the needs of the parties and attempt to effectuate economic justice based on the factors set forth in the divorce law. Those factors include the reasonable needs of the parties, taking into account the lifestyle and standard of living established by the parties during the marriage, and the spouse's ability to pay. Alimony commonly terminates if the recipient dies or remarries, but this can be modified by a court order or the agreement of the parties.

"Spousal Support" is a payment on account of the care, maintenance and financial assistance of the dependent spouse, and is not actually dependent on a divorce action being filed. Spousal support can be awarded once the parties are separated; i.e. when the parties no longer hold themselves out to be spouses and typically have ended marital relations and separated their finances.

Unlike spousal support, alimony *pendente lite* ("APL") is only available when there is a divorce action pending between the parties; *pendente lite* is Latin for "during the litigation." One cannot receive both spousal support and APL, although in certain cases counsel fees and costs can be awarded in addition to spousal support or APL.

(See "Legal Perspectives" on page 27)

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NARI-BIE Pottstown Home Show will be at Sunnybrook March 6-8, 2015. NARI-BIE takes pride in showcasing local, professional contractors and services working within your community at its local show.

Who Is NARI-BIE?

The Building Industries Exchange (BIE) is a not-for-profit trade association. Since 1952, we have proudly been serving the construction industry and their allied businesses.

We are best-known in the community as the sponsor of the annual Pottstown Home Show and providing local, professional contractor and services referrals.

Our mission is to promote integrity and ethics within the local construction industry and its supporting industries; to provide a professional network for Member businesses, creating opportunities for growth and development; and to operate as a referral source for its Membership and the general public.

In 2012, BIE affiliated with the National Association of the Remodeling Industry (NARI); a not-for-profit trade association with more than 50 years of industry experience. The association is committed to enhancing the professionalism of the remodeling industry and serving as an ally to the homeowner.

Members of NARI-BIE are full-service contractors, design-build firms, architects, engineers, manufacturers, suppliers, distribu-

tors, subcontractors (trade mechanics such as plumbers, electricians, heating and cooling), lenders, attorneys, and many other professionals who work in or with our industry.

NARI-BIE members have access to the latest information in the industry through publications, educational programs, educational seminars and conferences.

Over the years, BIE has supported numerous community service projects and organizations, contributed to local ordinance discussions and provided valuable municipality input from the construction industry perspective. The group has participated in youth conferences, career education days, mentored students, and served on committees focused on educating future generations entering construction and trades fields. BIE has created business/industry seminars and other educational programs for its members.

Today, over 60 years since it was founded, NARI-BIE still proudly serves Montgomery, Berks and Chester counties, promoting integrity within the local construction industry and its allied services. As we continue to evolve as an organization, we work to strengthen the BIE's relationship to its members and the community while upholding the founding principles that have been the foundation of our success.

(See "Who Is NARI-BIE?" on page 28)

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LEGAL PERSPECTIVES

(Continued from page 25)

Both spousal support and APL, like are determined by using statewide support guidelines that take into account the parties' incomes. Without child support issues, spousal support and APL are frequently 40 percent of the difference between the parties' net incomes. It is important to note that spousal support, alimony, and APL payments are tax deductible for the payor and are considered taxable income to the recipient.

The calculation of alimony, spousal support, or APL can be challenging and full of pitfalls for the unwary. Although the internet contains some Pennsylvania support calculators, consultation with an experienced family law attorney is advisable for people with questions about how much they might have to pay, or how much they might be entitled to receive. ■

Kristen Doleva-Lecher, Esquire is an attorney in the law firm of Wolf, Baldwin and Associates, P.C. She practices primarily out of the Reading office, but the firm has additional offices in Pottstown and West Chester. She is a certified mediator and practices in the areas of family law and business representation. She may be reached by telephone at 610.374.2400 or by e-mail to kdoleva@wolfbaldwin.com.



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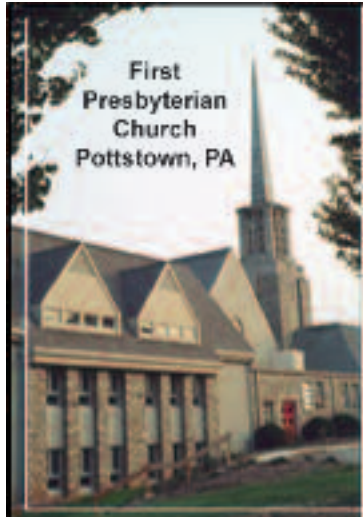


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Who Is NARI-BIE?

(Continued from page 26)

Now is the time to get involved with NARI-BIE. Our member benefits are hard at work providing: Marketing... we showcase your work; Advertising... we provide exposure for your business; Events... we reach your audience creatively; Networking Opportunities... we drive business to our members; and Business Education... we help you sell! Call 610.323.1700 or visit NARI-BIE.org to learn more.

What our members have to say:

"Why am I a BIE member? It is for the professional network. Our small remodeling company has been a BIE member for 25 years, since we started in business. We joined in the early 1980's to avail ourselves of affordable, group health benefits. The healthcare industry has since changed dramatically. Group health care is no longer the main reason contractors join professional organizations. However, our fellow BIE member health-care provider regularly conducts seminar meetings, keeping us apprised of changes to the healthcare industry and how they affect small business owners. Professional information is exchanged on a regular basis through seminars and informal networking by insurance professionals, manufacturers, and industry educators. I find it invaluable to be connected to a local, professional network where ideas are freely exchanged with like-minded business people. And, to boot... I receive project

referrals, and have formed great connections with subcontractors and other contractors. My annual dues certainly pay for themselves!" — **Christine D. Elliott**, Secretary/Treasurer, Whitegate Contracting Company, Inc., Douglassville, PA

"Oehlert Bros. relies on NARI-BIE for providing relevant industry training, networking and marketing opportunities to keep our name out in the community." — **Steven J. Oehlert**, President, Oehlert Bros., Inc., Royersford, PA

"I began our business 24 years ago with 15 years of carpentry experience and I was confident that I could build anything. What I didn't know was how to run a business. My involvement with NARI was critical to helping me learn from certifications courses, seminars, workshops, etc. Most importantly was the mentoring I received from other NARI members so that I didn't have to learn from the school of hard knocks. My goal is that Pennsylvania will adopt Contractor Licensing that requires passing a difficult test to obtain the license along with mandatory continuing education each year. I remain involved with NARI to give back to and improve the industry that I'm proud to be a part of." — **Dennis D. Gehman**, CR, MSA, CLC, CKBR, CAPS, President, Gehman Design Remodeling, Harleysville, PA

NARI = National Association of the Remodeling Industry
CR = NARI Certified Remodeler
MSA = CertainTeed Master Shingle Applicator
CLC = NARI Certified Lead Carpenter
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(See "Who Is NARI-BIE?" on page 30)



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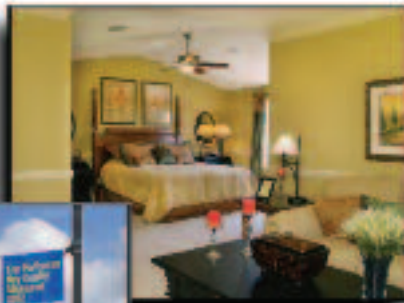
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Who Is NARI-BIE?

(Continued from page 28)

"I am a member of NARI-BIE to further my knowledge of the building industry and enhance my business skills. I have been in the remodeling business for over 25 years. NARI provides me with the opportunity to network with other construction professionals and services that support the remodeling industry, and participate in educational seminars." **Thomas J Wing, Jr.**, CGR, CAPS, President, TJW Home Services, LLC, Phoenixville, PA
NARI = National Association of the Remodeling Industry
NAHB = National Association of Home Builders
CGR = NAHB Certified Graduate Remodeler
CAPS = Certified Aging in Place Specialist

employee deductibles, and eliminating certain coverages. His aim right now is to help people reduce costs without leaving them exposed to potential catastrophe.

Carrying only the minimum coverage doesn't reflect what could or does happen in reality, and it is an agent's job to make sure people are prepared for what could happen. People should reevaluate coverage if their situation changes. Company price wars can mean that changing to another insurance company can sometimes save 10-20 percent, Hallman advises. Every time a policy renews, Hallman says, he contacts the customer. If there is an increase, customers will get advance notice.

Call Pete Hallman at Evans, Hauseman and Richards, 610.323.2201, to review your current insurance program and receive a no obligation quote. Or go to www.pottstowninsurance.com.

Local FASTSIGNS® Gives Businesses the Chance to Win a Digital Sign

FASTSIGNS of Pottstown is hosting a digital sign giveaway contest to celebrate its upcoming 5-year anniversary. In celebration of its fifth anniversary, local visual communications provider FASTSIGNS® of Pottstown is hosting a giveaway contest for local businesses to enter for a chance to win a free digital sign and custom digital signage content.

"Over the past five years, my team and I are so thankful for all of our wonderful customers and being able to help them build their business with compelling signs and visual graphics," said Bill Wellen, owner of FASTSIGNS of Pottstown. "To celebrate, we're offering a number of specials and giveaways including a contest to win a free 39-inch LG EZ digital sign, along with 10 hours of digital content design."

(See "NARI-BIE Member Profiles" on page 32)

NARI-BIE MEMBER PROFILES

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Evans, Hauseman & Richard, Inc. is an independent insurance agency located at 343 E. High Street in Pottstown. A long-standing member of the community, it is the largest agency in Pottstown.

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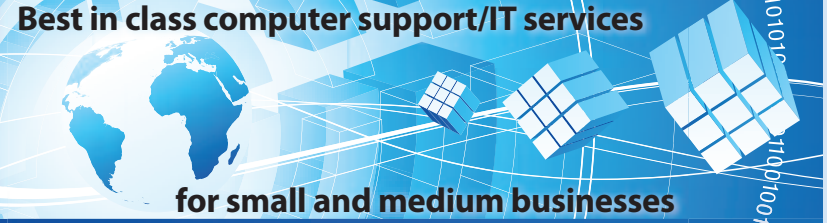
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NARI-BIE MEMBER PROFILES

(Continued from page 30)

Beginning on Nov. 11, local businesses and organizations can submit a photo that represents why they want to win the digital sign. The contest is open to the public with no purchase necessary. The deadline for submissions is Dec. 11. To enter, visit: <http://woobox.com/kfartv>.

Then, from Dec. 12 through Jan. 9, people can vote for the entry they think should win. The winning entry with the most votes will be announced at the FASTSIGNS of Pottstown's fifth anniversary celebration on Tuesday, Jan. 13.

In addition to the contest, FASTSIGNS of Pottstown will offer a five percent discount on all orders placed between Dec. 11 and Jan. 13. The center is located at 180 Shoemaker Road and open Monday through Friday from 8:30 a.m. to 5:30 p.m. To connect with FASTSIGNS of Pottstown on Facebook, visit <http://bit.ly/FASTSIGNS566>.

FASTSIGNS® of Pottstown is an independently owned and operated sign, graphics and visual communications company that provides comprehensive visual marketing solutions to customers of all sizes—across all industries—to help them meet their business objectives and increase their business visibility. To learn more, visit fastsigns.com/566 or call 484.624.4874.

P. Richard Frantz, AIA, Registered Architect

P. Richard Frantz, AIA, is a registered architect who has brought design solutions to clients throughout southeastern Pennsylvania. His proven design approach creates beautiful, functional, and efficient spaces in a range of styles from historic to contemporary. With new office space located at 127 N. Hanover Street, Pottstown, he has begun a new era of architectural service to Pottstown and surrounding communities.

In today's times, an architect is often a problem



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solver. He is called upon not only to design new buildings but also to evaluate existing construction, improve the use of existing facilities, solve difficult site problems, and adapt existing structures by designing alterations and additions. Through a network of design, engineering, and construction professionals established over a lifelong career, Mr. Frantz has the solutions to meet a wide variety of commercial and residential needs. Specialty solutions include schools, churches, and historic preservation. Core services include design, construction drawings, bid management, construction oversight, and final inspection support.

