

INSIDE: New Year, New You • What Is Your Business's HR Future? • Get People To Act On Your Message

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The Santander Arena & Santander Performing Arts Center can provide much more than just a single performance. We want you to join us downtown and enjoy all that we have to offer. Attending an event at the Santander Performing Arts Center? Join us prior to the show for a full buffet dinner prepared by our in-house catering team and Executive Chef Brian Berger. Want to get in the spirit of the event before the doors even open? Head downtown early for our pre-concert block parties right on Penn Street. Don't want the night to end? We'll be happy to recommend some of our favorite local bars, hotels and restaurants to grab a drink with friends.

Corporate Offerings

Throughout the year, we offer a number of programs that are suited for you and your business. Whether you'd like to bring your team out for a night of entertainment, show your appreciation for your clients or pass on discounts to your employees and their families, we have the program for you! Rent a luxury suite for a Royals game, plan a cocktail reception before a comedy show, or stuff your pay checks with discount codes to upcoming events – the ways to show your appreciation are endless.

The easiest program for business owners to take advantage of is our Super Group Program. This program allows you to offer your employees discounts for select events at no charge to you! Discounted entertainment is a great perk to add to your benefits program and only requires one phone call to get it started. For more information, please call Tammy at 610-898-7204.



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Cover Story: *The Victory Bank offers a full array of products, including commercial and industrial loans and equipment loans, receivables financing, and they've recently expanded their offerings to include residential mortgages.*



12-13: *New Year, New You. Local Pros Can Help You Get Your Year in Gear — Physically & Fiscally*



31-33: *Browse the Business Marketplace to grow your business, network, and keep your money local.*



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... AND MORE!

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THE VICTORY BANK

Celebrating its Eighth Anniversary as the Region's Premier Local Commercial Lender



Maintaining a healthy relationship with a good local banker is critical for most businesses. It can be as important to success for a business owner as working with a good CPA or a good attorney. In order to grow and operate successfully, most business owners find it necessary to access a line of credit or borrow money from time to time. With a myriad of options, there is no substitute for being able to sit across a desk and speak directly with the individuals who will make lending decisions or offer advice affecting your business. When decisions are made somewhere else, impersonally, by individuals who do not know the local market, something is lost.

You may have noticed that the number of small local banks headquartered in our region and serving the local economy has dwindled in recent years. Once familiar names like Eagle National Bank, Conestoga Bank, Harleysville National Bank, Continental Bank, and Susquehanna Bank have been absorbed, merged or otherwise transformed into extensions of larger institutions headquartered outside the region. Penn Liberty Bank and National Penn Bank will soon follow suit.

Unfortunately, the loss of locally owned and run banks can have a negative effect on the local economy. Often, the personal connections that those good corporate citizens had with local charities and the health care industry are diminished when the headquarters are not local.

Fortunately, there remains one exceptional local lender committed to our region that is focused on providing capital to small local businesses and professional practices in Montgomery, Chester and Berks counties. Bucking the merger trend, The Victory Bank, headquartered at 548 N. Lewis Road in Limerick, celebrates its eighth anniversary this month as one of the region's strongest independent local



Rich Graver & Joe Major



PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



commercial lenders. Nationally, the Independent Community Bankers of America recently named The Victory Bank as the 6th top loan producer among all banks with less than \$500 million in assets. With \$170 million in assets and 4,500 customers, The Victory Bank is poised for continued growth in 2016 and beyond, offering a full array of products, including commercial and industrial loans and equipment loans, receivables financing, and they've recently expanded their offerings to include residential mortgages.

The Victory Bank has been extraordinarily successful in its eight years of operation precisely because they are not part of a financial conglomerate, and they are not obsessed with growing into the biggest bank around. Their values-based company was started with the core mission and commitment to deliver a client experience unmatched in the banking industry, and The Victory Bank's entire team is passionately focused on delivering on that promise, each and every day.

"Our place is to be a specialty bank focused on small businesses and professional practices, and we're strictly local," says Joe Major Chairman and CEO of The Victory Bank. "We try to keep our cost structure low and be as high tech as we can be, while at the same time delivering an exceptionally high level of service and advice, by investing in our team."

"We've provided over \$350 million in loans since we've opened," adds Rich Graver, President and Chief Lending Officer. "The majority of those loans are right here in our back yard, creating summer jobs for kids in high school and creating jobs for local businesses in this market. We're not taking the money to Canada or Cincinnati or Atlanta. It's staying right here."

As a local bank with extensive experience and intimate knowledge of communities throughout the region, The Victory Bank's focus on customer service is unparalleled.

In addition to their Limerick headquarters, The Victory Bank also serves Berks County business clients through a loan office at 200 Spring Ridge Drive, Suite 206 in Wyomissing, led by Tony D'Antonio, SVP, Commercial Relationship Manager.

Building a Superior Team of Bankers

"Providing superior service, what we call the client experience, isn't just about service," Joe Major explains. "It's about knowledge and advice and partnership. We'll come in and look at your business. We will help you. We'll get you the capital you need. We'll get you to where you need to be. We're going to coach you to get your business structured and capitalized the right way, so that you're safe and it's a good loan for the bank. The client experience is about good advice and about a valuable relationship with people you can trust," he said.

"We have to be laser-focused on making that experience exceptional every time," adds Rich Graver. "We hire people with that in mind. We spend more on our people than other banks because we want to have the '9's and 10's' of the world who are going to be consistent every time."

"Our people are our most important asset," Joe Major concurs. "We spend an inordinate amount of time hiring people. For a company our size, for every job, we go through a long process. We look for certain characteristics. We do multiple interviews, background checks and credit checks. We put people through personality profiles to see if they fit the job," he said. "From the beginning, we promised ourselves that we would not compromise when it comes to the quality of the people who work with us."

"We have been committed to this idea of a superior team of bankers right from the start," Major emphasizes.

(See "Cover Story" on page 16)



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Now in their sixth year, FASTSIGNS has built a reputation for competitive prices, top quality

and superior customer service. "We're truly gratified at how quickly we've become accepted in the area," said Bill Wellen, owner of the Pottstown location. "We have a talented and dedicated team of professionals. Everyone who does business with us receives a link to our customer satisfaction survey and they've consistently given us top marks in these critical areas."

FASTSIGNS of Pottstown is focused on serving the Tri County area along the 422 corridor, "although we've served customers as far west as California and Washington State and as far south as Florida and Georgia," said Wellen. "Your reputation goes a long way so it had better be a good one."

Learn more about how FASTSIGNS can help you build your business by visiting their Web site, www.fastsigns.com/566, and their Facebook page, FASTSIGNS of Pottstown.

Patrick J. Murphy & Associates, Inc.

Established in 1987, Patrick J. Murphy & Associates is one of the largest, full service, pipe organbuilders in the Northeast. Since then, the primary goal of Patrick J. Murphy & Associates has been to professionally envision and construct new pipe organs and restore existing instruments that transcend the aesthetic and artistic vision of our clients in a personable, knowledgeable, and practical manner.

Located in Stowe, Pennsylvania, just 45 minutes west of Philadelphia, Patrick J. Murphy & Associates is comprised of a talented team of artists and craftsmen dedicated not only to the building of new instruments, but also to the rebuilding, restoration and routine maintenance and servicing of pipe organs of all styles and actions.

From our modern, fully equipped, 15,000 square foot workshop, we serve congregations, educational organizations and private individuals across the United States. We offer a full range of design and consulting services, specific to your needs, focused on helping you identify all the available options, ranging from the custom design of a new instrument, to imaginative

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We at Patrick J. Murphy & Associates believe we are uniquely qualified to provide whatever level of assistance you may be looking for in an organbuilder. We take great pride in our accomplishments and are continually interested in locating new and exciting projects. It pleases us to know that together we will create an instrument that supports your worship program to the glory of God for many future generations. For additional information, please call 610.970.9817 and visit www.pjmorgans.com.



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WHAT IS YOUR ONLINE MARKETING PLAN IN 2016?

Many small business owners are too busy running the day-to-day operation and are not able to dedicate time to their ongoing marketing efforts. Here are some ideas about what you can do in a short amount of time on a small budget.

1. Ensure your online profiles are up to date with seasonal hours, weekly sales and special offers. Be sure to check all online listings (Yelp, TripAdvisor, etc.), as well as your own business page (Facebook, Twitter, etc.).

2. Make sure your email database is up to date and include local chambers of commerce, bloggers and press in your email marketing blasts.

3. How often do you post on social media? Consider a social media calendar, which will keep you organized with weekly posts and ensure you are a step ahead.

4. Send out a press release in December for January, February and March deals.

5. Assess your marketing in 2015 and determine what worked and how to possibly improve in those areas.

6. Join your local Chamber of Commerce, take advantage of the networking events, newsletters and community outreach.

7. Update your personal LinkedIn account and create/maintain a business page, as well.

8. Is it time for a new business card or re-branding? Be sure your print collateral is up to date, clean and printed on a quality cardstock.

9. Host an open house in 2016. Invite customers, neighbors and other local businesses. Have your collateral available or perhaps "grab bags" with freebies and samples for your guests. If they don't need

your services now, they will remember you when they do!

10. Start a blog, Podcast or a Youtube account. Try something different. Many of these services are free and, properly handled, can help you spread the word about your products or services.

Founded in 2012 by Laura Vernola, Grassroots Marketer is a boutique marketing company offering a wide variety of graphic design and marketing services, with a primary focus on social media and "grassroots" marketing techniques. Prior to launching Grassroots Marketer, Laura was the Director of Communications and Community Engagement at Greener Partners, a PA farm-based advocacy non-profit. Laura oversaw all marketing, social media and PR initiatives. Laura came to Greener Partners from the Garces Restaurant Group where, with Iron Chef Jose Garces, she helped create Philadelphia's newest restaurant empire and oversaw the marketing and promotion of Chifa, Village Whiskey, Tinto, Amada, the Garces Trading Company and the Guapas Tacos Food Truck, among other Garces enterprises.

We offer a hands-on approach to marketing, while teaching our clients that small business has a big impact on our towns and neighborhoods. There is a renewed interest in locally owned businesses, as consumers everywhere are eager to find the same kind of service and attention they received in the "good old days." In order to market yourself these days, you need to rely on more of a grassroots approach while utilizing services such as Facebook, YELP and local bloggers.

For your complimentary consultation, contact: laura@grassrootsmarketer.com or find us at: www.grassrootsmarketer.com, 267.254.6119. 📍

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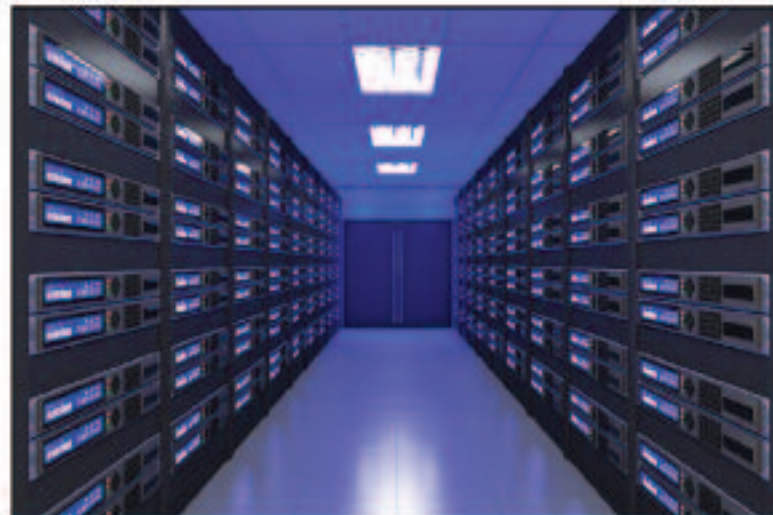
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New Year, New You

Winter Is Great for Financial Planning



THE GOOD LIFE

By Merra Lee Moffitt, CFP®, AWMA®, CMFCC®, AIF®

My favorite time to review my financial plan has always been right after Christmas and into the New Year. When I was a corporate employee, employers encouraged us to take off that week. As a small business owner, those clients who want to meet also suggest year-end as a good time for financial assessment. Take a little breather from the business pace to reflect what you've accomplished this year and want to accomplish next year for your family's financial wellbeing. Although the business has its own goals, marketing plan, and spending plan analysis, here is the perfect time to look at the whole picture as you build your personal and business financial fitness.