Frantz's architectural firm offers his personalized attention to every project, throughout every phase, because clients work directly with him, the principle. When required, he'll bring in trusted outside consultants for a fresh approach to complicated assignments, and by networking with other architectural, engineering or construction firms, his combined workforce easily expands to complete the requirements for larger projects.

Mr. Frantz is registered in the Commonwealth of Pennsylvania. He is a member of the American Institute of Architects, and graduated from Pennsylvania State University with a Bachelor of Architecture degree. He serves as an arbitrator for the American Arbitration Association and is often called on as an expert witness. He is a member of the Rotary Club of Pottstown and has served on the Historic Architectural Review Board, is a member of the Board of Trustees of the Pottstown Memorial Medical Center and Pottstown Area Industrial Development, Inc. (PAID) and is a former member of the Board of Directors of the Pottstown Area Health and Wellness Foundation and the Pottstown Downtown Improvement District Authority. Frantz can be reached at prf@prfrantz.com and welcomes a visit to his website at www.prfrantz.com.

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At TJW Home Services, LLC we will help you turn your dream home improvement into a reality! Tom Wing, owner, is a design-build and remodeling professional. He is a member of the National Association of The Remodeling Industry (NARI) and is both a Certified Graduate Remodeler (CGR) and Certified Aging in Place Specialist (CAPS) of the National Association of Home Builders.

Tom is committed to excellence and professionalism. He has over 30 years of experience in all phases of home design and remodeling — projects from repairs and complete additions to new home construction. His specialties include: home remodel design & build, additions, kitchens, basements, baths as well as uni-

versal design and accessibility. As a TJW Home Services customer, your satisfaction is guaranteed. Whether your project is large or small, designing and building your dream addition or painting your family room, you will receive the quality work and professional attention that your project deserves.

We take pride in the quality of our customer service... it is always prompt, courteous, knowledgeable and honest. Whether you're looking for a consultation, more information, want to schedule an appointment, or arrange for an estimate, please give us a call. We will be glad to discuss your ideas and look forward to helping you! For additional information, please call 610.917.0642, and visit www.TJWHomeServices.com.

Pottstown Roller Mills

Pottstown Roller Mills, located at 625 Industrial Highway in Pottstown, is one of the oldest existing businesses in Montgomery County. We have been doing business since 1725. We are a small family owned business that believes our customers' needs are of the utmost importance.

We carry a wide range of products to suit a variety of needs for your lawn, home, and pets.. Some of the brands that we carry are: Purina, Lyric, & Dads. We also carry mulch, sand, stone, solar salt, etc. A list of our products is available on our website, www.pottstownrollermills.net.

Please call 610.323.8620 or stop by for more information on products & current promotions.

Maillie LLP

Maillie LLP is a regional public accounting firm that provides accounting, attestation, tax and financial consulting across diverse industries. Maillie LLP has been recognized as a Top-25 Regional Firm by the Philadelphia Business Journal and as a Top-200 National Firm by Inside Public Accounting. Maillie has 100 employees and was founded in 1947. For more information, please see www.maillie.com.

CzarStar/Kriebel Security

Many industries have been subject to change over the past 30 years and the security industry has been no exception. Growing technology, as well as consistently having a knowledgeable and hard-working crew, have allowed CzarStar/Kriebel Security to easily adapt and rise to the

challenge of designing and installing newer, more advanced security systems to better protect homes and businesses. The need for an advanced security system has only continued to grow due to the unfortunate increase in break-ins and burglaries.

In addition to security, CzarStar/Kriebel Security specializes in Fire, Access, and CCTV systems. With over 55 years of combined experience, Dave "Czar" Czarnicki and Dave Kriebel have the edge over their competitors. They have continued to offer the lowest monitoring rates in the Tri-State area, beating out large national competitors daily. All of the technicians are local and understand your community dynamics. For an affordable quote and to see how we can help to protect you, please call us today at 215.679.5921! We would love to hear from you! 📞

ADVERTISED SERVICES DIRECTORY

(Continued from page 32)

INTERIOR DECORATING	20
DECORATING DEN INTERIORS	
IT SERVICES AND SOLUTIONS	53
CMIT SOLUTIONS OF NORTHERN CHESTER COUNTY	
LANDSCAPING / GARDENING	
CLEAN CUT LAWN SERVICE	47
POTTSTOWN ROLLER MILLS	32
PUGHTOWN AGWAY	21
LIMOUSINE SERVICE	
MICHAEL'S CLASSIC LIMOUSINE	22
RHOADS LIMOUSINE SERVICE, INC.	27
WANISH LIMOUSINE	22
MAINTENANCE/JANITORIAL SERVICES	
NATHAN ALTENOR'S JANITORIAL SERVICES, INC.	29
MANUFACTURING	
SUPERIOR TUBE	49
MARKETING / ADVERTISING	
BERKS DIGITAL, INC.	34
JIM BOZZINI SCHOOL MEDIA PROMOTIONS	13
KINETIC WEB SOLUTIONS	54
MEETING SPACE AVAILABLE	
CONNECTIONS ON HIGH	22
MEETING/ENTERTAINMENT FACILITY	
SUNNYBROOK BALLROOM	10
NAIL SALON	
TRE NAIL BAR	23
OFFICE EQUIPMENT	
OFFICE TECHNOLOGIES	15
OFFICE INTERIORS BY DESIGN	
FURNITURE SOUP	5
ORGANIZATIONS	
KING OF PRUSSIA BUSINESS IMPROVEMENT DISTRICT	14
POTTSTOWN ROTARY CLUB	50
SPRING FORD CHAMBER B2B EXPO	16
PAYROLL SERVICES / BOOKKEEPING SERVICES	
EXPRESS DATA SYSTEMS, INC.	58
PEST CONTROL	
PATRIOT PEST SOLUTIONS	46
PROFESSIONAL PHOTOGRAPHY	
STYLISH IMAGES PHOTOGRAPHY	29
PUBLISHER	
READING EAGLE COMPANY	52
REAL ESTATE / FOR SALE/LEASE	
APTCOR COMMERCIAL REALTORS	5
BRODE & BROOKS REALTORS	23
CHRIS JAMES HECTOR REALTY	23
IRON HORSE REALTY, LLC	23
KELLY REAL ESTATE	32
PLATINUM FIRST REALTY	53
RE/MAX OF READING JIM ADAMS	23
SPRINGER REALTY GROUP / DEBBIE SINGLETON	23
SPRINGER REALTY GROUP / DEBBIE SINGLETON	23
ZUBER COMMERCIAL REALTORS	59
REAL ESTATE / HOME INSPECTION SERVICES	
CMC HOME INSPECTIONS	58
REMODELING	
GEHMAN DESIGN REMODELING	26
RESTAURANTS	
CHOW BISTRO	33
LILY'S GRILL	33
PROXIMITY CAFE	33
PUB 990	33
SEVEN STARS INN	33
THE INN AT ST. PETER'S	33
RETAIL / GIFTS	
GLASSLIGHT, INC.	11
NEIMAN MARCUS / LAST CALL	11
RETAIL / JEWELRY & GIFTS	
GLASS TEARS	10
SABRE'S FINE JEWELRY	7
THE GOLDSMITHS LTD. FINE JEWELRY	6
WARRICK JEWELERS	8
RETAIL/SHOPPING	
KING OF PRUSSIA PLAZA & COURT	9
ROOFING CONTRACTOR	
WOLFE ROOFING & SHEET METAL, INC.	30
SALON	
PLATINUM HAIR SALON & SKIN	24
REFLECTIONS HAIR DESIGNS	10
SECURITY SERVICES/ALARMS	
KRIEBEL SECURITY/CZAR STAR	32
SENIOR CARE	
CHESTNUT KNOLL AT HOME SERVICES	31
FAMILY CAREGIVERS NETWORK	34
SENIORS HELPING SENIORS	25
SEPTIC SERVICE	
A HONEY DIPPER / J. BREHM, INC.	53
SIGNS/BANNERS/GRAPHICS	
FASTSIGNS	24
STAIR LIFTS	
ROYAL STAIRLIFTS	26
STORAGE FACILITIES	
B&S SELF STORAGE	47
TAX PREPARATION SERVICES	
ADVANTAGE TAX PREPARATION AND SERVICES	24
TECHNOLOGY/COMMUNICATIONS	
SCHULTZ TECHNOLOGY	47
TRANSPORTATION	
KLEIN TRANSPORTATION	8
TRAVEL & AUTOMOTIVE SERVICES	
AAA	8
TRAVEL ADVISOR SPECIALIZING IN DISNEY VACATIONS	
GLASS SLIPPER CONCIERGE	30
TRAVEL AGENCY	
LAND AND 7 SEAS TRAVEL	24
VACUUM SALES	
A TO Z VACUUM & FAN STORES	9
VETERINARIAN	
SANATOGA ANIMAL HOSPITAL	14
VIDEO PRODUCTION/TELEVISION	
PCTV NETWORK	55
VISION CARE	
NORTH END VISION CENTER	53

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Free Resource Information Available

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BUSINESS PROFILE



Gary and Elaine Brown founded Berks Digital Inc. in 2005, with a focus on maturing digital printing technologies, which have changed the printing industry. Starting in the basement of their Muhlenberg township home they quickly outgrew the home business. In 2008 they moved operations to their current location at 2620 Hampden Boulevard, Reading PA. In 2010 Berks Digital acquired a competing company that focused on the "Large Format" market and 2013 marked the 9th consecutive year of sales growth for the firm.

With continued investment in automation technologies they have been able to offer both large and small companies fast turn around times on high quality digitally printed materials at competitive prices.

Berks Digital offers small format printed materials that businesses use, such as brochures, flyers, postcards and much more. Large format printing includes banners, pop-up displays, fine art reproductions and store signage.

With a focus on quality and customer service, Berks Digital has both national and local customers that rely on their expertise to make their print buying pleasant and affordable.

For additional information, please call 610.929.1200 and visit www.BerksDigital.com.



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Rick Lewis, Lewis Environmental, Inc.

Steady Moono, Montgomery County
Community College

Frank Strunk, National Penn



PRESIDENT'S MESSAGE – December 2014

Prepare for the New Year – Create a Networking Goal!

Shepa Learning Company

Weekly Positive Networking® Tip No. 556

• Why Showing Up Regularly Matters

"It's amazing how quickly things change – new people participating, new people taking leadership roles. It doesn't take long to feel out of the loop." – Judy Thomson, Shepa Learning Company

Are you attending enough events and staying current with the changing Membership?

The Membership Referral Campaign came to an end on November 30. The campaign ran during the last three months. During the campaign, 24 New Members joined the Chamber. That means you have 24 new contacts for you to connect with at upcoming networking events! Make it a point to come to some of the events in the near future to introduce yourself to our New Members. Make sure to check out page 37 to view our latest list of New Members.

Make it a New Year's Resolution to brush up on your networking skills. The best way to build your network is to come to an upcoming event – there are plenty of new connections for you to make.

Thank you for participating in the Membership Referral Campaign

Harry Cappa,
Sealstrip Corporation - 1 Member

Glenn Ebersole,
Hollenbach Construction, Inc. – 1 Member

Rich Graver, The Victory Bank
– 5 Members

Rick Lewis, Lewis
Environmental – 1 Member

Ray Maillet, First Priority Bank
– 1 Member

Carrie Robinson,
Schultz Technology – 1 Member

Baran Schultz, Schultz Technology
– 8 Members

Gary Stein, O'Donnell, Weiss & Mattei, P.C.
– 1 Member

Attend the upcoming Business Builder to grow your network!

Tuesday, January 13 from
8:30 – 10 AM at Proximity
Café, 1450 E. High St.,
Pottstown, PA
19464.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, eileen@tricityareachamber.com

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

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

Melissa Shainline, Administrative Assistant, melissa@tricityareachamber.com

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



Remember to **Always Buy Chamber** during the
upcoming Holiday Season - **Support your fellow Members!**



CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING

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 into the winter season without hibernating until spring.
\$26 per Member (prepaid) \$32 per Member (invoiced); \$35 per non-member
Sponsored by: Coventry Corners; Creative Health Services, Inc.

Tues., Dec. 9

5 - 6:30 PM

ANNUAL HOLIDAY MIXER

Chamber Office, 152 E. High St., Suite 360, Pottstown, PA 19464
Join us as we celebrate you, our Members, at our Open House while enjoying refreshments donated by Chamber food & beverage Members.
Members Only; No Charge; Reservations Appreciated

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



BOYERTOWN AREA PROGRESS DINNER

Featuring:
The presentation of the James K. Boyer "Quality of Life" Award and a video by Boyertown Area High School students highlighting progress in the area over the last year.

Wednesday, January 21, 2015

5 PM Social Hour ♦ 6:30 PM Dinner
La Massaria at Bella Vista Golf Course
2901 Fagleysville Road, Gilbertsville, PA 19525
Inclement Weather Date: January 28

\$70 per Member
\$650 per Member table of 10
\$100 per Non-member
\$750 per non-member table of 10

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

Tues., Jan. 13

8:30 - 10 AM

BUSINESS BUILDER

Proximity Café, 1450 E. High St., 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; Reservation Required
Sponsored by: Verizon

Weds., Jan. 14

5 - 8 PM

TRI-COUNTY AREA WOMEN'S ROUNDTABLE

Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468
Join fellow women in the tri-county area for an evening of empowerment and encouragement. Our panelists include **Terese Brittingham**, Owner of Keller Williams Realty Group; **Liz Mandarin**, Vice President of World Travel, Inc.; **Laura Otten**, Ph.D., Executive Director of the Nonprofit Center at LaSalle University; and **Janine Quigley**, CJM, Warden, Berks County Prison. This year's book to be discussed is "Getting Real About Having It All: Be Your Best, Love Your Career and Bring Back That Sparkle" by Megan Dalla-Camina. Get started reading the book now to prepare for the discussion and secure your spot at this event where you will have the chance to connect with other area women!
\$35 per person (includes dinner); \$250 per table of 8
Sponsored by: O'Donnell, Weiss & Mattei, P.C.
Sponsorship Opportunities Available

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** to the **Berks County Community Foundation** and a video by Boyertown Area High School Students showcasing progress in the Boyertown Area over the last year.
The following companies will be featured in the Progress Dinner's Video Presentation:
Colebrookdale Railroad Preservation Trust
Diamond Credit Union
Gateway Ticketing Systems, Inc.
Philadelphia Freedom Valley YMCA, Gilbertsville Center
\$70 per Member; \$100 per non-member; \$650 per Member table of ten; \$750 per non-member table of ten
Platinum Sponsors: **Diamond Credit Union; Hollenbach Construction, Inc.; Martin Stone Quarries, Inc.; National Penn; Pottstown Memorial Medical Center**
Gold Sponsors: **The Body-Borneman Companies; Gilmore & Associates, Inc.; Maillie LLP**
Silver Sponsors: **First Priority Bank; Moyer's Catering**
Sponsorship Opportunities Available

Tues., Jan. 27

4 - 6 PM

BUSINESS CARD EXCHANGE

Pottstown YMCA, 724 N. Adams St., Pottstown PA 19464.
Join fellow Chamber Members for an evening of networking and hors d'oeuvres and tour the newly renovated facility.
Members Only; No Charge; Reservations Appreciated
Sponsored by: Pottstown YMCA

SAVE THE DATE

Thurs., Feb. 19

4 - 6 PM

REGIONAL CHAMBER BUSINESS CARD EXCHANGE

Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468
Enjoy an evening of refreshments and networking with fellow Chamber Members. Participating Chambers of Commerce are Perkiomen Valley Chamber, Phoenixville Regional Chamber, Spring Ford Chamber, Upper Perkiomen Valley Chamber, and TriCounty Area Chamber.
Members Only; No Charge; Reservations Appreciated
Sponsored by: Exelon

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

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!**

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www.anytimefitness.com
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24 hour fitness facility, with access to over 2,000 clubs worldwide, 24 hour tanning, 24/7 security monitoring, personal safety devices allow for one touch access to emergency care. It doesn't cost a lot to achieve your fitness goals at Anytime Fitness – with awesome equipment and the support from their club staff, you get far more than you would expect for the price.

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PO Box 524
Boyertown, PA 19512
610.367.2081
www.fredbeans.com
Auto Dealers – New / Used

Gerhart, Hartman & Ritner Insurance Agency
138 S. Reading Ave.
Boyertown, PA 19512
610.367.2544
www.coveragenow.com
Insurance Companies
Referred by: Rich Graver, The Victory Bank

Happy Paws Pet Sitting
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Wyomissing, PA 19610
610.372.4596
www.happypawspetsittingpa.com
Pet Grooming / Sitting / Training

Giuseppe's Pizzeria & Restaurant
864 E. High St.
Pottstown, PA 19464
610.718.1281
Restaurants / Clubs

Heritage Coach Company, Inc.
PO Box 1113
Skipack, PA 19474
610.862.0560
www.heritagecoach.com
Funeral Home Supplies/Transportation
Referred by: Baran Schultz, Schultz Technology

Interlace Communications
10 Zions Church Rd., Suite 201
Shoemakersville, PA 19555
610.914.0142
www.iciconnect.com
Website Design

Kulp Car Rentals
1828 Swamp Pike
Gilbertsville, PA 19525
610.326.0600
www.kulpcars.com
Auto Renting / Leasing
Referred by: Baran Schultz, Schultz Technology

Limerick Automotive
3111 C Ridge Pike
Pottstown, PA 19464
610.323.8490
Auto Repairs / Services
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Morgan Financial
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Boyertown, PA 19512
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www.yourfinancialvision.com
Financial Consultants / Services
Morgan Financial is a full-service financial planning firm that helps individuals, business owners, and retirees reach their financial goals. They will discuss your unique needs, explain your choices, and structure a financial plan specifically for you.
Referred by: Rich Graver, The Victory Bank

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Shoemakersville, PA 19555
610.562.5122
rtcdirect.net
Mailing / Shipping Services

Suburban Water Technology, Inc.
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www.wefixwater.com
Water Conditioning Equipment / Services
Referred by: Rich Graver, The Victory Bank

Supreme Safety Inc.
34 Commerce Drive
Warminster, PA 18974
215.259.1400
supremesafetyinc.com
Safety Products / Services
Supreme Safety, a certified WBE & SBE, is a nationwide & emergency response distributor of safety, environmental, hazmat & industrial equipment & supplies.
Referred by: Rick Lewis, Lewis Environmental

Vlahos Dunn Insurance
1954 E. High St., Suite 3
Pottstown, PA 19464
610.970.4270
www.vlahosdunn.com
Banks / Credit Unions
Referred by: Rich Graver, The Victory Bank

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

35 YEARS

Pottsgrove School District

A. Weitzenkorn's Sons, Inc.

29 YEARS

JL Machine & Tool, Inc.

Wendy's Flowers

25 YEARS

Fromer Orthodontics

20 YEARS

Sanatoga Ridge Community, Inc.

Valley Forge Tourism & Convention Board

15 YEARS

Janney Montgomery Scott, LLC

MacKissic, Inc.

9 YEARS

About All Floors

Corporate Psychological Resource Center

7 YEARS

Bally Savings Bank

Best Principled Solutions LLC

5 YEARS

Boy Scouts of America - Cradle of Liberty Council

1 YEAR

L&J Cleaning Service, Inc. Pottstown Dance Theatre

Member Renewals

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

American Crane & Equipment Corp.

ArtFusion 19464

Bookkeeping Services, LLC

Brandywine Institute of Orthopaedics

Michael L. Cross & Co., Ltd.

DeMedio's Building Maintenance, Inc.

French Creek Golf Club

Hollenbach Home Center

Keller Williams Realty Group

Kelly Real Estate, Inc.

Pottstown SCORE Chapter 594

Media Fusion Technologies

Meridian Bank

Montgomery County Community College

Patient First

Professional Pharmacy & Convalescent Products

Quality Inn Pottstown

Chris Rowe, State Farm Agent

Sanatoga Animal Hospital

Sher Properties, Inc.

Specht Realty

T.A. of Limerick

Tri County Toyota

Visiting Nurse Association of Pottstown & Vicinity

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

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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.

The November WOW was held at Connections on High in Pottstown and the theme was "Creating Your Forever Reputation." Pamela Gockley, President & CEO, Vigilant Corp., talked to attendees about her book, "Creating Your Forever Reputation," and how they could discover, define, develop and defend their personal/business reputations.



November WOW Luncheon speaker Pamela Gockley



The next WOW Luncheon

- The next WOW Luncheon is on
- **Thursday, December 4, 2014**
- **11:30 AM-1:30 PM**
- **Brookside Country Club**, Prospect & Adams Sts., Pottstown

The event will focus on **Seasonal Affective Disorder (SAD)** and how you can cope with it.

SAD, also known as seasonal depression, generally begins in the fall or winter and ends in early spring and summer.

Donna Miller, Training Program Coordinator at Creative Health Services, Inc., will discuss some easy ways to ease the transition of the excitement of the holidays into the winter season when people combat the "winter blues."

Sponsored by: **Coventry Corners; Creative Health Services, Inc.**

RIBBON CUTTING



Edward Jones Investments
- **Bonnie Thompson**,
1831 Swamp Pike Rd., Suite 201, Gilbertsville, PA 19525

BUSINESS BUILDER

The Chamber recently held a Business Builder on November 14 at the Verizon Smart Store in Pottstown.

During the 90-minute session, attendees learned about the Chamber's focus of "Building Communities, Creating Connections, and Supporting Commerce" and how it can help their business. During the networking time, attendees also took a tour of the new Verizon Smart Store.

Please refer to future issues of the *Route 422 Business Advisor* and the Chamber Events calendar on the Chamber website for information on upcoming Business Builders.

Thank you to our sponsor Verizon for hosting this event at their new Smart Store.

Business Builders are sponsored by:



The next Business Builder will be on **Tuesday, January 13th** from **8:30 – 10 AM** at **Proximity Café, 1450 E. High St., Pottstown, PA 19464. No Charge; Reservations Required.**

BUSINESS CARD EXCHANGE

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

In October, Chamber Members networked at Car-Tel Communications in Gilbertsville.

October Sponsor:



Carrie Robinson, Schultz Technology, networks with Lindsay Formica, Car-Tel Communications, during the October Business Card Exchange.



The next Business Card Exchange

- **Tuesday, December 9, 2014**
- **5-6:30 PM**
- **152 East High Street, Suite 360**

Sponsored by TriCounty Area Chamber of Commerce

The Chamber is hosting this event in celebration and appreciation of its Members. Without the Members, the Chamber could not Build Community, Create Connections, or Support Commerce.

Enjoy hors d'oeuvres from local Chamber Member restaurants and an evening filled with great networking.

The Holiday Mixer is for **Members only. Reservations are appreciated. There is no charge to attend.**

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NOVEMBER BREAKFAST

In November, the Chamber hosted an education-themed Membership Breakfast at Spring Ford Country Club featuring David Volkman, Special Assistant to the Acting Secretary of Education in the Pennsylvania Department of Education. Volkman's speech focused on "A Snapshot of Education in Pennsylvania." The breakfast was filmed so school districts could share it with their faculties who couldn't attend the breakfast.