Family income — In conjunction with my accountant, we set the 'paycheck' we'll get from the business next year.

Business spending — As I review my QuickBooks for the year I take another look at what spending happened this year and whether there are any ways to decrease spending and increase margins in the upcoming year.

Business cash — Make sure the business has enough money saved to cover critical months when income might be light. For many businesses that is January & February. Although this may seem late, it's important to keep in mind before committing money to new equipment, last minute retirement account stuffing, or giving out bonuses.

Plot my reserves — I have several earmarked buckets for emergencies, business expansion, equipment and vacation. Having different buckets assigned for each category of savings helps me prioritize and align my reserves with my goals. Do I want to fill the vacation bucket more than the home maintenance bucket next year? Some years you need a roof or a heater or other major expense. To get ready for that big expense, use your buckets when planning for the year ahead.

Plan a savings change — Each year, set goals for your savings. Decide how much goes into each bucket on a monthly basis and which bucket gets a boost when there is a windfall month. Also, select which one(s) will get shortchanged when there is an income shortfall month.

(See "The Good Life" on page 14)

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SALON TWENTY-TWO AND SPA

In today's hectic world, Salon Twenty-Two and Spa strives to be an oasis, fulfilling the needs of busy guests. We attempt to anticipate what our guests want, sometimes before they even know what they want. We closely monitor beauty trends and continue to educate our team, in order to provide the most innovative and high-tech care available. In addition to many classes and training, on November, 2 of our Stylists attended an intensive two-day Balayage training in Soho, New York. Balayage hair painting continues to be one of the most requested services for all hair colors.

Located at 2135 E. High Street in the Sanatoga end of Pottstown, Salon Twenty-Two and Spa continues to enjoy steady growth and success. Tucked in a freestanding two-story building, the bustling salon and spa caters not only to women, but also to men and children. The warm and inviting staff consists of



14 Stylists/Therapists prepared to take care of your hair, skin and nails. We also offer services to pamper such as massages, facials and energy work.

We want a visit to Salon Twenty-Two and Spa to be more than just an appointment on a calendar. We want our guests to enjoy some 'me' time and to feel amazing both while in our care and when they leave. Our success is the direct result of the support and loyalty of our customers. Stop in for a tour... we'd love to welcome you into the Salon Twenty-Two and Spa family! For additional information, please call 610.326.2205. 📞

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THE GOOD LIFE

(Continued from page 12)

Retirement planning — On Winter days when it's cold outside, we're sitting by the fireplace and dreaming of warmer weather. Our thoughts may turn to longer vacations somewhere warm, like a month in California, or a couple months in Florida or Mexico? Sounds like retirement, partial retirement or just slowing down enough to enjoy life. Look to your retirement accounts, your contribution amounts and whether/when you be able to afford this. Of course many people get a financial planner to help with this.

Debt targeting — Not all debts are equal, and not just in the interest rates they charge. For example, paying down an equipment loan or a Line of Credit can give you the flexibility of buying additional equipment that may need financing. Alternatively, paying down a student loan may not increase your ability to take out another strategic loan.

End of year moves — If suitable increase your 401(k) contributions or your Solo(k) if you're self-employed. You have until April 15th to contribute to your IRA or Roth IRA. Many people can contribute to a Roth IRA

even if they are contributing to a 401(k). Ask your financial planner if you qualify.

By taking the time to review your financial planning status at year-end, you'll not only make great use of the winter, but also get a great start on making next year's financial planning.

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Merra Lee Moffitt, CERTIFIED FINANCIAL PLANNER™ Practitioner, is a Senior Partner at Good Life Financial Group, Wyomissing. She loves helping small business owners pursue the financial results they dreamed from the success of their businesses. It's part of her financial planning process. Call, click or contact at 610.628.2055, www.Welcome2TheGoodLife.com/MerraLee and merralee.moffitt@lpl.com.

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COVER STORY

(Continued from page 7)

"That doesn't happen by accident. You have to make up your mind that you are going to recruit a certain way. You're going to compensate in a certain way and pay benefits. We give everybody here tremendous flexibility in terms of time off, probably unprecedented for anybody in our business. Our people know that they're part of a team, and it works really well for us. We recruit a superior team, treat them the right way, and expect the best from them. We don't have to motivate people."

"It costs a considerable amount of money to have a branch location," adds Rich Graver. "I'd rather take that money and invest it in the best banker. Put the best bankers in this building, and take the bank to the customer. The client experience starts when you walk in the door," Graver said. "Look at our bank branch versus 99 percent of every other bank branch in the country. It's a completely different look. We walk that walk. We do what we say we're going to do. We don't use voice mail. A human answers the phone. Our customers, and even prospects, really take that seriously. It's a little thing, but it goes a long way. When they call, their problem is solved right there right then, rather than waiting for a call back."

"The thing we do here is we focus on the client experience," Joe Major reiterates. "That includes speed and efficiency, and the caliber of the bankers we have working here. In the long run, assembling and keeping a superior workforce is what we think will pay off the most," Major said. "If we focus on that client experience over and over and over again, the brand will kind of take care of itself. It already has. Our reputation in this community speaks for itself. People who do business with us and the people who own this bank, our board of directors, most of them are local, they know how it is here. It's about the client experience, and what you deliver," he said.

Remote Capture Technology and Mobile Banking

Since its inception, The Victory Bank has been ahead of the curve on applying technology to make the banking experience as seamless and convenient as possible, offering remote capture capability and mobile banking options along with superior customer service.

"When we started, the Check 21 law was already in place," said Joe Major. "Remote capture was about one percent of the total market. In 2008 maybe 99 percent of the checks were still being passed across a teller window or drawer and processed. Today, we typically move between 70 and 82 percent of our deposits every month electronically, through remote capture, through ACH Automatic Clearing House transactions, and so for us, this technological revolution in the banking business has allowed us to very effectively take care of people's needs whether they are in Reading or Allentown, or literally across the street. That's a big part of our strategy and has worked extremely well," he said.

"Other banks are now following suit with that," adds Rich Graver, "trying to build up their remote deposit scan and mobile banking, but we didn't have the legacy systems to convert," he said. "Trying to convert a big company to accept remote deposits and scan and set up the tolerances for checks takes them a long time to implement." The Victory Bank has an advantage when it comes to implementing innovative ideas quickly, Graver said. "If we think something has a value to our client or can make our bank more efficient, it's just a matter of Joe and I sitting around a table talking with the rest of our senior team, and our full team, and in two days it's implemented."

(See "Cover Story" on page 18)

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WHAT'S NEXT FOR ECONOMIC DEVELOPMENT IN BERKS COUNTY



GREATER READING ECONOMIC PARTNERSHIP

By Pamela J. Shupp, AICP, CECd; Vice President
Greater Reading Economic Partnership

Every year the Economic Partnership takes stock of the economic development trends at the global, state, and local level to begin to strategize for the coming year. Developing predictions in response to recent trends not only allows the organization to proactively develop strategic actions, but also to continually position Berks County for business attraction and retention.

As we move into the New Year, the good news is, there is a lot to be optimistic about in the region.

2016 Berks County Outlook

1. Increased Role of Municipalities

The role of municipalities in the attraction and retention of companies continues to evolve with increasing importance. Because of this, the Economic Partnership has made it a priority to partner with Berks municipalities and develop economic development strategies to grow and retain commercial and industrial development in their communities. Removing potential stumbling blocks including streamlining the permitting process will continue to be critical in a municipalities' ability to attract and retain commercial and industrial users.

2. Growth in Manufacturing and Logistics/Distribution Industries

Manufacturing has a long history in Berks County. While the industry has evolved, the region continues to be a natural fit. In 2015 over 60% of the inquiries for a Berks location or expansion were in the manufacturing sector. In addition, Berks County has maintained the highest percent – 20 percent – of jobs in manufacturing versus 12 percent for surrounding regions.

The transportation corridors in Berks County lend themselves to the logistics and distribution industry, specifically in the northern and southern communities of the county. These industries will continue to come to Berks County organically based on location and market access, and potential workforce

(See "Greater Reading" on page 19)

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COVER STORY

(Continued from page 16)

"We have hundreds and hundreds of people using (remote capture technology) in one form or another," adds Joe Major. "It started out with commercial accounts using a dedicated scanner, and now we have people using their cell phones and their iPads to make deposits and transactions."

The process of keeping up with technology, and the expectations of customers, is ongoing. Joe Major recounts how his son set up a checking account at The Victory Bank and deposited his first paycheck via his mobile phone at 2:30 PM one afternoon. When Major picked him up from work at 6:00 PM, his son wanted to know when his money would be available? With a hint of paternal sarcasm, Major replied, "So you gave us all of three and a half hours to clear it through the Federal Reserve System and have the money in your account?" In all seriousness, his son replied, "Yes."

"The light bulb went off in my head," Major recalls. "Every young person today has the expectation that they can just use their phone and they never need to go into a bank. And they expect to have access to their money instantaneously. Anything we deliver less than that is not going to be good enough," he said. "It was the most telling moment."

"We're way up the curve on it," Major continues. "We have all kinds of people using mobile technology, from 16-year-old kids to big businesses, and everything in between. We have people adapt to that technology, and it does change how we relate to them. It used to be that if you had 6,000 branches around the country, people had to come in there because it was the only way you could do your banking, and you could capture business that way. Today, customers never need to come in here. What does that mean? It means we need to go there. We need to get in a car and go see them."

With that in mind, The Victory Bank is developing tablet technology "... where our bankers will be able to come to you, wherever you are, at the beach, your back porch, or your business, and we'll be able to conduct most of the things we do here," Major explains. "We'll be able to take our bank everywhere. We're fully committed to that, and it's just a question of when our core provider is going to put us in a position to do it. We're already going down that road."

Building Relationships in the Business Community

The Victory Bank's marketing strategy is directed at reaching out to and building relationships with members of the local business community. In addition to print and digital advertising in *Route 422 Business Advisor* and *422bizmag.com*, The Victory Bank hosts numerous mixers with many of the region's chambers of commerce.

"We like the fact that we have a beautiful building, and we have a story to tell," said Rich Graver, who is a board member and Chairman Elect of the TriCounty Area Chamber of Commerce. "Bringing members of the business community here and hosting a first-class catered event is money well spent, compared to some of the other things we could do with our marketing budget," he said. "Those events are how we market and how we drive business our way. We are active in all the chambers in the area. We're active in that arena because we feel the chambers have value and provide value to the business community."

The Victory Bank employees are also very visible in the community, attending chamber and non-profit organization events, seminars and business card exchanges, and many serve on boards and committees throughout the region. The Victory Bank employees collectively spend more than 2,000 hours volunteering for charity work each year.

(See "Cover Story" on page 20)



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GREATER READING

(Continued from page 17)

3. Workforce Availability Focus

New and expanding companies are required to continue focusing on general labor availability in the region. Business and education leaders have worked over the last three years to identify the specific skills gap to ensure that we are matching companies' needs to the available workforce.

In addition to focusing on the skilled jobs, there has been an increasing demand for an unskilled or semi-skilled workforce – due to increased levels of labor unavailability. This has and will continue to result in wage pressure across the region. Moving forward, it will be critical for the region to identify a broad labor pipeline - where labor will come from; how far they are willing to commute; and what are the specific skill requirements.

4. Increase in International Leads

Over the last three years the number of international leads has continued to increase in the region. The state of Pennsylvania has an incredibly proactive international team and global network working to cultivate leads and provides an outstanding support system. Berks County is well positioned to accommodate companies looking for a mid-Atlantic location with a close proximity to international

airports and large metro markets, but at a much lower cost.

5. Filling the Site and Infrastructure Pipeline Critical

Adding depth to the regions' ready-to-go site inventory is and will continue to be critical for Berks County's ability to grow its commercial and industrial base. The lack of appropriate and desirable inventory will result in missed economic growth opportunities for Berks County. So look for a coordinated and strategic effort from the Berks County community to ensure that the inventory pipeline for the future is secure.

Plan to see economic development efforts in Berks County be more strategic and collaborative in 2016. 📌

About Greater Reading Economic Partnership:

Greater Reading Economic Partnership
Greater Reading Economic Partnership's mission is to lead regional efforts to attract, retain, and grow business and to market Berks County as a competitive and attractive location for business. For further information, visit GreaterReading.com. GREP is one of 42 economic development organizations out of over 4,500 worldwide to receive accreditation from the International Economic Development Council (IEDC). Contact info: Jon@GreaterReading.com or 610.376.4237.

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COVER STORY

(Continued from page 18)



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"We have been extremely committed to the chambers, and served on their boards," echoes Joe Major. "We go to their mixers. Their demographic is a perfect fit for us. I'm surprised when I look at the important work that the chambers do that they don't have more membership and support than they do. They are great organizations and really valuable. We're long standing big believers in that," he said.

"We have a unique program called 'random act of kindness,' adds Rich Graver, "where I'll send two of my bankers out with \$150 in cash and they'll go to a Dunkin Donuts or Starbucks and go to the cash register and say, 'the next \$150 that comes in, tell them it is on The Victory Bank.' It's done with no expectation of anything except the good will it creates," he said.

Poised for Growth

As the overall economy, nationally and locally, continues to incrementally improve, it will create opportunities for small businesses in our region currently or potentially served by The Victory Bank. "You're finally beginning to see overall earnings and wages starting to rise if you look at the economic data," said Joe Major. "You're seeing the unemployment rate drop under five percent, but more impor-

tantly we we're seeing the actual wages finally going up," he said.

As the demand for commercial loan products rises, the recent move by the Federal Reserve to begin raising interest rates may prompt residential mortgage seekers to act now as well, to take advantage of still historically low rates, making this an opportune time for the Victory Bank to expand its residential mortgage portfolio.

"We have applications in the pipeline," said Rich Graver. "Our rates are as competitive as everybody else in their market. We do FHA, jumbos, all types of mortgages."

"Our commitment is the same commitment we make to everything we do — that the client experience is superior," said Joe Major. "That may mean advice, speed, and trust. We're optimistic that this will be a nice add-on to our business with the important proviso that we do it our way, and we don't dilute what we are doing with our core business," he said, adding, "The mortgage business earned itself a very checkered reputation for good reasons, and unfortunately the people who wrote *Dodd Frank* had to put some pretty severe things in there, because a lot of bad actors had done things that lead to difficulty.

(See "Cover Story" on page 23)

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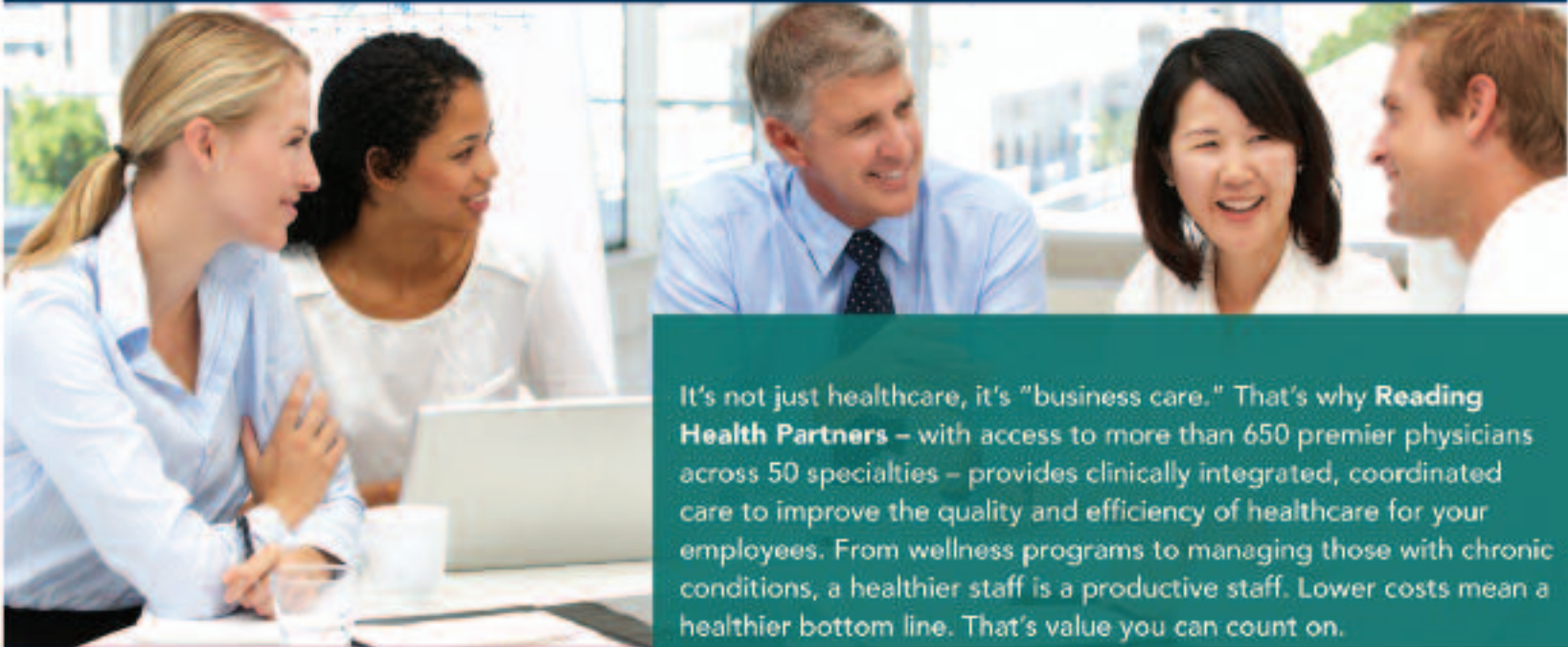
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COVER STORY

(Continued from page 20)

So much of what we do is about integrity and doing things the right way. Our clients who come to us for a mortgage are going to get a competitive product price-wise, service-wise, and it's going to be done the right way, plain and simple. If not, we don't do it, he said.

"And they can talk to a Victory Bank person if there's a problem," Rich Graver said. "We're here to help people get their problems solved and walk them through that entire process. I like the fact that when a client calls us for a mortgage, now we can do it."

"Strategically our overriding objective here remains consistent growth," Joe Major said in conclusion. "To get a fair return for your investors, you've got to be a little bigger than used to be the case. There's a lot of pressure on everybody in our industry, and our size, to get up into the next echelon," he said. "If you look at our loan and asset numbers, they're really consistent, but we have to have the capital base underneath that to continue to support that, so addi-

tional capital formation is an ongoing and essential part of our business," Major said, adding, "I think that our ability to grow into that competitive spot and retain that superior client experience is easily doable."

"We're focusing on the positive side," adds Rich Graver. "We've been fairly consistent with our approach and our values and we all live up to our statement of purpose which is on everybody's wall and on our website. We are implementing our game plan to grow the company. We are delivering a product that is fairly priced and valuable to the customer. Our customers are well serviced. Our directors are all 100 percent engaged. They're looking for ways to refer customers to the bank, and ways for the bank to make more money with different products or different product lines. We have a pretty engaged board of directors as well as employees and stakeholders. The shareholders of our bank come in all the time to ask how we're doing," he said, adding "It's been a good eight years." ■

For additional information on The Victory Bank and its range of services, please call 610.948.9000 and visit

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THE GOVERNMENT CHANGES SOCIAL SECURITY



By Paul Fair

Retirement income is one of the most important aspects of a successful retirement and the type of life-style one can enjoy throughout retirement.

One of the cornerstones for income during retirement is Social Security which, on average, amounts to about 40% of the total retirement income. Structuring the highest legal benefits available from Social Security can be important to promoting higher retirement income, especially for a surviving spouse.

On November 2, 2015, President Obama signed the Bi-Partisan Budget Bill. The primary purpose of this bill was to increase the Federal debt limit. Congress included Section 831 titled "Closure of Unintended Loopholes" which effectively phased out two powerful Social Security claiming strategies – *File and Suspend*, and *Restricted Application*. The bill effectuates the single largest change to Social Security since the Citizens Freedom to Work Act of 2000, which first enabled most of the *File and Suspend* strategies that are being removed by the current budget agreement. The bill also changes the "deemed filing" rule,

which now mandates that a person claiming retirement benefits *at any time after reaching age 62* is deemed to have filed for *all of the benefits* that they potentially qualify for. This rule previously applied only to anyone filing for benefits *before* reaching their Full Retirement Age, but is now applicable to *all* claimants regardless of age. Some strategies are still available for a certain ages.

CONCLUSION

All options available should be carefully considered and understood *before* applying for Social Security, since filing may be irrevocable in many cases. This is where a trained advisor who fully comprehends the Social Security options can help you in making critical decisions that can affect your lifetime income.

To receive a detailed explanation of the changes affecting Social Security with simple to understand examples and remaining strategies e-mail contact@paulfair.com. Please use "Social Security Changes and Strategies" in the subject line. A pdf file will be emailed to you. Please include your name and contact information in the body of the e-mail.

Paul Fair is an investment advisor in Birdsboro, PA providing retirement and income solutions to clients in southeastern PA for over 25 years. Contact information: Phone: 610.478.9500 Email: Contact@paulfair.com website: www.paulfair.com.



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EFFECTIVE CORPORATE COMMUNICATIONS

By Jeanette Juryea, President, QubComm

We're smack in the middle of the Information Age. Everywhere you turn, you see words — in books, magazines, television, junk mail, not-so-junk mail, computers, tablets, smart phones, billboards — even the tag on your child's bedtime bear. We're so surrounded with words that we have conditioned ourselves to ignore most of it. It's all white noise until something grabs our attention.

Once something does grab our attention, we still only give it a few seconds. You may have heard, once upon a time, that your business website only has a few seconds to get a site visitors attention before they retreat out and try your competitor's site. Today, the same is true for any writing, even the important stuff. Readers just want to get in, get out, and get on with their busy lives.

Have you ever had to field phone calls to answer questions that you thought were clearly explained in black and white? Have you ever put together what you thought was a knock-'em-dead ad only to get zero responses? Maybe it's not the reader. Just maybe it's the writer.