During Chamber President Eileen Dautrich's introduction of the guest speaker to attendees, she said before Volkman worked in his current position, Volkman worked as teacher, principal of secondary schools, assistant superintendent and superintendent of schools.

"In his current position, David works on special projects and supports the secretary on comprehensive statewide programs specifically aimed at elementary and secondary education," Dautrich said. "In addition, he provides leadership to PDE's current efforts aimed at assisting the lowest performing schools with requisite resources and support to improve student achievement."

Volkman discussed issues affecting education in the state and the nation.

"According to a Gallup poll, everybody likes their local school, but schools nationally are failing," Volkman said.

This research comes at a time when the accountability for schools is very high with performance profiles from school districts, he said.

One of the main issues in Pennsylvania and the nation is poverty which puts these children at an even bigger disadvantage. In the state, 20 percent of children are living in poverty.

"We don't have an education crisis. We have a poverty crisis," Volkman said. He said the poverty crisis impacts everyone because when the children drop out of school it affects their income and what they can provide for tax contributions, their employment and health.

Early childhood learning is also a concern in the state. Volkman said learning deficits can be found in children as early as 9 months old. By the time they begin elementary school, they are already behind.

Pennsylvania has received a \$52 million Race to the Top grant for early childhood. "It's critically important that we work with our young people coming to school for the

first time," he said. "It does take an intensive instructional support program having put in place by our districts who are suffering from not having really requisite resources to do all of that," Volkman said.

Another issue is students are not globally competitive. The Program of International Student Assessment measures students in the nation against 50 other countries in math and science. Volkman said Finland and Singapore are always at the top and the students from the United States in the middle or below the middle of the list.

In addition, Volkman provided some perspective on what the baby boomers and the younger generation will be dealing with in the future. He said education expert Harold Hodgkinson says "society is going to resemble a dumbbell with baby boomers on one end and Generation Y on the other." There will be fewer health benefits and retirement benefits which is a challenge for medicare and education. "Education attainment more than anything else, more than race, more

than ethnicity, is going to be a great class divider as we move into the 21st century," Volkman said.

Small Business Saturday items were also available to the Members who wanted to distribute them in their businesses. Small Business Saturday will be on November 29 and is a movement to encourage community members to shop local the day after Black Friday.

The Chamber would like to thank everyone who attended the event and the breakfast sponsors: Foundation for Pottstown Education, Montgomery County Community College and Pottstown Downtown Improvement District Authority (PDIDA).

Thank you to our sponsors:



1: David Volkman, Special Assistant to the Acting Secretary of Education, delivers his speech, "A Snapshot of Education in Pennsylvania."

2: New Members from left to right: Bill Kreider, HR Future Group, LLC; Doug Bishop, Giuseppe's Pizzeria and Restaurant; Scott Yescavage, South Eastern Economic Development Company of PA and Paul Fairchild, Franklin Commons

3: New Member Kyle Annonio, Santander Bank

4: Eileen Dautrich, TriCounty Area Chamber of Commerce; Sponsors: Dr. Myra Forrest, Foundation for Pottstown Education; Dr. Steady Moono, Montgomery County Community College; Sheila Dugan, Pottstown Downtown Improvement District Authority (PDIDA) and Leslie Bluestone, Montgomery County Community College

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LEADERSHIP TRI-COUNTY

Education was the focus of the Leadership Tri-County Class of 2015's November session. Participants started their day with a "Healthy Bodies Healthy Minds" skill session learning about active learning in schools from presenters Ashley Pultorak, Program Officer Schools, Recreation and Active Living and Laura DeFlavia, Controller, Pottstown Area Health & Wellness Foundation.

At Pottstown High School, the class heard a presentation about the state of education in Pottstown and an overview of the Career Tech Program from John Armato, Director of Community Relations, Pottstown School District and Danielle McCoy, Director of Career and Technical Education, provided a tour of the Career and Technology Departments which included Construction, Health Care and Cosmetology. The class also had the opportunity to see the recently added Alumni Gallery.

The class visited the Western Montgomery Career and Technology Center (WMCTC) in Limerick where Cindy Prindle, Student Success Coordinator, presented an overview of the center and gave them a tour. In addition, lunch was provided by the Culinary Arts Department at the Center.

After leaving the WMCTC, the group traveled to Montgomery County Community College's University Center for their next session of BoardCorps™ Bootcamp, presented by Laura Otten, PH.D., Executive Director, the Nonprofit Center at La Salle University's School of Business' signature immersion into the roles and responsibilities of nonprofit boards.

At the end of the day, the group received a tour of Montgomery County Community College where they heard an overview of the college from Dr. Jose Alicea, Dean of Academic & Student Affairs.

Class members were able to leave the November session with a more in-depth knowledge of educational opportunities in the tri-county area.

The class will be working on projects for non-profits in the community throughout the next five months. Stay tuned for more updates and keep reading the *Route 422 Business Advisor* to see what the class is up to.



MEET THE LEADERSHIP TRI-COUNTY CLASS OF 2015



Frankie Casanas is the Shipping, Receiving and Direct Materials Shift Lead at John Middleton Co. She has worked in the tri-county area for 2 years. Frankie is married to her husband, Reynold, has two sons, Quincy & Nash, and two daughters, Zailyn & Nadia. They also have three pets - Moxley, Pedro and Poncho. Frankie enjoys reading, being on the water during the summertime, and do-it-yourself arts and crafts.

Frankie holds a Bachelor of Science in Occupational Health & Safety and an Associates of Liberal Arts (General Studies). Her personal business philosophy is that "you can't eat the elephant in one bite." She also has many business role models and believes that if one sticks to their mission and values they are a role model in her eyes. Frankie is involved in the Chamber through the Colebrookdale Railroad Preservation Trust.

Frankie has served in multiple leadership roles within the military and her current employer. She has made a commitment, not only to her own self-improvement and professional development but to sharing with others within her workplace and community. She feels that participating in Leadership Tri-County is important because this opportunity helps to build on the foundation that she has created.

While participating in the program, she is looking forward to familiarizing herself with the community and meeting new people that are different in regards to their careers but share the same interest in community involvement and understanding.



Janet Haupt, Branch Manager/Vice President, National Penn Bank, has worked at the Royersford National Penn Branch since 2012. Previously she

worked at the Bank's Temple branch in Berks County for 22 years. She and her husband, Rodney, have a daughter, Alyssa, and two granddaughters. She enjoys travelling, spending time with her family, and music.

Janet received a B.S. in Music Ed from Susquehanna University, a Masters Equivalency in Elementary Ed from Kutztown University, and has completed various banking courses from the American Bankers Association. Her personal business philosophy is "to develop successful relationships with customers by providing outstanding customer service, and to encourage other staff members to do the same."

In the tri-county area, Janet is involved in the Royersford Business Association. Janet is looking forward to learning about businesses and organizations in the tri-county area during her participation in the Leadership Tri-County Program.

Leadership TRI-COUNTY

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

John Middleton
an Altria Company

Leadership Tri-County Mission:

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

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THANK YOU

Thank you to November's
Coffee Sponsor:



Thank you to November's
Insert Sponsors:



Edward Jones
MAKING SENSE OF INVESTING

O.W.M.
LAW
O'Donnell, Weiss & Mattel, P.C.



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

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

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

Chamber Member employees
with job openings:
**Klein Transportation;
The Sunnybrook Foundation**

ELECTION SUMMARY

SEPAC, the Political Action Committee comprised of representatives from multiple chambers of commerce in Southeast Pennsylvania, is proud to announce that all but two of SEPAC's endorsed candidates won in the elections held on Tuesday November 4th. Below is a complete list as well as a summary of the state wide results.

Election Summary and Highlights

Despite gains by Republicans nationally, as well as in Pennsylvania, incumbent Governor Tom Corbett lost his reelection to businessman and former Revenue Secretary, Democrat Tom Wolfe. Wolfe held a lead throughout the campaign and this is the first time in recent history a Pennsylvania Governor has not won re-election. However, Governor-elect Wolfe will face a State House and Senate with increased Republican Majorities.

In fact, the Senate now has a 30 to 20 Republican Majority. The open 26th Senatorial District, due to the retirement of Senator Ted Erikson (R), was won by Republican Tom McGarrigle, Chair of Delaware County Council and a business owner. The 40th Senatorial District which was also an open seat, essentially due to reapportionment, was won by Republican, Mario Scavella a current State Representative. The retirement of Sen. Rich Kasunic (D) led to another open seat, which was won by Republican Pat Stefano, and incumbent Democrat Senator Tim Solobay, lost to Republican Camera Bartolotta.

Republicans in the State House also saw their majority increase to 119. This was due to not only open seats trending Republican, but the loss of several incumbent Democrat members, including Mark Painter to Republican Tom Quigley (Montco), Jesse White to Republican Jason Ortity (Washington), and Rick Mirabito to Republican Jeff Wheeland (Lycoming).

In addition, Congressional Republicans maintained their 13-5 majority in the Pennsylvania House delegation Tuesday. There were only two open seats with Republican Ryan Costello winning in the 6th Congressional District to replace Jim Gerlach and Democrat Brendon Boyle winning in the open 13th Congressional District seat vacated by Allyson Schwartz.

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

1. Won! Timothy Hennessey (R), 26th District - Incumbent, State House of Representatives
2. Won! Tom Quigley (R), 146th District - Challenger, State House of Representatives
3. Won! Marcy Toepel (R), 147th District - Incumbent, State House of Representatives
4. Won! Mike Vereb (R), 150th District - Incumbent, State House of Representatives
5. Won! Becky Corbin (R), 155th District - Incumbent, State House of Representatives
6. Won! Warren Kampf (R), 157th District - Incumbent, for State House of Representatives
7. Won! Joseph Hackett (R), 161st District - Incumbent for State House of Representatives
8. Won! Nicholas Miccarelli (R), 162nd District - Incumbent, State House of Representatives
9. Won! Jamie Santora (R), 163rd District - Open Seat, State House of Representatives
10. Won! Margo Davidson (D), 164th District - Incumbent, State House of Representatives
11. Won! William Adolph (R), 165th District - Incumbent, State House of Representatives
12. Loss - Sarah Armstrong (R), 166th District - Challenger, State House of Representatives
13. Won! Duane Milne (R), 167th District - Incumbent, State House of Representatives
14. Won! Thomas Killion (R), 168th District - Incumbent, State House of Representatives
15. Won! Pamela DeLissio (D), 194th District, Incumbent, State House of Representatives
16. Won! Tom McGarrigle (R), 26th District - Open Seat, State Senate
17. Won! Robert Mensch (R), 24th District - Incumbent, State Senate
18. Won! John Rafferty (R), 44th District - Incumbent, State Senate
19. Won! Ryan Costello (R), 6th District - Open Seat, US House of Representatives
20. Won! Patrick Meehan (R), 7th District - Incumbent, US House of Representatives
21. Loss - Thomas Corbett (R) - Incumbent Governor, Pennsylvania

MARKETING WITH THE CHAMBER

New website, new features



By Heather Tyrrell

As many of you know, the Chamber recently switched over to a new database, Chambermaster. The database provides several new features which you will be receiving information about in next month's issue of the *Route 422 Business Advisor*. I wanted to tell you about some of the features that will help you with your marketing.

The new database allows you to easily submit events and press releases to us. Now you can conveniently share these items on social media by clicking the icons right below the headline of your press release or next to the title of your event.

Have a coupon you would like to share? Now with the proper login capabilities, you can submit your coupon to

Hot Deals by clicking on Advertising on the left side of your screen after you login and then Add a Hot Deal. You can choose for the coupon to be available just to Members or to the public. We share these hot deals on social media each day. If you cannot see the Advertising or Hot Deal options, then you may want to talk to your supervisor about us changing your login credentials.