People tend to stop reading if the content is confusing. They won't even try to read it if it so much as looks confusing. And if that happens, your readers may jump to their own conclusions, listen to

rumors — or worse — listen to what your competitors are saying if their information is easier to understand than yours.

Proper writing takes a backseat to effective writing

Gone are the days of 1970s stilted business speak. Writing effectively is much more important. That means your audience must:

- Be drawn to pick up your communication.
- Be motivated to read past the headline.
- Be able to quickly and easily follow and understand the content.
- Have no trouble remembering the single most important point.
- Be able to act on the information.

(See "Effective Corporate Communications" on page 26)

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EFFECTIVE CORPORATE COMMUNICATIONS

(Continued from page 25)

If your purpose for writing is to showcase your years of academic training, technical writing experience, eloquent prose or vast vocabulary skills, then by all means write the way you want. But, if your purpose for writing is to get your readers to buy your product, follow instructions or act on your message, then check your thesaurus — and your ego — at the door.

“Plain language” is the new norm in business communications

No, it's not dumbing down the English language. Plain language communicates above the white noise. Plain language respects your audience's time. Plain language makes your message clear and memorable. You can read more about “plain language” at these websites:

- <http://centerforplainlanguage.org>
- <http://plainlanguagenetwork.org>
- www.plainlanguage.gov

Keep watching the *Route 422 Business Advisor* for tips and tricks to plain language writing. Over the next 10 months, you can learn about techniques that will help you

write like a Fortune 100 professional writer. In the meantime, if you have a particularly important communication, give QubComm a call. Plain language is our specialty. 📧

Jeanette Juryea is President of QubComm, your Corporate Communications Department in the virtual Qubicle next door. Send an email to Jeanette@qubcomm.com for professional writing, editing and design services from award-winning writers. You can also ask about writer training, brand/style guide development, existing communications analysis and more.

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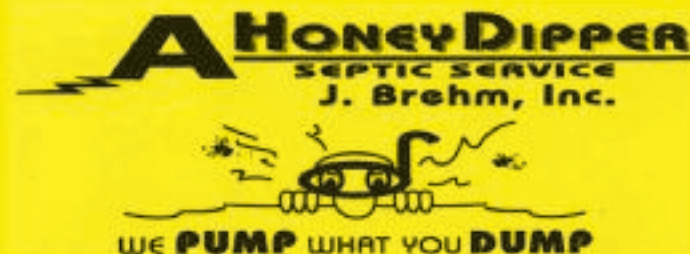
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Republic Bank stores are open seven days a week, 361 days a year, with extended lobby and drive-thru hours, providing

customers with the longest hours of any bank in the area. The bank also offers absolutely free checking, free coin counting, ATM/Debit cards issued on the spot and access to more than 55,000 surcharge free ATMs worldwide via the Allpoint network.



Building on the momentum of its aggressive growth plan, Republic Bank continues to rapidly expand its regional footprint with its new store under construction in Washington Township, NJ. New store

locations are planned for the next year in Moorestown, Medford, Gloucester Township and a second store in Cherry Hill, NJ. In addition, relocation is underway of its Ardmore store to an innovative all-glass store in Wynnewood, PA. 🏠

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(ZC1012) 1200 East High Street, Office Building, Pottstown-
Suites from 200-1,200SF. \$13/SF includes all utilities.

(ZC1010) 100 Porter Road, Pottstown-
Professional office building situated in the immediate vicinity of PVMC.
Handicapped accessible, elevator, ample parking and various size suites from
200-800SF. Competitive rates and flexible terms. All utilities are included. NO
COMMON AREA MAINTENANCE charges. Call for more details!

(ZC1080) Lemon Street, West Pottsgrove-
800SF +/- to 4,000SF former machine shop space with loading dock and second
story storage area. \$5.00/SF + gas heat and elec.

(ZC1008) 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, electric and 1/2 water invoice.

(ZC1145) 32 Wells Road, Suite #4, Parkerford-
Office/retail space situated along busy Route 724. 600SF with offstreet parking
available immediately. Signage on Route 724. \$650/Month + heat, elec. and
trash. Water and sewer included. NO CAM. Call for Details.

(ZC1149) 4 Ash St., Pottstown- 10,000SF Warehouse to be built to specifications
is situated conveniently on Route 422, 724 & 100. \$3,750/Month - \$4,500/SF NNN.

(ZC1150) 20 Sunnybrook Road, Pottstown- Brand new space situated in Lower
Pottsgrove just off High Street. The 3700SF suite is self contained and can be
completed to fit your exact needs. Office/Medical space with large private
parking area and signage available. Call for details.

(ZC1190) 2100 East High Street, Lower Pottsgrove- First floor situated on
E. High St. 2450SF totally refurbished inside and outside by new owner.
Ample parking, convenient to 422 exchange and medical center. Call for details.

(ZC1162) 24 South Hanover Street, Pottstown- Approximately 1500SF total.
1200SF Retail Space/300SF Storage Space. \$1,000/Month includes heat.

(ZC1164) 412 Laurel Street SUITES, Pottstown- Suite 4- 18,000SF has been
LEASED. AVAILABLE SUITES: Suite 1- 1,750-3,500SF Suite 2- 1,825-3,650SF,
Suite 3- 2,400-4800SF, gas, utilities, public water and sewer. Call for details.

(ZC1165) 16 N. York Street, Pottstown- Very nice opportunity for office space.
Comes with powder room, water, sewer and trash. *With regards to Direct
Service interest. Owner will take care of the conditional use fee, if applicable.
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(ZC1168) 32 Wells Rd, Suite #3, Parkerford- Office/retail space situated along
busy Rt. 724. 566SF former financial services office with offstreet parking.
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(ZC1167) 800 Industrial Hwy., Pottstown- 11,000SF Warehouse and 800SF
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plus utilities.

(ZC1168) 3025 Main Street, Morganstown- (1) 400SF Office Space. Lease for
\$500/Month. Tenant pays only Electric. Offstreet parking & private bath.

(ZC1169) 582 Main Street, Morganstown- Main Street exposure used as offices
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powder room on first floor. Two large offices with storage closet on second
floor. Foyer access with enclosed front porch that is heated and air
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\$1,200/Month. Call for details.

(ZC1170) 1630 E. High Street, Pottstown- (Building #3)
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\$12.00/SF + Utilities. Call for details.

LEASED (ZC1156) 12 South Reading Avenue, Boyertown

LEASED (ZC1162) 1304 East High Street, Pottstown

LEASED (ZC1154) 127 E. Philadelphia Avenue, Boyertown

LEASED (ZC1158) 1240 E. Schuylkill Road, Pottstown



Seated from left to right: Richard Zuber, Craig Kriebel, Brian Gilbert, Gary Pace and Barbara Wagner

Listings For SALE

FOR SALE- (ZC2122) 124 N. CHESTNUT STREET, BOYERTOWN-
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DOWNTOWN MARKETING AND DEVELOPMENT By Barry Cassidy

The budget talks are ongoing in Pennsylvania and one of the items is how to fund the schools. Some of it centers on how to implement a plan that collects only a partial amount of the entire amount gained through property taxes by schools. Although I am not privy to the discussions, I could imagine concerns that certain school districts will not get a rightful share and the money.

It would be interesting to see the concept of no property taxing for school districts. I envision there could be two possible scenarios. There could be an elimination of property tax on commercial properties and residential properties, or as just homeowner relief, which would center on the single family and townhouse

type residences with continued taxes on commercial properties. If the accepted plan would eliminate school taxes for both residential and commercial, there would have to be some regulation concerning the pass through costs in the real estate leases. Commercial is pretty straight forward, with a triple net lease — a lease agreement on a property where the tenant or lessee agrees to pay all real estate taxes, building insurance, and maintenance on the property. It would have to reflect likewise on the property taxes for renters living in income properties.

Renters' payment of rent, to some extent reflects the real estate taxes that the owner must pay on the property. In order to generate a zero sum for the people living in rental units, the rent should go down in proportion to the tax elimination for the renter. It would be hard to accomplish, but if they can have rent control in New York City, I am sure that they could find a way to deal with the excess money as a pass through to the renters.

That aspect of the tax elimination would be tricky, because if you raise other kinds of taxes, it would mean that the less wealthy would pay more. If housing were more affordable, it would offset any concerns about low-income people being impacted disproportionately. In fact, if you cut out the local school tax from a mortgage payment, it might even spur homeownership.

The biggest unknown when I think about this would be in the commercial real estate. It would mean that small business would get a huge break in the downtowns. Not having to include the school taxes on a triple net lease would make downtown locations more viable. The rent each month would not be as great, and maybe rather than spending fifteen dollars a square foot the rent could go down to twelve dollars.

(Continued on page 30)



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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 29)

Many small businesses are year to year in their viability, depending upon the national spending climate, news events and the vicissitudes of the investment community. A school tax is maybe 25 or 30 mills, which depending upon where you are could get pretty expensive. To a greater extent, even the chains in the mall will become somewhat more successful without the pass through costs. I would think that elimination of school taxes on small local investment as well as national investment (chain stores) would be welcome as the profit line in Pennsylvania stores would show a significant increase.

I am looking at this from the investment side, but current homeowners would save one their monthly mortgage, and it would give them more disposal income to meet their needs. I know as a townhome owner in Downingtown, I would save about \$300.00 a month. This would be money that the individual determines how to spend. I could go out to dinner every Friday, or at the end of the year take my wife to Aruba. I would tend to believe in a new family, that could mean dance lessons

and/or costs associated with soccer or basketball. In most cases, money will be pumped back into the economy as purchase, which will endure a higher tax.

I cannot see a downside of completely eliminating school property tax. Not getting into the inequities of existing school districts, it may be the time to consolidate school districts more along county lines to reduce the number of contracts the Commonwealth would have to administer. One could probably eliminate many school district solicitors' positions... but I digress.

I cannot see how you could piecemeal this kind of tax change. This is because of the nature of politics. Other factors enter into the mix. It appears that would be hard enough to just make sure that the renters are not screwed in this process, let alone try to implement some halfway measure. Therefore, my quick uninformed analysis is in... do it all the way or do not do it at all. 🗑️

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

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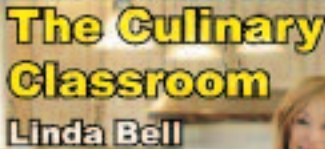
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HUMAN CAPITAL MANAGEMENT

By William Kreider, CEO of HR FUTURE GROUP

It seems like just yesterday we were popping the cork on the bubbly, while welcoming in 2015. In the spirit of the New Year tradition of making resolutions, I thought I would identify the top ten predictions from thought-leaders about what businesses' HR future for 2016 will hold for them.

2016 Predictions on HR trends for Small Business

1. Engagement, retention, culture and inclusion are all front and center HR issues: Employee engagement is now the number two issue on the minds of HR leaders, preceded only by leadership development.

2. In-house HR will downsize and outsourcing will increase: This prediction may seem somewhat obvious based upon

current HR outsourcing activities, but experts have different thoughts as to the businesses' rationale. Industry analyst Brian Sommer, the founder of TechVentive, claims a shift to smaller HR departments will result from new technologies and increased employee participation in HR processes.

In addition, many transaction-heavy HR jobs will be outsourced entirely to HR agencies or specialists. Steve Coco of Buck Consultants, believes benefits administration will be handled by technical experts because of increasingly numerous and complex regulations.

3. Redesign of performance management to continue: Companies will look to simplify their performance process from "difficult" and "stressful for all," to more "regular manager and employee interactions," that will be more focused on "personal development" instead of calculating a normally distributed rank-order employee-scoring outcome.

4. Even though millions are unemployed, organizations are hard-pressed to find the skills they need: This will intensify over the next decade. Organizations will step up hiring as the global economy improves, while talent supplies are expected to shrink as baby-boomers retire and population growth slows in developed markets. At the same time, demand for highly skilled labor is expected to increase.

Compounding the problem, organizations will need a more diverse range of skills to succeed in a fast-changing business environment. Educational institutions, key suppliers of skills, are struggling to keep up with the rapid pace of change. *Accenture presentation (2015)*

5. Technology strategy will include compensation, succession planning, and training: your new workforce analytics software will bring together the reporting and analytics across HR functions to evaluate the workforce with a holistic data perspective.

(See "Human Capital Management" on page 37)

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What can you do to help your senior parents if you can't always be there? How do you ensure that they are taking care of themselves? Maybe it's time to give your senior parents "The Gift of Time," a special type of gift certificate for care from Chestnut Knoll At Home, so they can stay safe and healthy this winter, and beyond.

One family member, Donna Delaney, utilized The Gift of Time from Chestnut Knoll At Home for her family and was extremely pleased with the care that her loved ones were given!

"Chestnut Knoll At Home allowed the last few years of my mother and aunts' lives to be lived with comfort, dignity and fun. They were able to stay in their home, even though they both suffered from Alzheimer's and other physical disabilities of aging," said Delaney. "The kind and caring aides brought life into their days and allowed me to keep my business running and have a bit of life myself, as I was their only relative. In the beginning, they just had help for a couple of hours a few days a week, help running errands and keeping things straight around the house. As their disabilities progressed, they had 24-hour-a-day care, and even serious medical conditions, surgeries, hospitalizations, and hospice were handled with the help of Chestnut Knoll At Home."

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"Even a couple of hours a week of help from these knowledgeable, well-managed aides can make a huge difference in the life of the person with needs and the caregiver — greatly improving the quality of their lives. It is great to know there is a way to keep people living safely at home," said Delaney.

Gift certificates are available all year, and can be a useful gift if you know your parent needs some help around the house. If you are interested in purchasing The Gift of Time for your senior family member, give Chestnut Knoll At Home a call, at 610.473.3328. 📞



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HUMAN CAPITAL MANAGEMENT

(Continued from page 35)

This will give managers and employees the power to influence the future of their role in the company. It can reduce turnover, enhance engagement and entry-level positions can honestly be seen as a real gateway for employees to map their careers.

6. Improve efficiency through behavioral changes enabled by a true understanding of employees: Sociometric Solutions, a startup out of MIT, has deployed wearable sensors to understand how employees interact in the workplace to make organizations and people more effective and happy. They were able to improve call center operations at Bank of America by 20 percent just by adjusting employees' break and lunch schedules, says Ben Waber, PhD, Sociometric's CEO.

The data shows that quality face-to-face interactions result in employees that are more productive. With this understanding, Waber says they aligned breaks and lunches for people on the same team. "Those increased cohesive interactions yielded large performance gains through enhanced information sharing and decreased stress levels," says Waber.

7. Strategic thinking will become HR's new core competence: The leaner version of HR that remains will need to reposition itself as a strategic partner within the business. In fact, the trend toward smaller, more strategy-focused HR departments was predicted years ago by SHRM. More recently, an Economist Intelligence Unit report stressed the need for business leaders to collaborate with HR to drive growth. To be clear: HR needs to increase its strategic value to the business—or else.

8. Managing a remote workforce will be the new norm: HR will increasingly have to tackle the challenge of managing a remote workforce. Companies will need to leverage employees where and when they are most productive and impactful. The trend toward remote workers is a growing challenge to managers who are not effective in managing people at a distance."

9. HR will need to become more like Marketing: Recruiters will need to identify specific micro-segments of job seekers or job holders they want to target as candidates, just as a marketing firm would.

(See "Human Capital Management" on page 38)



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HUMAN CAPITAL MANAGEMENT

(Continued from page 37)

The experts at Buck Consultants cast an even wider net. They claim the need for HR to think like marketers will expand beyond recruiting. "HR will evolve the 'internal marketing' role to include social marketing coordination and brand ownership, that is, outside talent 'buying' into the brand—the company—to potentially work in the organization," they say. *Erin Osterhaus, Software Advice (2015)*

10. Add resources and a sense of urgency to the development of leadership: HR must pull the organization to position this strategy and implementation as a key ingredient in the recipe for a successful and self-sustaining member of the business community. 🗑

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 all sizes & types of businesses. From Transformational HR, Talent Management, Outsourcing, Compensation, Executive and Organizational Coaching, Talent Acquisition and other HCM consulting services to Cloud-based Payroll, HRIS, Time & Attendance, and Benefit Administration, 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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Company, Inc.
Sanatoga Water
Conditioning, Inc.
Wyomissing
Optometric Center, Inc.

11 YEARS

6 YEARS

Rutter Roofing
1 YEAR
ARcpoint Labs
of Limerick
Beacon of Life
Chiropractic
French Creek
Financial LLC
Robert Ryan
Catering & Design dba
The Barn on Bridge
Spring Hollow Golf Club

Member Renewals

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

Bally Savings Bank
Berk Wiper
International, LLC
Boyertown
Publishing Co.
Carroll Engineering
Corporation
Cigas Machine
Shop, Inc.
Dentler's
Dog Training, LLC
Family Caregivers
Network
First Niagara Bank
Herbein +
Company, Inc.
Hollenbach
Home Center
Independence
Planning Group
J & J
Environmental, Inc.
Kulp Car Rentals
LegalShield
Marriott Courtyard
Collegeville

The Pennsylvania
Community
Development &
Finance Corp.
Perkiomen Watershed
Conservancy
Laserworx, LLC
Sanatoga
Animal Hospital
Schumacher &
Benner Funeral Home
& Crematory
Sher Properties, Inc.
Sigel Insurance Group
Chris Rowe,
State Farm Agent
Staybridge Suites
Royersford –
Valley Forge
The SunnyBrook
Ballroom
T.A. of Limerick
Whitegate Contracting
Company
Windstream
Communications, Inc.
YWCA Tri-County Area

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.

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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Thurs., Jan. 7
5 – 8 PM

TRI-COUNTY AREA WOMEN'S ROUNDTABLE

Spring Hollow Golf Club, 3350 Schuylkill Rd., Spring City, 19475

Join us for a **Power Hour** of personal and professional development with fellow women in the tri-county area! **Denise Nakano**, weekend anchor for **NBC 10** will be the moderator for our panel discussion. Panelists: **Vali G. Heist, M.Ed.**, owner of The Clutter Crew; **Annarose Ingarra-Milch**, owner of ROI Training & Consulting; **Penny Zenker**, creator of "The P10: Productivity Accelerator System"; and **Melissa Dietrich**, Membership Manager at Longwood Gardens.

\$35 per person (prepaid by 1/1); \$40 per person (invoiced or after 1/1); \$250 per table of 8. Price includes dinner & program!

Sponsors: Lords & Ladies Salons; Montgomery County Community College; Pottstown Area Health & Wellness Foundation; Pottstown Memorial Medical Center; Schultz Technology; The Victory Bank

Thurs., Jan. 14
7 – 9 AM

MEMBERSHIP BREAKFAST

The Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown, 19464

Attend our Membership Breakfast for the "Top 7 Secrets of Success in Sales/Business Development" featuring **Lisa Peskin**, Founder & CEO, Business Development University. Lisa has worked with thousands of sales professionals during her 25+ years in sales and sales management. She will share key fundamentals of business development that will help you and your company fill the sales pipeline with qualified prospects on a consistent basis, increase your close ratios, and ultimately significantly drive revenue.

\$26 per Member (prepaid by 1/11); \$32 per Member (invoiced or after 1/11); \$50 per non-member

Sponsored by: Kulp Car Rentals, Reading Fightin Phils

Weds., Jan. 20

BOYERTOWN AREA PROGRESS DINNER

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

5 – 6:30 PM
6:30 – 8:30 PM

Social Hour
Dinner & Program

Highlighting business & community with the presentation of the **James K. Boyer "Quality of Life" Award** to the **Colebrookdale Railroad Preservation Trust** 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: Dancing Tree Creations Artisans Gallery and Studio; N.E. Fisher, a Division of McCarthy Engineering Associates; Foundation for Boyertown Education; The Swamp Door Antiques & Curiosities LLC

\$75 per Member; \$100 per non-member; \$700 per Member table of 10; \$800 per non-member table of 10

Platinum Sponsors: Hollenbach Construction, Inc.; Martin Stone Quarries, Inc.; National Penn; Pottstown Memorial Medical Center

Gold Sponsors – The Body-Borneman Companies; Maillie LLP; Media Fusion Technologies, Inc.; Schultz Technology

Silver Sponsors – Bally Block Company; Boyertown Museum of Historic Vehicles; First Priority Bank; Gateway Ticketing Systems, Inc.; Kulp Car Rentals; The Longacre Co.; Moyer's Catering

Inclement Weather Date: Wednesday, January 27

Mon., Jan. 25
8:30 – 9:30 AM

LEGISLATIVE COFFEE

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

Join invited legislative representatives for an informal "meet and greet" where you will have the opportunity to discuss issues that may have an impact on you or your business – the economy, state budget, taxes, just to name a few.

Members Only; No Charge; Reservation Appreciated

Tues., Jan. 26
4 – 6 PM

BUSINESS CARD EXCHANGE

Gianni's Catering and Events, 1445 E. Schuylkill Rd., Pottstown, 19465

Join fellow Chamber Members for an evening of networking and hors d'oeuvres at this newly opened and redecorated venue site.

Members Only; No Charge; Reservation Appreciated

Sponsored by: Gianni's Catering and Events

Fri., Jan. 29

8:30 AM
9 – 10 AM

"MADE IN THE TRI-COUNTY AREA" TOUR - Beacon Container Corp.

Beacon Container Corp., 700 West First St., Birdsboro, 19508

Continental Breakfast
Tour

The second in the series of "Made in the Tri-County Area" Tours will be hosted by **Beacon Container Corp.** Beacon has a complete line of packaging and point-of-purchase displays. They have also been instrumental in donating the cartons used every year for the Chamber's Business Equipment Recycling Event. **This tour is limited to 15 Chamber Member participants.**

\$10 per Member; Members Only; Reservation Required.

Sponsored by: Beacon Container Corp.

FEBRUARY SAVE THE DATES

Weds., Feb. 10
11 AM – 1:30 PM

WOW Luncheon

Gianni's Catering and Events, 1445 E. Schuylkill Rd., Pottstown, 19465

"Smart Networking...Secrets Revealed" will be hosted by **Kimberle Levin**, CEO/KLC Inc. Kimberle was a panelist at the Tri-County Area Women's Roundtable in 2014 and hosted a WOW Luncheon workshop in April 2015. This expanded networking event will include some fun-filled and interactive workshop activities.

\$26 per Member (prepaid by 2/5); \$32 per Member (invoiced or after 2/5); \$35 per non-member

Sponsored by: Frederick Living; Pottstown Memorial Medical Center; Salon Evolve

Tues., Feb. 16
TBA

SAFETY PRESENTATION

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

Sgt. Ed Kropp and Officer Greg Fritz, Pottstown Borough Police Department, will present on safety for yourself and your business. More details to come!