Also, I would like to remind you of another marketing tool that is available, but not necessarily new. As Members, you have the opportunity to use banner sponsorships to advertise your business. The new website provides even more opportunities for banners and enhanced business directory listings. Contact the Chamber Office, 610-326-2900, for more information on banner sponsorship opportunities.

SAVE THE DATE!

LEADERCAST – Friday, May 8 (8 AM - 5 PM)

New Hanover United Methodist Church, 2211 Swamp Pike, Gilbertsville, PA 19525

This Simulcast, broadcast live around the country from Atlanta, GA will share the knowledge that an essential behavior for any leader is the act of bravery. A great lineup of speakers to include Andy Stanley, Navy SEAL Rorke Denver, Rudy Giuliani, and Malala Yousafzal to name a few, will focus on this year's theme "The Brave Ones." Sponsorship Opportunities Available

\$75 per Member (after April 1, 2015 - \$90); \$95 per non-member (after April 1, 2015 - \$110)

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ECONOMIC DEVELOPMENT

Chamber Members heard an update on how tourism impacts the tri-county area and the state during the Economic Development Luncheon on October 23, 2014, at Copperfield Inn at Lakeside in Limerick.

The Chamber hosts this annual event to celebrate economic development and the Members who are making an impact in the tri-county region.

During this year's event, the Chamber welcomed guest speakers Diane McGraw, Executive Director, of the Office of Travel, Tourism & Film, Innovation and Investment, and Carolyn Boser Newhouse, Deputy Secretary, Innovation & Investment at Pennsylvania Department of Community & Economic Development.

"On behalf of the Office of Travel, Tourism & Film, I'd like to celebrate the diversity of Pennsylvania's travel products here, the tri-county success and the iconic destinations we have here in Pennsylvania," McGraw said.

She discussed how tourism affects Berks, Montgomery, and Chester counties explaining the industry supports about 27,000 hospitality jobs in the region. The industry has a \$2.73 billion economic impact and contributed \$328 million in state and local taxes. McGraw shared numbers from several tri-county attractions: 1.2 million people visit Valley Forge National Historic Park each year; 25 million visitors flock to King of Prussia Mall, the largest shopping mall on the east coast annually and 70,000 people enjoy nature and wildlife at Hawk Mountain Sanctuary each year.

McGraw also talked about the impact tourism had on the state. She said Pennsylvania had 192.3 million domestic and international travelers in 2012 which was the highest growth rate since the recession. A total of \$38.4 billion was made in tourism industry sales which was a 4 percent increase from 2011 and the third straight year of an increase.

"Total leisure traveler spending reached a record high of \$32.1 billion," McGraw said. Each household would have to pay \$810 extra in state and local taxes each year to replace the tax revenues produced by Pennsylvania's travel and tourism industry.

McGraw provided an overview of the VisitPa.com website her office is in charge of maintaining; it offers a plethora of information to tourists. Tourism partners have the opportunity to stream videos on the website. She also mentioned several of the private/public partnerships in place that are aimed at improving tourism in the state.

Since a lot of small business owners were in the audience, Newhouse shared some information about workforce development and small business loan programs available through the state department.

Valley Forge Tourism & Convention Board President Bill Fitzgerald provided an overview of his organization and said the organization helps bring people to Montgomery County hotels and attractions. The organization is conducting two marketing campaigns: #MakItMontco and Let It Reign. Valley Forge Tourism employees brought their colorful #MakItMontco traveling kiosk to the event and handed out goodie bags. Fitzgerald showed a short video of fall foliage in the region.

Fitzgerald talked about "how the dots are beginning to connect" for tourism in Pottstown and highlighted the efforts including the Colebrookdale Railroad, Manatawny Mini Golf Course, BMX, and the anticipated Carousel at Pottstown. In addition, Fitzgerald stated that Pottstown has experienced double digit growth in hotel occupancy.

Attendees also heard an update about the Colebrookdale Railroad from Nathaniel Guest, President, Colebrookdale Railroad Preservation Trust. Guest said the railroad, a multi-community, multi-county effort, is expected to bring \$2 million to the area each year.

A soft opening of the railroad was held in mid-October. The trust is working on raising funds to restore an 1887 train station that will be located in Memorial Park in Pottstown.

The Chamber presented five Economic Development Luncheon awards.

The Economic Impact Award is presented to an organization that provides a significant contribution to the economic vitality of the communities that the Chamber serves.

Gateway Ticketing Systems, Inc. received the 2014 Economic Impact Award for the completion of their new building in Gilbertsville and supporting 46 local PA contractors through this project with an estimated cost of \$7 million.

The Regional Planning Award is presented to agencies that develop and implement a multi-organizational plan that fosters smart growth.

This year, the **Colebrookdale Railroad Preservation Trust** received the 2014 Regional Planning Award for its work to restore the 8.6 mile Civil War Colebrookdale Railroad. It will provide jobs, skills training, up to \$18 million of economic benefit in implementation and \$2 million annual thereafter, and other community quality of life benefits.



From left to right: Eileen Dautrich, President, TCACC; Carolyn Boser Newhouse, Deputy Secretary, Innovation and Investment; Diane McGraw, Executive Director, Office of Travel, Tourism & Film, Innovation and Investment; and Bill Fitzgerald, President, Valley Forge Tourism & Convention Board.

The Environmental Impact Award is presented to a business who is taking a "green" proactive approach for a more sustainable business environment.

Montgomery County Community College-West Campus received the 2014 Environmental Impact Award for the following accomplishments: 1: The College partnered with GVF to introduce a transportation shuttle program between campuses. In the spring of 2014 a new 20-passenger vehicle that runs on compressed natural gas was implemented. 2: Four 25-foot UGE wind turbines were installed in April 2014 producing enough energy to power the LED lights in the Center's parking lot. 3: A green roof was installed on the Schuylkill Riverfront Academic and Heritage Center. The plants on the green roof help to reduce the amount of rainwater that goes into the storm system.

The Legislator of the Year Award is presented to an elected official for their leadership in helping to create and/or support a pro-business environment.

This year the award was presented to U.S. Rep. **Jim Gerlach**. As a member of the state

Legislature and Congress, Jim has worked to secure funding for a variety of projects in the tri-county area, including expansion of the Montgomery County Community College West Campus and renovation of the First Fidelity Bank Building in Pottstown.

The **Worksite Wellness Award** is presented to a Chamber Member organization who successfully completes the six month pilot program through the TriCounty Worksite Wellness Initiative.

This year **Pottstown Cluster of Religious Communities and Family Services of Montgomery County** received Worksite Wellness Awards.

Several Chamber Members celebrated significant anniversaries at the Economic Development Luncheon this year.

VideoRay, LLC - 15 years

Gary's Carpet & Flooring - 20 years

Richard A. Zuber Realty - 25 years

Spring Ford Country Club - 90 years

A. Weizenkorns Sons, Inc. - 150 years

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LUNCHEON



The Environmental Impact Award was presented to Dr. Steady Moono, left, Vice President of Student Affairs, Montgomery County Community College, and Dr. Karen Stout, right, President, Montgomery County Community College by Richard Graver, Chairman Elect, TCACC, center.



Chamber Members celebrating significant anniversaries (from left to right): Jane Detweiler, Gary's Carpet & Flooring; Richard Zuber, Richard A. Zuber Realty; Gregg Weitzenkorn, A. Weitzenkorns Sons, Inc.; Scott Bentley, VideoRay, LLC; John Vestri, VideoRay, LLC; Ronda Imes, Spring Ford Country Club; and Greg McLaughlin, Spring Ford Country Club.

The Chamber would like to thank everyone who attended and all of the sponsors for their support:

PRESENTING SPONSOR:



CO-SPONSORS:



PLATINUM SPONSORS:



The Economic Impact Award was presented to Scott Lobaugh, Lead Inside Sales Representative, Gateway Ticketing Systems, Inc., right, by Glenn Ebersole, Co-Chairman, TCACC Pro Business Council, left.



The Regional Planning Award was presented to Nathaniel Guest, President, Colebrookdale Railroad Preservation Trust, left, by Heather Chandler, Chairman, TCACC, right.



The Worksite Wellness Award was presented to Tricia Reedy Jones, Program Director, Foster Grandparent Program, Family Services of Montgomery County, left, and Mark Liberman, Executive Director, Family Services of Montgomery County, right.



Left: The Worksite Wellness Award was presented to Victoria Bumstead, Development Coordinator, left, and Carol Tynan, Development Director, right, Pottstown Cluster of Religious Communities by Mark McLoone, CEO, Pottstown Memorial Medical Center, center.



Right: Kori Walter, District Director/Press Secretary, U.S. House of Representatives, right, accepted the Legislator of the Year Award on behalf of U.S. Rep. Jim Gerlach (R-6th District), presented by Greg Herb, TCACC Pro Business Council Member, left.

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From left to right, Jennifer Ridgway, Operations Director at PART, Kourtney High, and Erica Weekley, Pottstown Borough, man the Pottstown Area Rapid Transit (PART) table. PART was the co-sponsor of the business expo.

BUSINESS EXPO RECAP

The Chamber's goals focus on Building Community, Creating Connections and Supporting Commerce. All three goals were achieved during the Tri-County Business & Community Expo on November 12, 2014, at Norco Fire Company.

This was the first time in several years the Chamber had an opportunity to host an expo. The 40 vendor spaces were only offered to Chamber Members and the Chamber thanks those who participated and made this a SOLD OUT vendor opportunity. The expo featured Power Hour, an exclusive networking opportunity for vendors and other Chamber Members from 2 to 3 PM and then the expo was open to the community from 3 to 6 PM. Door prizes were given out every half hour and attendees received free Small Business Saturday tote bags.

Thank you to co-sponsor:



Sheila Dugan, Pottstown Downtown Improvement District Authority, is ready to greet attendees and tell them about Small Business Saturday at the Tri-County Business & Community Expo on November 12 at Norco Fire Company.

The Chamber would like to thank all of the Members who exhibited:

Advantage Insurance Group, LLC
Baird's Catering
Boyertown Museum of Historic Vehicles
Brookside Country Club
Building Industries Exchange (NARI-BIE)
Catalyst Outdoor Advertising
Chestnut Knoll
Citadel Federal Credit Union
Comcast Spotlight
Czarstar / Kriebel Security
Diamond Credit Union
Edwards Business Systems
Exelon Nuclear
Family Caregivers Network, Inc.
First Priority Bank
Furniture Soup, Inc.
Glass Slipper Concierge
Independence Day Ltd.
Keller Williams Realty Group
KinderCare Learning Center
L&J Cleaning Service, Inc.
LegalShield
McCormick Chiropractic
MEMOR Coaching & Consulting
Patient First
Patriot Environmental Management, LLC
Pottstown Area Rapid Transit, Inc. (PART)
Pottstown SCORE Chapter 594
Reading Eagle Company
Sanatoga Water Conditioning, Inc.
Schultz Technology
Spring Ford Country Club
Steel River Playhouse
Sunnybrook Ballroom & Restaurant
The Victory Bank
Tri County Area Federal Credit Union
West-Mont Christian Academy, Inc.
Wyndcroft School
Yucha & Associates Chiropractic

The Chamber would also like to thank Sheila Dugan, Pottstown Downtown Improvement District Authority, and Adrienne Blank, Building a Better Boyertown, for manning the Small Business Saturday table.



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. December's Business of the Month was chosen from attendees at the November Membership Breakfast.

ATRIS, INC.

Atris, Inc. is a provider of telephone and internet services to small and medium sized businesses in Pennsylvania, New York, Chicago, Washington, D.C. and Nashville, TN headquartered in the Oaks area.

Atris is a competitive (25% to 50% less costly and occasionally even more so) alternative to Verizon and Comcast with technology offerings specifically designed for small businesses. Our patented technology (US 7,474,746 B2) is what allows us to

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12 EASY WAYS TO WRAP UP A GREAT HOLIDAY SEASON



SOCIAL NETWORK MASTERY

By Alyse Mitten, Interlace Communications

Thanksgiving is behind us as well as Black Friday, Small Business Saturday and Cyber Monday, three of the major shopping days of the year. I hope these events were successful for your business. Now is no time to rest and coast through the last month of the year when it comes to finishing out your holiday season marketing. By making email and online marketing part of your marketing campaign, you can easily create new and easy ways to market your business.

Here are 12 ideas to make these last weeks a success:

1. Last minute gift guide. Help your customers find that perfect gift with a last minute gift guide. Make it easy by suggesting gifts for mom, for dad, for your kids. You get the idea.

2. Reward cards – Reward clients to draw business after the Holidays. Reward people for shopping in your store by adding a bonus like a gift card or gift certificate. Offering a gift card as a bonus can increase sales during the holiday season, and can also help introduce you to new customers in the process.

3. Have a sample sale. Showcase some of the different products you offer with a holiday sample sale. For a business like a bakery shop, a sample sale lets customers experience their different recipes and share with holiday guests. Think of ways you can let people sample your products and services this holiday season.

4. End-of-year update. One of the best ways to celebrate the holidays is to reflect on all that you've accomplished in the previous year. Share a special connection with your customers and they'll be happy to hear about all of your success.

5. Send a Happy New Year card. Use the holidays to say thanks to your loyal customers and give them something to look forward to in the New Year.

6. Naughty or Nice. With so many businesses vying for your customers' attention throughout the holidays, you'll need to come up with creative ideas to get your marketing campaign noticed. Consider using humor to make a lasting impression, while also promoting your holiday special like a Naughty or Nice List. Naughty might be that the 15 percent off one item they keep for themselves. The nice list might be that they pass along the 15 percent off one item to a friend and in return you give them a surprise of 15 percent off one item after the sale.

(See "Social Network Mastery" on page 46)



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SOCIAL NETWORK MASTERY

(Continued from page 45)

7. Countdown to the New Year. Create your own countdown to the New Year. Maybe it could be a countdown of your clients, featuring their businesses in your email newsletter or on your social networks. They will love you promoting their business and you'll be thought of as one of the businesses who creates connections.

8. Holiday video. Add some personality to your holiday marketing with a special holiday video. You can showcase your employees or just use the video to say thanks for a great year.

9. Tie in social media. Offer people multiple ways to connect with you this holiday season. Use social networks like Instagram, Pinterest, and Facebook to showcase your different gift ideas. Even now, consider creating a special board of gift ideas on Pinterest and promoting it to your email list.

10. Look ahead to the New Year. If you don't have a lot going on during the holidays but have big plans for 2015, you can use the holidays to promote your upcoming

activities. Use online registration to make it easy for people to sign up in advance.

11. Holiday event. Hosting a holiday party is the perfect way to thank employees and customers for their continued support all year long. After all, they are the backbone of your business and you want them to know just how much you care.

12. Photo contest. Everyone is into selfies, create a fun photo contest like the "12 Days of Ugly Sweater" contest or the "Best fruit cake Ever" contest. Make them fun and engaging.

As you can see, these 12 easy ways will wrap up a great holiday season. They aren't too difficult to implement and may have been something you did in the past. I hope they help you to finish out a successful 2014. 📅

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DOWNTOWN DEVELOPMENT AS A PROFESSION



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

Many people ask me "How did you get into the downtown development business?" The fact is that I am not sure how it happened. I remember in the early years it was not really a profession, and it was hard to explain what I did for a living.

In the past I had worked in politics, organizing and housing and I believe that was the combination of experience that led me to the downtown manager profession. When I first started, you could count on one hand the number of main street managers in Pennsylvania. If we don't change the Keystone Communities program, it may come back to that.

People think that it is easy to do something like lead a revitalization effort, but really it isn't, in fact it is kind of hard. Most times

when you arrive in a town, they are time capsules of another age. Even if the physical plant of the downtown is intact, the human attitudes and opinions are always a challenge.

Sometimes you have to laugh at the remarks that you hear about your project. "Got your work cut out for ya, young-en," the old heads would say. "You'll never get anyone to invest here when one can get a ...% in the market," the analytical guy would say. There normally is an air of it "never will happen" throughout the town. Sometimes you wonder why they even care enough to start a program.

I have had a great level of success in dealing with problematic communities, but in most cases, none of them will hire me unless they are in a jackpot situation. I tried to work in Pottstown a couple of times and was rejected. One time I believe the Borough Manager offered to take a pay cut in order to hire me. I tried mightily to work in Coatesville but things must not have been bad enough there to hire me at the time. I think of some of the communities where I was hired, like South Street, after the Mardi Gras riots, and Phoenixville. There may have been some desperation in both cases, but there was a dedicated group seeking action.

(Continued on page 49)

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WRAP UP 2014 TO RAMP UP 2015



By Merra Lee Moffitt, AWMA, CMFC, CFP®, AIF®, Senior Partner,
Wealth Strategist, The Good Life Financial Group

If we want next year to be better than this year (and who doesn't), we need to develop a plan to make that happen.

As business owner, business coach and financial planner I use the following wrap up / ramp up process to build my own progress and recommend these steps to my business-owner clients as well.

The power of this process begins by having written goals and creating concrete actions towards success. A 1979 Harvard MBA study asked graduate students, "Have you set clear, written goals for your future and made plans to accomplish them?" A simple question with amazing results. Ten years later when interviewed again, the study found that the 13 percent of the class who had goals, but did not write them down were earning twice the amount of the 84 percent who had no goals. The three percent who had written goals were earning, on average, ten times as much as the other 97 percent of the class combined!

Using this approach, you can plan better, accomplish more, reflect more and grow faster. This is a powerful way to wrap up your 2014 progress and ramp up your 2015 momentum. With pen & paper or mobile device in hand, ask yourself these questions:

What were my business goals for this year? Hopefully you wrote down your business goals at the beginning of this year. Give yourself additional points if you took them out and looked at them throughout the year. Add a 'High Five' if

you managed your goals monthly or quarterly! If not, just jot down what you hoped you'd accomplish.

What did I accomplish this year with my business? Look at your goals. Which ones did you reach? Which ones did you miss by a smidgeon? Which ones did you give up early-on and why? Any surprising accomplishments you want to expand into next year?

What did I learn from both my successes and failures? We learn more often from our failures than our successes. If we set an unduly high goal, did we give it the massive effort it needed to succeed? If we met a goal too easily, do we want to stretch the goal going forward?

Where do I want to be next year? What would you like to see changed about your business? Sometimes it's not just about sales or profits. My planning last year resulted in my decision to take four vacations a year and work at home one day a week because I wanted more balance in my life after years of austerity while paying for college and remodeling our house.

(See "Ramp Up 2015" on page 50)

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 47)

Downtown Revitalization indicates that there will be change initiated in order to make things better. Why are people afraid of change? It is not the status quo and sometimes people become uncomfortable with things that they do not know. It probably is human nature... how many times have you heard that "the devil you know is better than the one you don't."

Outside people coming to work in a town will normally wonder about some things that the people who have lived with in a town all their lives take as a given. Convincing the locals that something needs to be done is at times challenging. More challenging than the actual task itself is dealing with the people involved. It makes the process daunting at times. Not only do you have the problem in the town, which is many times, insurmountable, but you have the context in which the remedy applied is debated by the locals perhaps with little other than folk lore and gut feelings.

So why would anyone choose downtown management as a profession? It is hard to do and many times, the context in which a person has to do it in, is flawed. The job does not pay well and has crazy hours.

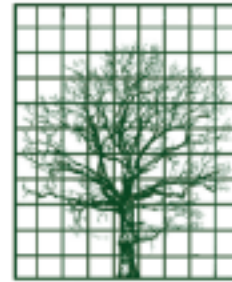
I guess the answer is, that you have to love it. I suppose that is why I decided to

guide another town in revitalization. Over the last few weeks I have decided that I want to revitalize another town. This one wants me and I am not asking a town that I think is less than stellar to allow me to revitalize it. The new folks I am working with seek to revitalize and improve their town a little more than the others.

The town is near Pittsburgh and I look forward to helping them sort things out and find the right combination of factors to enable success. The borough of Castle Shannon has four transit stops and much of the town is governed by the commands of the Port Authority. It will not be a hard job to deal with the town because there are no real imbedded problems; in fact this town has a lot going for it. This is not my typical town where everything is in a mess; this town is in pretty good shape.

I thought about, why am I doing this when I should be looking to collect Social Security and live happily ever after? I think once you work in downtown management and have downtown success stories, you realize that you are doing something that will affect the lives of many. You know what you do will mean something. 📧

Barry Cassidy can be reached at barrycassidy@comcast.net.



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RAMP UP 2015

(Continued from page 48)

What are my goals for next year? Write down three to five concrete, measurable goals you want to accomplish. Revise and refine them until you begin to visualize the effort and actions to make them happen.

What actions will I take to accomplish them? For my business, I set a weekly paperwork meeting, a weekly marketing meeting, and a calendar process for

client/prospect meetings. In addition, I held a 2015 brainstorming/planning meeting with my marketing team in October so we could streamline and make our marketing dollars more productive. The regular schedule assures I'm spending time on the efforts that will help accomplish my goals. Your actions should reflect your goals. Just remember, massive goals require massive efforts.

What actions assure progress for my financial freedom? I am a strong propo-

nent of automatic savings. Each year I set a stretch goal of monthly and automatically saving into my 'Opportunities' fund, my retirement funds, and my 'pay debt ahead' fund. That way I am on track to financial freedom without having to frequently focus my attention away from building the business and serving my clients.

By following the steps above, you'll be able to focus and streamline your creative energies and efforts into achieving your goals. Set aside an uninterrupted time

period, when you are most creative, to do the Wrap Up/Ramp Up process. If you'd like help from a veteran who routinely helps business owners succeed, call, click or email me to meet and discuss your 2015 goals. 📧

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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FOCUS ON SUCCESS



POSITIVE LEADERSHIP

By William Kreider, CEO of HR FUTURE GROUP

Welcome to a new column providing information and practical suggestions for practical solutions to Leadership related topics.

It is my privilege to receive the opportunity to communicate with our readers and constituents about the multi-faceted and vitally important challenges faced daily (including weekends) by the people, we identify as leaders. Leaders are special individuals. In a "small business," leaders are even more special. They have a vision for the future; they take personal and financial risks to create a successful enterprise that benefits the people they employ and their families. Their contributions and commitment to their communities makes a better place to live and work. In fact, collectively, small businesses enable communities to stay strong, to grow and to improve the quality of life for all.

This column's focus will be on the positive traits, successful outcomes and outstanding leadership shown by small business leaders across the country and the globe. Within the *Route 422 Business Advisor* geographic area alone, we have hundreds of examples of high-quality leadership philosophies, knowledge, strategies, and operational execution all achieved by individuals with genuine concern and empathy for their employees and their communities. Our focus is on SUCCESS and learning valuable lessons from those leadership approaches that create success.

ESSENTIAL LEADERSHIP TOOLS

As a value-added enhancement to the column, we will also discuss a number of additional yet essential leadership responsibilities. Missing from many leadership articles are important issues involving Human Capital Management (HCM), a new moniker for Human Resources (HR).

Our ability to lead successfully is highly dependent upon our ability to optimize our business practices in talent acquisition, compensation, employee and management development, performance management, employee communication and engagement, conflict resolution, and governmental compliance.

Leaders also need financial and efficiency information about their labor costs which is normally their greatest expense (investment) category. Therefore, we shall also include research information regarding HCM program ROI and best practice evaluation metrics, Human Resource Information System (HRIS) utilization and analytics, as well as strategic, cost effective benefit offering alternatives. These are just a few of the topics that we shall be covering.

LOOKING FOR THE INEFFECTIVE?