Members Only; No Charge; Reservation Required

Thurs., Feb. 18
4 – 6 PM

REGIONAL CHAMBER BUSINESS CARD EXCHANGE

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

Enjoy an evening of refreshments and make connections with over 200 Members. Participating Chambers of Commerce, along with the **TriCounty Area Chamber**, are: **Perkiomen Valley Chamber**, **Phoenixville Regional Chamber**, **Spring Ford Chamber**, and **Upper Perkiomen Valley Chamber**. Remember to bring plenty of business cards!

Members Only; No Charge; Reservation Appreciated

Sponsored by: Exelon

SAVE THE DATE

Thurs., April 21
5 – 9 PM

ANNUAL DINNER – CELEBRATING & GENERATING SUCCESS

RiverCrest Golf Club & Preserve, 100 Golf Club Dr., Phoenixville, 19460

See enclosed flyer for more details!

SAVE THE DATE

2016 Leadercast

Friday, May 6, 2016 at Morning Star Fellowship, Bechtelsville.

Registration is open!

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

610.326.2900



REMINDER

**The Chamber Office
will be closed Monday,
January 18, 2016
for the Martin Luther
King Jr. Day Holiday.**

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

HOLIDAY MIXER

Sponsor



Kourtney High, left, and Jennifer Ridgway man the Pottstown Area Rapid Transit (PART) table.

Each year, the Chamber hosts the Holiday Mixer as a thank you to Members for their continued support. This year the Holiday Mixer was combined with a Business Expo at Norco Fire Company on December 8 with more than 100 Members attending. The event was a great way of Building Communities, Creating Connections and Supporting Commerce before the holidays.

Members enjoyed visiting the exhibits, networking with fellow Members, sampling food and beverages from Chamber restaurants.

In conjunction with the event, the Chamber hosted a wreath auction that raised \$500 for the TriCounty Area Chamber of Commerce Foundation. Members designed and donated the wreaths for the auction.

In addition, Members brought 117 canned goods and prepacked meals for Pottstown Area Rapid Transit's (PART) stuff the bus initiative. The items were donated to the Pottstown Cluster of Religious Communities and Operation Backpack.

Thank you to all of our Members who made the event a success and thank you to our host Norco Fire Company!

Next Business Card Exchange:
Tuesday, January 26, 4 – 6 PM,
Gianni's Catering and Events,
 See page 43 for more information.



Janet Flack, Platinum First Realty, shows she is being healthy by getting her blood pressure taken by Kristin Cox, Patient First and holding her Kale salad shooter from Bause Catered Events.



Cheryl Patterson, left, and Montgomery County Community College President Dr. James Links, right, are ready to network.



There were many wreaths for attendees to bid on. Proceeds benefited the TriCounty Area Chamber of Commerce Foundation.

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



Attendees enjoyed networking with fellow Chamber Members as well as the Member vendors.

Thank you to our exhibitors:

- Boyertown Publishing Co.
- Catalyst Outdoor Advertising
- Citadel Federal Credit Union
 - First Niagara Bank
 - First Priority Bank
 - Fulton Bank
- Furniture Soup, Inc.
- Independence Day Ltd.
- Janney Montgomery Scott, LLC
- L & J Cleaning Service, Inc.
- Lords & Ladies Salon
- McCormick Chiropractic
- Montgomery County Community College
 - Patient First
- Pottstown Area Rapid Transit, Inc. (PART)
 - Pottstown School District (PEAK)
- Reading Health Physician Network, Family Medicine
 - Pottstown Rotary Club
- Sanatoga Water Conditioning, Inc.
 - Schultz Technology
 - Sign Trade Pro
 - The Victory Bank
 - Tompkins Vist Bank
- Tri County Area Federal Credit Union
- Wrigley's Business Products and Services

Thank you to our Members who donated food and beverages:

- Copperfield Inn at Lakeside
- Brookside Country Club
- McDonald's – Pottstown
 - Moyer's Catering
- RiverCrest Golf Club & Preserve
- Grumpy's Handcarved Sandwiches
 - Bause Catered Events
- Connections on High, Inc.
 - Lily's Grill
- Baird's Catering LLC

Thank you to the Members who donated wreaths:

- Artemis Design, Inc.
- Barbara A. Akins, CPA
- Dentler's Dog Training, LLC
- Foundation for Pottstown Education
- John Middleton, an Altria Company
 - L&J Cleaning
- Lewis Environmental, Inc.
- Montgomery County Community College
 - O'Donnell, Weiss & Mattei, P.C.
 - National Penn
- Pottstown Memorial Medical Center
 - Sealstrip Corporation
 - The Victory Bank



Independence Day Ltd. Queens enjoyed the event: Mandy Kalil, Boyertown Area Senior High School; Sky Moore, Spring-Ford Senior High School; Dyani Hairston, Pottsgrove High School; MarDaije Pearson, Pottstown Senior High School and Chandler Kalitsi, Owen J. Roberts High School.



Deb Werner, Reflections Hair Designs, left, is presented with PEAK basket raffle prize, by Valerie Jackson, center, and Jane Bennett, right, PEAK.

THANK YOU TO OUR SPONSORS:



Maria Daloisio, left, and Eve McConlogue, right greet fellow Members at the First Niagara table.



Jonathan Colon and Ruthann Trate, Reading Health Physicians Network, are ready to greet fellow Chamber Members at the expo.

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MAKE NETWORKING YOUR NEW YEAR'S RESOLUTION

R₃ Relationships Revitalize Referrals

The New Year is a time we reflect on positive changes we want to make in our lives. Some people are concentrated on losing weight and eating healthy for their personal goals. The New Year is also a time to look at your professional goals to keep your business moving forward. Make networking your New Year's resolution. A great opportunity for networking is our R₃ (Relationships Revitalize Referrals) group.

R₃ is a relatively new group that began meeting in the Fall of 2015 and consists of just 30 Members maximum. The program is designed to bring together business representatives from non-competing industries to share observations on potential business opportunities for business the general public may not be aware of.

The R₃ group meets every Tuesday from 8 to 9 AM at the Chamber Office, 152 East High Street, Suite 360, Pottstown.

Meeting format:

- Each member gets 30 seconds to explain their business, ideal client, and how the group can assist them.
- Members have time to share referrals, testimonials, thank you's, and request for one-on-ones.
- Chamber Announcements
- Revitalization Updates
- Business Spotlight – a member is able to give an in-depth presentation about their business and services
- After the meeting adjourns, members are encouraged to network, follow-up with fellow members, or schedule additional one-on-one time.

R₃ is only open to Chamber Members and includes an annual investment of \$120 (non-refundable). This is in addition to Chamber Membership dues.

If you don't see your industry on our list, we invite you to become a member of this group.

To become a member, prospective members must complete an application. Guests may attend one meeting, at no charge, before requesting R₃ membership. Please contact Eileen at 610.326.2900 or eileen@tricityareachamber.com for more information or to obtain the R₃ application.

R₃ COMPANIES AND INDUSTRIES

Barbara A. Akins, CPA, Accountants / CPAs

Baird's Catering LLC, Caterers / Banquet Servers

CEDARVILLE Engineering Group, LLC, Engineers - Civil / Environmental / Mechanical / Municipal

Wrigley's Business Products & Services, Office Equipment / Furniture / Supplies

Czarstar / Kriebel Security, Burglar and Fire Alarms / Security Systems

JC Outdoors, Landscaping and Lawn Care Services

TriCounty Area Chamber of Commerce, Chamber of Commerce

Schultz Technology, Computer Consultants / Support Services

Yucha Chiropractic & Massage, Chiropractors

Good Contracting LLC, General Contractors

Sound Marketing Resources/Hold Time Advantage, Advertising Agencies

The Victory Bank, Banks / Credit Unions

Wells, Hoffman, Holloway and Medevsky, LLP, Attorneys

Weigner Insurance and Financial Services, Insurance Companies

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

Cisick and Nester Insurance and Financial Services, Insurance Companies

Furniture Soup, Inc., Office Equipment / Furniture / Supplies

Tri County Area Federal Credit Union, Banks / Credit Unions

Seidel Planning & Design, Ltd., Landscape Architecture

TideWater Mortgage Services, Inc., Mortgage Companies

Keller Williams Realty Group, Real Estate - Residential

Reflections Hair Design Salon, Salons - Hair / Nail and Skin Care / Tanning

WrightBrain Design, LLC, Graphic Design

JT's Gourmet Delivery LLC, Food Products - Specialty

Don't see your category represented? Join R₃ to create relationships that will revitalize your referrals!

*Please note, those listed above having the same category have agreed, during the participation in this group, to focus on one specific product line in their company.

NOVEMBER BUSINESS CARD EXCHANGE



Chamber Members enjoyed networking and festive decorations during the November Business Card Exchange at The Victory Bank.

During the November Business Card Exchange, Chamber Members enjoyed networking at The Victory Bank in Limerick. The bank was all decked out in holiday decorations and Jeremy Fanucci performed songs on the baby grand piano.

Sponsored by:



WOW - WOMEN OF THE WORKFORCE



THE NEXT WOW LUNCHEON:

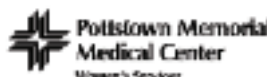
- **Wednesday, February 10**
- **11 AM to 1:30 PM**
- **Gianni's Catering and Event**

Venue: 1445 E. Schuylkill Rd., Pottstown, 19465

Join us for "Smart Networking...Secrets Revealed" presented by Kimberle Levin, CEO/KLC Inc. Kimberle was a panelist at the Tri-County Area Women's Roundtable in 2014 and hosted a WOW luncheon workshop in April 2015. This networking event will feature some fun-filled and interactive workshop activities.

\$26 per Member (prepaid by 2/5); \$32 per Member (invoiced or after 2/5); \$35 per non-member

Sponsored by:



WOW Luncheon Sponsors (Back Row, left to right): Vicki Kriczky, Frederick Living and Deb Bennis, Pottstown Memorial Medical Center and Passion to Paycheck speakers (front row, left to right): Christine Elliott, Whitegate Contracting Co., Stacy Gerhart, Mary Kay and Tracy McKay, Artemis Design Inc.

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LEADERSHIP TRI-COUNTY

LEADERSHIP UPDATE – DECEMBER

The Leadership Tri-County Class of 2016's December Session focused on Leadership Development.

The class spent the day at the Chamber Office learning more about different leadership development roles from professionals in the tri-county area. Here is the recap of the presentations:

Heather Chandler, President of **Sealstrip Corporation**, discussed Generational Differences. She explained the challenges that businesses face today in managing diverse generations (Baby Boomers, Generation Xers, and Millennials) to effectively work together.

Peg Calvario, **Peg Calvario Coaching & Consulting, LLC**, held a goal setting session for the class. The class set some personal goals to accomplish during the remaining months of the leadership program.

Dr. Myra Forrest, former Executive Director, **Foundation for Pottstown Education**, presented on Fundraising and Board Commitment. The class learned the importance of building relationships with prospective donors and how to strike a proper balance of "head" and "heart."

In addition, nonprofits seeking to fill board positions were invited to present to the class. One of the requirements for graduation from the program is to select and agree to serve on the board of a local non-profit organization if elected. 11 Nonprofits had the opportunity to share their board openings with the class during their presentations.

The class ended their day by traveling to the **Pottstown Salvation Army**. At the Salvation Army, the class gave back to the community by packing food bags for Christmas Dinners and bags for toy donations.