Are you looking for evidence prepared by researchers that highlight the sub-optimal performance of leaders, managers and employees? It is not hard to find many publications, studies, or personal opinion pieces describing a myriad of missteps made by people who work in any business endeavor. The research involves human behavior after all, so discovering mistakes and imperfections is like looking for balloons at a birthday party—they are always present and easy to find.

Finding experts that will gladly explain our business's road to ruin because we do not follow their textbook truisms is easier than hunting for those birthday balloons. Many experts published in management books, academic journals, popular magazines, or their own blogs, seem to have developed tunnel vision in their generally negative view of business and its leaders.

Many pundits, often without leadership or management experience themselves; seem to revel in emphasizing the enormously large amount of small business failures caused by its leader's poor behavior. Others describe the extinction of employee morale and productivity resulting from a self-centered, disengaged staff. Some warn of the two-headed monster called technological advances, which threatens eventually to eliminate human discourse.

LEARNING FROM LEADERS OF DISTINCTION

Instead of the doom and gloom, this column will focus on leadership traits of distinction. We will explore the varied ways that leaders have created a culture of excellence within their organizations. We will examine the insights of entrepreneurial thought and view how they move their beliefs into action. The results of these sessions will provide a series of potential pathways for our leaders to follow or create while enhancing their already successful results. 📦

William Kreider is the founder and CEO of HR Future Group, a firm that offers a full service suite of human capital management services for small businesses. From HR Outsourcing, Cloud-based Payroll, HRIS, Time & Attendance, and Benefit Administration, to Compensation, Leadership Coaching, Talent Acquisition and other HCM consulting services, HR Future can assist your business. Mr. Kreider has significant executive experience in all areas within the HR profession in a variety of industries. For more information, please email him at bill@hrfuturegroup.com or call 610.584.2467.

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READING EAGLE

TIME TO CONDUCT YOUR OWN YEAR-END FINANCIAL REVIEW



INVESTING IN TODAY'S ECONOMY

By Paul E. Fair, Paul Fair Associates, LLC

With the holiday season upon us, I expect most people are caught up in the rush and excitement leading up to Christmas. But if you can set aside an hour or two, this is an ideal time to conduct your own year-end financial review.

This is a great way to determine exactly how your year went, take stock of your current status, review your goals, and consider whether any changes are advisable. Putting your plans into place now allows you to benefit from the changes and improvements throughout the entire year of 2015.

I would suggest you carefully consider each of the following questions. Taking a good look at last year will help you determine what worked and what didn't, what you need to change and what should stay the same. This review puts you in the best position to define your plan for the coming year.

• **What were the best things that happened to you this year?** Did you have an exceptional return on an investment? Perhaps you did some traveling you particularly enjoyed. Were you involved with a rewarding volunteer function? Maybe you added a new grandchild to your family.

• **What were the worst things that happened to you this year?** Did you have any unexpected medical problems? Was the return on your investments disappointing? Were the expenses for the year much greater than you anticipated? Did you have to downsize or make unwanted changes to your living standards?

• **How much did you set aside in savings this year?** If you still have outside income, were you able to contribute more money to your savings? Do you expect that outside income to continue?

• **Is the amount of money you withdrew from your investments appropriate?** Was the income you withdrew from savings

and/or investments sufficient to maintain your desired lifestyle? Is the amount of income you are withdrawing depleting your investments too quickly? Are you withdrawing income in the most tax-efficient way?

• **How much did you invest and were your returns in line with your expectations?** Did you make well-considered choices in your investments? Did you get the returns you expected? If your investments are not performing to your satisfaction, how can you change that?

• **Are your financial targets and asset allocations still in line with your goals?** Is your allocation of stocks and bonds appropriate for your age and your needs? Do you have a sufficient variety of investments? Are your financial targets realistic?

• **Would it be advantageous to make any changes to your IRA investments such as converting a traditional IRA to a Roth, re-characterizing a recent change, starting or changing the Required Minimum Distribution?**

• **Are there any tax advantages available if you make a change to your IRA?** If you are taking a distribution, is the timing and amount of distribution appropriate to your situation?

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

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WHAT CAN THE CHANGING FACE OF MICROSOFT OFFICE DO FOR YOU?



QUICK TECHNOLOGY TIPS

Provided by Rick Megni, CMIT Solutions of Northern Chester County

We've written extensively in the past about detail-specific tips, tricks, apps, and add-ons for Microsoft Office programs like Word, Excel, PowerPoint, and Outlook. But the powerful Office productivity suite, which still claims 80 to 96% of worldwide user share almost 25 years after its release, has undergone some major changes in the last couple of years.

First, there was the release of Office 365, Microsoft's cloud platform, in 2011. Office 365 includes hosted Exchange email, unlimited online file storage via OneDrive, web meetings, Internet calls, and videoconferencing through Lync, intranet through SharePoint, and browser-based versions of Word and Excel. The service has seen considerable adoption, attracting 1 million users 100 days after its release — and over 7 million as of October 2014.

ACCESSIBILITY. This is perhaps the strongest argument for Office 365: your Word, Excel, Outlook and PowerPoint documents live in the cloud, which means you can access them anywhere with an Internet connection, with any device. Small businesses that use Sharepoint or Active Directory can really benefit from this advantage.

(See "Quick Technology Tips" on page 55)

The top three most common arguments for Office 365 over more standard versions of software are as follows:

COST. Office 365 plans range from \$5 to \$20 per user per month, while the software bundle of Office 2013 Home and Business is \$219.99, while Office Professional is \$399.99.

UPDATES. If you've ever lost productivity time to a critical Microsoft Office software update, you'll appreciate this one. Office 365 stays continuously patched and upgraded with the most current version of Office thanks to its reliance on cloud software. That way you get the benefits of Office without the headache of maintaining it.

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INVESTING IN TODAY'S ECONOMY

(Continued from page 52)

- **Will you be taking on any new debt this year?** Consider your expenses from last year — housing, medical, transportation, etc. — and determine whether any of those expenses will increase. Will you be taking out any loans in the coming year? If you have a mortgage, business loan, or line of credit, now may be the time to evaluate refinancing options since the rates are low.
- **Have there been any changes in your life that could affect your will or insurance needs?** Think about any changes in your family members such as additional children or grandchildren that might precipitate a change to your will, insurance, or other legal documents. Review your will to make sure that the content is still in line with your wishes. Also review your powers of attorney for financial, healthcare, and living will to determine if any changes are warranted.
- **Are your beneficiary designations current?** It's important to review all beneficiary information in your will and any other applicable accounts to make sure that the individuals listed as beneficiaries are correct and their contact information is still current. Remember to review this information on your IRAs, since these avoid probate.
- **Are there any substantial changes to your income and/or expenses for the coming year?** Review your income and expenses for this year — both recurring and one-time — and think about any changes that may occur in the coming year. Do you have a suitable amount of ready cash available for any emergencies?
- **Do you want to take advantage of the annual gift tax exclusion by making a monetary or property gift to a friend or family member?** The IRS allows an annual gift tax exclusion for amounts up to \$14,000 per person per donor. For example, if you gifted \$10,000 to each of your five grandchildren, neither you nor your grandchildren would be taxed on the amounts. Obviously, there are some powerful tax implications here, so you should discuss options with your tax accountant.

Wishing you a joyous holiday season and a healthy and prosperous New Year! 📺

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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QUICK TECHNOLOGY TIPS

(Continued from page 53)

Yet Microsoft Office 365 hasn't totally replaced standard versions of Microsoft Office Professional. Sales of the software to businesses grew about 8% last year, while consumer revenue increased by 7% in Q3 2014; some estimates say Office accounted for nearly \$26 billion of Microsoft's total \$87 billion in revenue last fiscal year.

With such a firm grasp on market share, Microsoft was able to make an even more revelatory announcement about Office: on November 6th, the world's largest software company said it would start releasing comprehensive mobile editions of Office for free on iPads, iPhones, and Android tablets. Now users will have enhanced Office capabilities available at their fingertips, on the go, and on nearly any device.

Microsoft's executive team, particularly new CEO Satya Nadella, made it clear that they recognized the need to make Office available for non-Windows devices and operating systems. That will help the software giant keep pace with the rapid transformation of mobile and cloud computing — and possibly increase their already-strong market share in the process. "We'd like to dramatically increase the number of people

trying Office," John Case, corporate vice president of Office marketing at Microsoft, told the New York Times. "This is about widening the funnel." Admitting it represented a major shift in strategy for Microsoft, Case added, "This is not a small change."

Of course, even the new free varieties of Office will have limited capacities; businesses looking to maximize their use of the most powerful productivity software suite in the world are still advised to use full versions of Microsoft Office or Office 365. Any new offering like this can also lead to confusion, which is where CMIT Solutions comes in.

As a Microsoft partner, we have access to high-level technical resources that can make all the difference in your use of Office. And as a trusted business advisor, we can simplify all this new information into a format that focuses on problems and solutions, not products and software titles, format that speaks directly to your needs. Contact us today if you need help navigating the changing landscape of Microsoft Office. ■

For additional information, please contact: Rick Megni, CMIT Solutions of Northern Chester County; 484.944.0019; rmegni@cmitsolutions.com; www.cmitsolutions.com/norchestercty.

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Pottstown, PA – October 28, 2014



Levi S. Wolf has achieved the AV Preeminent® Rating - the Highest Possible Rating from Martindale-Hubbell® for both ethical standards and legal ability. As explained on the Martindale.com website, "The Martindale-Hubbell® Peer Review Ratings™ are an objective indicator of a lawyer's high ethical standards and professional ability, generated from evaluations of lawyers by other members of the bar and the judiciary in the United States and Canada." The AV Preeminent is a significant rating accomplishment and a testament to the fact that a lawyer's peers rank him or her at the highest level of professional excellence.

"Prior to the age of the internet," said Mr. Wolf, "Martindale Hubbell ratings were one of the only ways to get any objective measure of a lawyer's proficiency and standing in the legal community. When I was a young lawyer, I knew that anyone with an AV rating would be knowledgeable in his or her field, and considered by his or her peers to have the highest ethical standards. Although today there are many more sources of ratings on the internet, the AV rating is still a humbling achievement and I am honored that my peers hold me in such high esteem."

Mr. Wolf also holds the highest rating, 10 out of 10, on Avvo.com, an internet-based rating site for lawyers.

Mr. Wolf practices primarily in the areas of workers' compensation and family law. He is one of approximately 180 lawyers across the state who are certified as specialists in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. He was admitted to the bar in 1996 and has practiced in Pottstown since that time.

Wolf, Baldwin & Associates, P.C. is a general practice law firm, with offices in Pottstown, Reading and West Chester. The firm employs 19 people, including 8 attorneys. The firm's areas of practice include Workers' Compensation, Business and Corporate Law, Estate Planning, Estate Administration and Probate, Real Estate, Family Law and general civil litigation. ☑

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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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 11, 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 December 15 and pay by January 15!

Event sponsorships fall into three categories. All sponsorship categories include a 6' x 9' piped and draped 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.

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!

Oehlert Bros. Inc. Recognized as One of the Leading Companies in Risk Management

Oehlert Bros. Inc. has received Energi's 2014 Excellence in Risk Management Award for being a leader in the implementation of Energi safety and risk management programs. Energi, a leading provider of Insurance and Risk Management Programs to the energy industry, recognized Organization Name as being the "Best of the Best" within the Energy industry at the annual Energi Risk Management & Insurance Summit in San Antonio, Texas. Oehlert Bros. Inc.'s focused commitment to safety, implementation of risk management best practices, and willingness to learn and apply new safety techniques have enabled them to set a future standard of excellence amongst industry peers.

Doggy Daydreamz Opens Dog Wash

Doggy Daydreamz, owned by Heather Booraem, has opened a self-service dog wash location in the Trappe Shopping Center at 130 West Main Street, Trappe. Customers can bring their dog in and use Doggy Daydreamz' professional bathing equipment, or can make a grooming appointment. Please visit www.dd-dogwash.com for information!