Leadership TRI-COUNTY

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

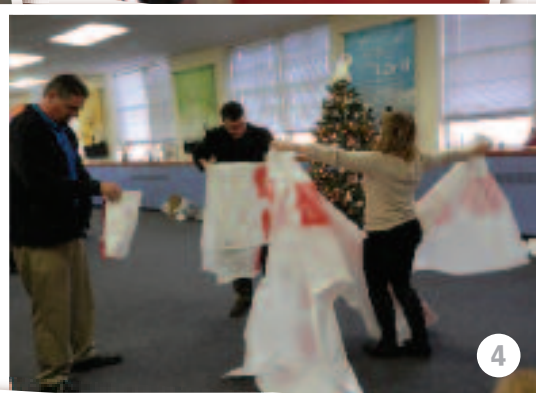


1: The Leadership Class with Peg Calvario, Peg Calvario, LLC, after completing their Goal Setting Exercise.

2: Dr. Myra Forrest, former director of Foundation for Pottstown Education, presenting to the class on Fundraising and Board Commitment.

3: Rod Farmer, Friends of the Daniel Boone Homestead, one of 11 non-profit Chamber Members, who presented on their open Board positions.

4&5: Leadership Class members at the Pottstown Salvation Army preparing food bags for Christmas Meals and bags for toy donations.



Meet the Class



Larry Fazio

Lawrence (Larry) Fazio, Production Support at John Middleton Co., an Altria Company, has worked in the tri-county area for 26 years. His family includes Kathy Stec and his special interests include Harley Davidson Motorcycles.

Larry is a graduate of Bishop Kendrick High School. His personal business philosophy is that *Anyone who waits for someone else to make a change automatically becomes the follower (Peyton Manning)*. His business role model includes Kevin Keohane, Shift Leader at John Middleton Co.

While participating in the Leadership Tri-County program, Larry is most looking forward to having a better understanding of how businesses interact with the community.



Robin McMonagle

Robin McMonagle is the Director of Rehabilitation/Occupational Health at Pottstown Memorial Medical Center. She is married to her husband, Joe, and has a son, Adam. She has worked in the tri-county area for 28 years. Her special interests include: hiking (she recently climbed several 14,000 foot mountains in Colorado), cycling, photography, leadership coaching, and she is a retired distance runner. Robin's business role model is Howard Schultz, CEO of Starbucks. She admires that he leads by compassion for and commitment to his customers and staff.

Robin received her Bachelors of Science in Physical Therapy from Temple University and her Masters of Arts in Organizational Leadership from Immaculata University. Her personal business philosophy is *focusing on doing the right thing for the right reasons*. She believes this has assisted her with problem solving, guided her decision making, and enabled her to see opportunities in new ways. Remembering what is important each day helps her to stay grounded, present, and focused so she can take care of helping the people who are taking care of the hospital's patients.

At the Chamber, Robin has served on the Worksite Wellness Committee and the Women of the Workforce Committee. Her company has also sponsored and hosted a number of events in support of the Chamber. She feels it is important to participate in the Leadership Tri-County program because it can be very easy to get tunnel vision and focus only on the day to day tasks of our jobs. The program is providing leaders within the business community the opportunity to become more familiar, engaged, and ultimately involved in other sectors of our community that they may not have been exposed to otherwise.

Robin is most looking forward to applying what she has already learned (having studied *Leadership* for a number of years) to other industries and businesses. She is looking forward to what the program will expose her to, that she may not have been familiar with or aware of in the community. After only a few classes, she feels that she is part of a new and different team with her classmates. She believes it's interesting to see and hear about the experiences of others.

The Leadership Tri-County Class of 2016 is sponsored by:

John Middleton
an Altria Company

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



January 2015 Legislative Coffee, from L to R: Congressman Ryan Costello, Rep. Ryan MacKenzie, TriCounty Chamber President Eileen Dautrich, Senator Bob Mensch, Rep. Tim Hennessey, Rep. Becky Corbin, Rep. David Maloney, Dan Kerr of Limerick Township, Glenn Ebersole of Hollenbach Construction, Inc. and Alex Rahn of Wanner Associates.

LEGISLATIVE COFFEE

Join invited legislative representatives for an informal “meet and greet” where you will have the opportunity to discuss issues that may have an impact on you or your business – the economy, state budget, taxes, just to name a few. The Legislative Coffee will take the place of a normal Pro Business Council meeting.

- **Monday, January 25**
- **8:30 – 9:30 AM**
- **Chamber Office, 152 E. High St., Suite 360, Pottstown, 19464**

This event is no charge and is open to Members only. Please register at tricountyareachamber.com or by calling 610.326.2900.



Boyertown Area Progress Dinner

Wednesday, January 20, 2016

5-6:30 Social Hour

6:30-8:30 PM Dinner & Program

La Massaria at Bella Vista Golf Course

2901 Fagleysville Road. Gilbertsville

\$75 per Member; \$700 per Member table of 10

\$100 per Non-member;

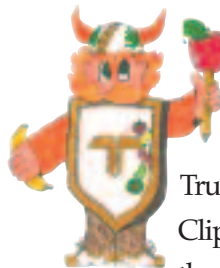
\$800 per Non-member table of 10

Register by
scanning QR
code or call
610.326.2900



WORKSITE WELLNESS

Chamber Wellness Warrior's Update



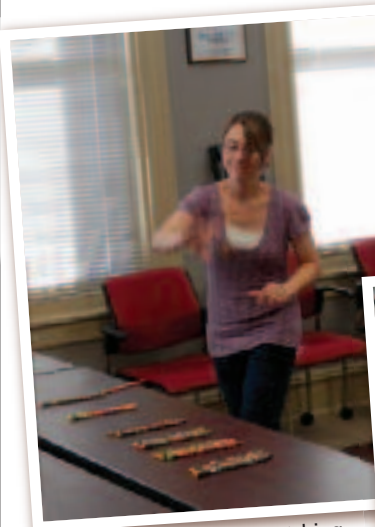
This Fall, the Chamber staff participated in a Minute to Win It competition for the TriCounty Area Worksite Wellness Initiative. The challenges included Junk in the Trunk, Pencil in the Cup, Football Toss, Balloon Balance, Clipboard Tennis and more. Jeff Dentler was the winner of the competition. The staff will be participating in another Minute to Win It competition in 2016.



Jeff masters the Pencil in the Cup challenge.



Jenn and Melissa work together during Clipboard Tennis.



Heather works on catching the pencils during the Pencil Balance challenge.



Eileen gets ready to hit the hula hoop target during the Football toss.



Kitty keeps the balloons in the air for the Balloon Balance challenge.

Chamber Member companies with 50 or fewer employees are also able to participate in this Member Benefit. For more information on how you can get involved with the worksite wellness initiative, please contact Eileen at the Chamber Office at 610.326.2900.

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MARKETING WITH THE CHAMBER

Engagement: Supporting Commerce



By Heather Tyrrell

In the last two issues of Route 422 Business Advisor, I told you about how you can get involved in Building Communities and Creating Connections with TriCounty Area Chamber of Commerce. In this article, I would like to tell you about how you can get involved with the Chamber's focus of Supporting Commerce.

Why should you focus on Supporting Commerce? Because you want to grow and succeed, make the business community even stronger and be a resource for business and consumers. Aid the Chamber in establishing our organization as a means to enhance all businesses in the tri-county region.

Grow your network, inspire the business community and influence the tri-county area's regional recognition as a premier business community. Consider the Chamber as an extension of your business.

Workforce development/Business Education Partnerships: We are forming a committee to focus on this initiative. Please contact Eileen Dautrich if you would like to join the group.

Industry Specific Roundtables: Participate in a roundtable to discuss challenges, common goals and smart practices.

Volunteer Opportunity: Build your business and contacts by volunteering on various committees: event, WOW, etc.

Ambassador Opportunity: Chamber ambassadors attend ribbon cuttings, welcome new Members at events and support other Chamber programs.

Refer Businesses: Tell your contacts about what the Chamber can do for them and encourage them to become a Chamber Member.

Part of Supporting Commerce, is letting people know you are in business and what you offer. We offer many opportunities to promote your company:

Apply for an Annual Dinner award: Receive recognition at our Annual Dinner, the biggest event of the year. See page 41 for details.

Display Your Chamber logo: Let your customers and potential customers know you are a Member of TriCounty Area Chamber of Commerce by using your logo in your marketing materials and email signature. If you do not already have the logo, you can email me and I will send it to you: heather@tricityareachamber.com. Remember to display your membership plaque and 2016 chamber window decal at your business.

Practice Your ABCs: You can practice your ABCs (Always Buy Chamber) by offering a Member to Member deal through the Hot Deals on our website or using our online Business Directory at www.tricityareachamber.com.

Exhibit at the B2B Expo: Plan to be a vendor for our 2016 Business Card Exchange/Business to Business Expo.

If you have any questions about how you can get involved with the Chamber's Supporting Commerce focus, call 610.326.2900 or email me, heather@tricityareachamber.com.

Social Media Marketing Seminar

On December 14, the Chamber and TriCounty Community Network (TCN) hosted a social media marketing seminar at the Chamber Office. Career Fulfillment Expert Adrean Turner, also known as "Coach Adrean," led the seminar and talked to attendees about how to use the best tools for their businesses. She shared advice about creating a mission statement for each social media platform, creating a social media audit and content plan and creating/improving profiles.

The Chamber would like to thank Adrean for sharing her social media tips and TCN for partnering with us on event.



From left to right: Ashley Boyer and Holly Parker, TriCounty Community Network, with speaker Adrean Turner, Career Fulfillment Expert

Sponsored by:



TRICOUNTY AREA
CHAMBER OF COMMERCE



JOB POSTINGS

Looking to Fill a Position?

The Job Postings and Resume Service helps Members that are looking to fill a position by saving them **time** and **money**.

How to Post Your Job Opening

Companies who have posted Job Openings will be featured in a weekly email and in the *Route 422 Business Advisor*.

Members: It's easy to post your Job Openings!

- Login to Members Only on the Chamber website and click the "Jobs" tab on the left side module.
- Click "Add New Job Posting," fill in the description.
- Preview your posting by clicking "Preview" on the bottom of the page.
- Click the red "Save & Exit" button on the bottom to finalize your posting.

Looking for Qualified Individuals?

Information from resumes the Chamber has received are announced at Membership Breakfasts and summarized in the *Route 422 Business Advisor*.

Members: Stop by at the office anytime to review the resumes we have on file that have been sent to us by those looking for work.

This month's resume includes: **Event Planning/Management; Teaching/Education; Professional Cleaning Services**

Know someone looking for a job?

1. Have them send their resume to Melissa at melissa@tricityareachamber.com.
2. They can also go to the Chamber's website and view Chamber Members who currently have positions available at their company. Chamber Members currently with job openings:
 - **Boyetown Oil and Propane** – Service Dispatcher
 - **Family Services of Montgomery County** – Program Coordinator (Foster Grandparent Program)
 - **Diamond Credit Union** – Full-time Teller
 - **YWCA Tri-County Area** – Accounting Associate; Development Director

January Membership Breakfast Top 7 Secrets of Success in Sales/Business Development

Presented by Lisa Peskin, Founder & CEO, Business Development University

January 14, 2016 7-9 AM
The SunnyBrook Ballroom



Scan the QR
code to register
or for more
information!



\$26 per Member (prepaid by 1/8)
\$32 per Member (after 1/8 or invoiced)
\$50 per Non-member

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



Thank you for your Voluntary Contributions

Voluntary Contributors invest in the Chamber monetarily above their membership fee enabling the Chamber to offer additional services and benefits to all of our Members. The Chamber would like to thank the following Members for their contributions.