SAVE THE DATES

December Holiday Mixer

**Celebrate the Holidays with
the Spring-Ford Chamber**

The Chamber of Commerce would like to invite members and business guests to our last networking mixer of the year, on December 3 from 5:30 – 7:30 p.m. at Spring-Ford Country Club. This year's holiday mixer will be a fantastic time with lots of great food. We are pulling out the stops and hosting a great party! Spring-Ford Country Club will have a cheese table and will be serving carved turkey, oriental beef with vegetables, butlered hors d'oeuvres, and dessert – including Bananas Foster prepared tableside. We'll have an open bar for beer and wine during the event and a cash bar for other drinks. Tickets this year are \$25 for members and \$30 for non-member guests. Sponsorships are also available – a sponsorship includes 4 tickets to the event, a vendor table for setting up a display, and we'll promote your company as a sponsor by including your name and logo on all our marketing materials. The Ron Black Agency/The Laskey Group will also be collecting toys for Toys for Tots. Please bring a new, unwrapped toy to the mixer if you'd like to contribute! For ticket or sponsorship information, please visit our website at springfordchamber.com or call the Chamber office at 610.489.7200.

December Chamber Breakfast

December 18, 2014, 8:00 a.m. at Spring-Ford Area High School. We will have breakfast and will be treated to a performance from the Spring-Ford High School Chorus, directed by Yvonne O'Dea. Cost: \$15 for members, \$20 for non-members.

Annual Lunch to Feature Jay Paterno

The Spring-Ford Chamber is pleased to announce that our Annual Lunch on January 8, 2015, will feature Jay Paterno as our speaker. Paterno is well-known as a former football coach, and currently speaks often on achieving success with honor, on leadership and team-building, and on overcoming life's challenges. The Chamber will also announce its Chamber Member of the Year and will introduce our officers for 2015. We are offering sponsorships to support our Annual Lunch. A \$200 sponsorship includes two tickets and promotion of you or your company as a name sponsor for the event. Please contact the Chamber office at 610.489.7200 or Alyson D'Alessandro at alyson@springfordchamber.com if interested in sponsoring this great event!

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

*Spring Ford Chamber members "mixing it up"
at Penn Liberty Bank's Limerick location.*





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

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. 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 our newest Chamber member, **A'dello Vineyard & Winery**. 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 issues. Just in time for the new year, December's topic is **Business Resolutions**. 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.

NEW EVENT: PV Stars Best of the Valley 1st Annual Awards Gala

February 12, 2015 — 5:30 PM – 8:30 PM

At the 1st Annual PV Stars Gala, we will recognize local businesses and individuals that have made a positive impact on life in the Perkiomen Valley this year! Are you a PV Star? Is there a local business/individual that you would like to recognize for their exemplary contributions to the Perkiomen Valley? Online nomination forms are available at www.PVchamber.net.

Award Categories:

Emerging Business of the Year
Small Business (1-50 employees) of the Year
Large Business (50+ employees) of the Year
Small Business Star of the Year
Large Business Star of the Year
Non-Profit Organization of the Year
Humanitarian of the Year
Distinguished Service Person of the Year
Chamber Member of the Year

Nominations for PV Chamber Members and Non-Members welcome. Applicant and nominee must be headquartered in Montgomery, Northeast Chester or Southern Berks Counties. Winners will be announced at the PV Stars Awards Gala on February 12, 2015.

Visit www.PVchamber.net for event details, sponsorship information and nomination forms!

FEATURED EVENT

December 4, 2014 – PV Chamber Annual Holiday Mixer

Join us in celebration and gratitude

PVCC

Honors our Community Leaders!

Please help us to wholeheartedly say "Thank You" to our *Pastoral Leaders, Police and Fire Departments, Emergency Personnel, Non-Profit Organizations, Municipal Officials, School Board Directors, County Commissioners, United States and Pennsylvania Legislative Leaders.*

Two-Hour reception includes delicious stationed and butlered hors d'oeuvres, open bar (house wines/domestic beers & soda) and dessert.

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

Location: Spring Ford Country Club, 48 Country Club Road, Royersford. Time: 5:00p.m. – 7:00p.m.

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



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PV Stars

Best of the Valley

1st ANNUAL AWARDS GALA

Feb. 12th, 2015
Rivercrest Country Club
5:30 pm - 8:30 pm

GUEST SPEAKER
PHIL MARTELLI
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REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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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, December 9 - December Monthly Membership Meeting

The Chamber's Annual Holiday Breakfast will feature a performance by the University of Valley Forge musicians and a yearly recap. Sponsor: National Penn Bank and the University of Valley Forge; Time: 7:15am to 9:00am; Location: University of Valley Forge, 1401 Charlestown Road, Phoenixville, PA; Cost: \$18 for Members, \$20 for Members at the door, \$25 for Not Yet Members.

Thursday, December 4 - Member Appreciation Event

Members are invited to join the Chamber for food, drinks, and fun to thank you for your continued support. Location: Great American Pub & Hotel; Time: 5:00pm.

Friday, December 5 - Holiday Parade and Tree Lighting

Join residents and visitors downtown for the annual parade and tree lighting ceremony presented by the Kiwanis Club of Phoenixville.

Saturday, December 6 - Candlelight Holiday Tour

Take a tour of Phoenixville's holiday charm, featuring beautifully decorated homes, houses of worship, adaptive reuse, music, and light refreshments. Tickets can be purchased in advance at select downtown locations.

Saturday, December 6 - The Firebird Festival

The Eleventh Annual Firebird Festival will take place at Friendship Field. Visit firebirdfestival.com for more information.

ANNUAL CHARITY GALA

The Phoenixville Chamber of Commerce hosted its Annual Charity Gala on Saturday, November 22 to honor local non-profit organizations for the valuable impact they have on our region. The dinner and silent auction raised money for Feel the Warmth, which provides school supplies, uniforms, winter coats, children's books, and toys to less fortunate children in the Greater Philadelphia region. The Chamber is excited to present its contribution to Feel the Warmth at its upcoming Monthly Membership Meeting, held



December 9. The Gala featured a jazz and blue band, a lively photo booth, and some fantastic silent auction items. Thank you to all who supported this very special event!

SHOP SMALL

This holiday season, remember to support small businesses in the Phoenixville Region by Shopping Small. Enjoy a day of shopping at our many local shops and find unique gifts for friends and family. Small businesses thrive on your support, and Phoenixville thrives on its small businesses!

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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. **\$4,500,000**

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

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

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. **\$299,999**

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. **\$885,000**

FOR SALE- (ZC2210) 453 N. EVANS STREET, POTTSTOWN- BRICK 2 UNIT SINGLE HOME. EACH UNIT HAS LR, DR, KITCHEN, 2BR & FULL BATH. \$550 MONTHLY RENT, COLLECTED ON EACH UNIT. CALL FOR SHOWINGS. **REDUCED \$67,000**

FOR SALE- (ZC2211) 342 SOUTH STREET, POTTSTOWN- INVESTMENT PROP. CONTAINING (2) 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 MUHLBERG 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. **\$324,500** REAL ESTATE ONLY CAN BE PURCHASED FOR **\$225,000** (OWNER FINANCING AVAILABLE)

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. **\$109,900**

SOLD- (ZC2204) 618 NORTH READING AVENUE, BOYERTOWN

SOLD- (ZC2153) 13920 KUTZTOWN RD, FLEETWOOD

SOLD- (ZC2218) 15 2nd AVENUE, ROYERSFORD

SOLD- (ZC2185) 213-215 PINE FORGE ROAD, PF

SOLD- (ZC2188) 588 E. HIGH ST., POTTSTOWN

SOLD- (ZC2156) BERKS COUNTY 9.78 ACRES

SOLD- (ZC2202) 1950 N. CHARLOTTE STREET, POTTSTOWN

SOLD- (ZC2177) 2103 E. HIGH ST. (POTTSTOWN MEDICAL OFFICE BUILDING)

SOLD- (ZC2198) 1003 N. CHARLOTTE ST., POTTSTOWN

SOLD- (ZC2152) 320 N. CHARLOTTE ST., POTTSTOWN

SOLD- (ZC2209) 2397 & 2411 E. HIGH ST., POTTSTOWN-

FOR SALE- (ZC2214) 562 MAIN STREET, ROYERSFORD- MAIN STREET EXPOSURE-USED AS OFFICES IN FRONT & 2BR APT IN REAR OF BLDG. A TRUE VICTORIAN w/2 STORY TURRET AT RIGHT FRONT. HIGH CEILING, ORIGINAL WOODWORK & WINDOWS. GRAND FOYER w/2ND 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) 666 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 with 1924 PERKINSON AVENUE (MLS#6459809) FOR A MAJOR GROUP PROPERTY DISCOUNT OF **\$275,000**

FOR SALE- (ZC2218) 2919 WEST RIDGE PILE, LIMERICK- (3) UNIT APARTMENT BUILDING and (8) UNIT MOBILE HOME PARK with POTENTIAL FOR (12). APPROXIMATELY 300FT STREET FRONTAGE. **\$500,000**

FOR SALE- (ZC2219) 1924 PERKINSON AVENUE, MT PENN- LARGE BRICK (6) UNIT BUILDING IN MT. PENN. OFFSTREET PARKING IN REAR. UPDATED MECHANICALS - SEPARATE GAS & ELECTRIC METERS. **\$175,900** CAN BE BOUGHT AS AN (11) UNIT PACKAGE with 656 N. 5TH STREET (MLS# 6440412) FOR A MAJOR GROUP PROPERTY DISCOUNT OF **\$275,000**

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

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, BECHTELSTOWN- (MILLER EQUIPMENT CO.) BOYERTOWN AREA 9,148SF. (3) BEDROOM HOUSE w/PUBLIC SEWER. VARIOUS POSSIBILITIES. CALL FOR DETAILS. **\$279,900**

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FOR SALE- (ZC2223) 22 NORTH PRICE STREET, POTTSTOWN- LOVELY COLONIAL HOME IN THE EAST END OF TOWN. CURRENTLY USED AS A DENTAL OFFICE DOWNSTAIRS AND AN APARTMENT UPSTAIRS. IT WOULD BE SUITABLE FOR ALL TYPES OF PROFESSIONAL OFFICES. THE APARTMENT IS A 1BR W/KITCHEN, FULL BATH, LR, AND A WALK UP ATTIC. DENTAL OFFICE HAS RECEPTION ROOM W/FP SEVERAL EXAM ROOMS PLUS ENCLOSED PORCHES ON BOTH LEVELS. THERE IS A DETACHED 2 CAR GARAGE. IT WAS A SINGLE HOME BEFORE AND COULD BE RENOVATED TO A SINGLE AGAIN. **\$115,000**

Listings For LEASE

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

(ZC1010) 100 Porter Road, Pottstown- Professional office building situated in the immediate vicinity of PNMCO. Handicapped accessible, elevator, ample parking and various size suites from 200-1,300SF. 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) 2100 E. High St., Pottstown- **SOLD**

(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. \$550/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.

(ZC1148) 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. **REDUCED TO \$1,500/Month.**

(ZC1155) 143 North Walnut Street, Boro of Boyertown- 3243SF, (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. \$500/Month plus heat and electric. No common area maintenance fees.

(ZC1158) 1240 E. Schuykill Road, Pottstown- Great location for your business situated at the interchange of 422 and 724 in Korkinworth. Almost 2,000SF office building with plenty of parking, economical geothermal heat and AC. Call for your tour. \$2,000/Month + Utilities

PENDING- (ZC2199) 10 ROWELL ROAD, BOYERTOWN

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

PENDING- (ZC2203) 47 PENN ROAD, LIMERICK

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



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