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Chamber Member Window Decals

FEATURED MEMBER BENEFIT OF THE MONTH

Keep an eye out – 2016 Chamber Member decals are on their way! You should be receiving your decal in the mail over the next few weeks. Make sure to display it as soon as possible to let your customers know that you are a Chamber Member and support your local community.



Let us know when you have put up your new decal and we will stop by and take a picture. We will post the photo in the *Route 422 Business Advisor*, on our social media sites, and on the Chamber's website. You can also snap a photo of your decal and send it to Melissa at melissa@tricityareachamber.com.

Continue to show your commitment to your community by shopping local and being on the lookout for other Chamber Member Decals. Don't forget that our online business directory – tricityareachamber.com – contains a full up-to-date list of over 450 local businesses to meet your personal and professional needs!

RIBBON CUTTINGS

Dynamic Physical Therapy, North End Shopping Center, 1300 N. Charlotte St., Suite 14A, Pottstown, PA 19464



Paradise Donuts, 2170 E. High St., Pottstown, PA 19464



The Swamp Door Antiques & Curiosities LLC, 2030 Swamp Pike, Gilbertsville, PA 19525



Potts & Penn Family Diner, 74 E. High St., Pottstown, PA 19464



Regional Chamber Business Card Exchange

Presented by



Thursday,
February 18, 2016
4 to 6 PM

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

EXPAND YOUR REACH and 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.

Scan this QR Code, call 610.326.2900, email kitty@tricityareachamber.com, or register online at tricityareachamber.com.



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THE LAND DEVELOPMENT PROCESS IN PENNSYLVANIA (PART 2)



LEGAL PERSPECTIVES

By Charles D. Garner, Jr., Esquire, Wolf, Baldwin & Associates, P.C.

Several months ago we began an explanation of the land development process and how to logistically begin the process. The second and final article will explain the formal process and the practical issues and limitations associated with developing land in Pennsylvania and obtaining approval to construct residential or commercial projects.

The formal process begins with the submission of a full set of Preliminary Land Development or Subdivision Plans. This is probably the most time consuming and expensive portion of the process since municipal subdivision and land development ordinances, zoning ordinances, and storm water management ordinances are becoming more and more complex.

Preliminary Plans will likely consist of between 20 and 30 sheets. Each sheet will depict certain aspects of the development, including the proposed site plan, an existing features plan, a landscaping plan, a storm water management plan, a lighting plan, a grading plan, a utilities plan, and many others. The purpose of the Preliminary Plan is to establish the layout of the site, including the number of units or size of buildings, the location of parking areas and other facilities. Preliminary Plans are important because they vest the Applicant with certain rights.

Upon submission of the Preliminary Land Development Plan, the municipality will distribute the Plan to its Planning Commission members, its governing body, and its engineering and legal consultants for purposes of review. As provided in the Municipalities Planning Code, a municipality has 90 days to review the Plan to determine whether or not the Plan satisfies the requirements of the ordinance. However, practically, in many cases 90 days is not sufficient for municipalities to complete a meaningful review and communicate a response to the Applicant.

The State Law permits the Applicant to extend the period of time for the municipality to review the Plan. Typically, once the municipality's consultants have prepared review letters with comments concerning the Plan, an Applicant will review those comments and submit a revised plan for the municipality to consider. The purpose of the revised plan is to address the comments of the municipal consultants. For large-scale projects, it is very common that there be multiple revised plans submitted until the Plan is in position to be considered for approval.

The initial review process is undertaken by the municipality's Planning Commission. Planning Commissions meet on a monthly basis and are generally advised by their planners, engineers, and attorneys. The purpose of the Planning Commission is to undertake detailed review of the Plan and make recommendations to the governing body of the municipality as to whether or not the Plan satisfies the requirements of the municipality's ordinances.

(See "Legal Perspectives" on page 53)

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Delaware River Interstate Bridge, Lambertville, NJ., courtesy of the Showmaker-Satterthwait Bridge Co.

POTTSTOWN: HEART OF IRON

Surroundings have an abiding influence on behaviors, work, family life and attitudes. Ask any of our NARI-BIE landscaping companies about their clients after a project has enhanced their property, or any of our urban builders or engineers about the effect of new buildings or shopping areas serving neighborhoods. Most of us not only have fond memories of various sites or locations our youth, but the influencers in the area where we grew up sustain us.

Hard work, unshakable ethics, and a desire to create something larger-better-more modern, describes the building industries, trades and traditions of Pottstown and the surrounding areas. From the introduction of ironworking to the area in 1716, more than a hundred iron works, foundries, rolling mills and construction companies operated in the Berks county region. The names so familiar to us include; Bird, Frick, Grace, Glasgow, Hopewell,

McIlvaine, Exeter, Eckert, Clymer, Blandon, Althouse Bloomery, Bertolet, New Pine, Sally Ann, Shearwell, Seyfert, Potts, Phoenix, Shoemaker-Satterthwait, and so many others. Slowly Bethlehem Steel took over and finally closed its doors on April 30, 1976. And a new era of building began.

Local companies manufactured iron that span rivers across the world including the Golden Gate Bridge, built arenas like the Palestra, delivered the materials for the locks of the Panama Canal, clad the iron-sided monitors of the civil war, and constructed railway stations and office buildings across the globe. The iron and steel workers from the Pottstown area built and gave all that could be expected of them over a period of 260 years.

Any exploratory visit to the Pottstown Historical Society produces reams of evidence that the construction and iron industry in the county was rolling strong until the great depression. As smaller companies were bought out by Bethlehem Steel, family-owned foundries and ironworks disappeared, as did employment. Ironworkers had to find alternate income. Out of this transition was born a healthy, and more diverse building and construction industry serving Pottstown and the vicinity. Many contracting firms are still family owned and operated, and some are represented by their second or third generations. Many of these fine family businesses are also represented by membership in NARI-BIE (Building Industries Exchange), a trade organization since 1952. Members are highly professional and deeply rooted in the community we serve.

(See "Pottstown: Heart of Iron" on page 54)



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LEGAL PERSPECTIVES

(Continued from page 51)

Presuming the Preliminary Plan has been revised to satisfy the ordinance requirements, the Planning Commission will formally vote to recommend to the governing body approval of the Preliminary Plan.

The action of Borough Council, the Board of Commissioners or Board of Supervisors would then determine whether or not the Plan is actually approved or denied. Assuming the Plan is approved, the Plan is vested with certain rights under State Law. If the Plan is denied, the owner or applicant has a right to appeal the denial to the Court of Common Pleas.

Once Preliminary Plan approval is obtained, the Applicant would prepare and submit a Final Plan, which would go through the identical process, first through the municipal Planning Commission and then through the governing body. Depending upon the nature of the project, it is not unusual for the Plan review process, from the initial submission to final approval, to last anywhere from nine months to two years. During the process, the Applicant is generally working concurrently with outside agencies, such as

PennDOT, Pennsylvania DEP and other third parties to submit applications in order to obtain needed permits and approvals.

Once the Plan has been approved by the governing body, it will be released for recording only after the applicant has provided financial security to guarantee that the public improvements depicted on the Plan are posted and developer's agreements in place. While this may seem like a lengthy process, the purpose is to insure that there is proper oversight in the development of real estate and that the site will properly function, as designed, and not negatively impact adjacent properties. Experienced legal help can make the process go much more smoothly. 📁

Charles D. Garner, Jr., Esquire is an attorney in the law firm of Wolf, Baldwin & Associates, P.C., which maintains offices in Pottstown, Reading and West Chester. He has significant experience in municipal representation, zoning and land use matters. He and the firm have other diverse experience including small business representation, municipal employment negotiation and litigation, contracts and civil litigation, and estate planning and administration. Mr. Garner can be reached at 610.323.7436 or by email to cgarner@wolfbaldwin.com.

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Profile Categories

Accounting, Investments	run date: Feb. 16 deadline: Feb. 5	Legal & Insurance	run date: March 8 deadline: Feb. 26
Engineers & Architects	run date: Feb. 23 deadline: Feb. 12	Banks & Credit Unions	run date: March 15 deadline: March 4
Health	run date: March 1 deadline: Feb. 19	Look for more Profile Categories in the February edition of the Route 422 Business Advisor !	

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POTTSTOWN: HEART OF IRON

(Continued from page 52)

It was 1939 when Amandus Moyer purchased and recycled the lumber from the defunct Sanatoga Amusement Park roller coaster. As a growing lumber supply, A.D. Moyer Lumber has endured and grown through three generations, expanding their business from Gilbertsville, to Pottstown and Birdsboro. Service to the area in lumber, construction materials and to the public in hardware supplies, the business now has six Moyer family members providing trusted products and family values along with state-of-the-art technological services in the area.



Amandus Moyer with Sanatoga Roller Coaster C. 1939

In 1865, relatives of the Oehlert family build a farmhouse home in Royersford. To this day, Oehlert Bros., Inc. occupies the same, albeit very much expanded property. On Christmas Eve of 1948, Bob Oehlert, with his nine-year-old son Jim beside him, made his first oil delivery. Since then the company has dedicated their energies to maintain or stay ahead of current trends. Oehlert has grown over the three generations to be the local Energy Experts™ in fuel oil technologies. Oehlert Bros. covers Limerick, Bucks County, Norristown, Oaks, Royersford, Schwenksville and Trappe. Today, Steve Oehlert is proac-

tively searching for better fuel solutions, and is dedicated to 100 percent American Fuels, bio-heat and bio-diesel and soy oil products through AMERIGreen Energy, Inc. These are fuels that are audited to North American crude.

Members of NARI-BIE are full service contractors, design-build firms, architects, engineers, manufacturers, suppliers, distributors, sub-contractors, lenders, and other affiliated professionals who work in or with the construction industry. NARI-BIE members have access to the latest information in the industry through publications, educational programs, educational seminars and conferences.

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.

Always Hire a Professional! 🏠

By Victoria A. Satterthwaite, Assembly Image Management, Inc., NARI-BIE Member.

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IN AD SPENDING.
OUCH!**



MASTERING SOCIAL MEDIA

By Alyse Mitten, Owner, Interlace Communications



Ok. You haven't seen much from me in the way of promoting Facebook boosts in my column. Maybe it's because of my allegiance to print advertising where I know how many real, live people are receiving the papers. No bots there! I cringe when people say to me I spent only \$20 for 1,500 people on my boost to become fans. Really? Only 1,500 people when you could have taken the very same amount of money and advertised to 30,000 real, live people.

Well, enough of comparing notes on print verses online. I don't even have to defend that fact. You can safely figure that of the 1,500 "people" who have the opportunity to maybe click your ad, there are bots out there, about 50 percent of them that are clicking your ad, too. Well, that's only 750 fake clickers. But what if you spent \$200 for 30,000 people? That's 15,000 bots wasting not only your money but also your time and ... trust.

These bots are called fake ad clicks, also false user accounts, and they are out there creating the façade that you're getting interest to your business. Bots should really be called Brats. They are computer programs that automate tasks to create fake clicks, generate fake user accounts, inappropriate comments, and steal your content.

Bots! How can you tell?

The other day we met with a new client to discuss their Facebook activity. The business is fairly new and their Facebook page had over 2,000 fans in a region which wouldn't have produced that type of fan base in such a short period of time. I could tell without asking whether he had invested money in boosting the page. What really gave it away was the insights. Of those 2,000 fans, there was only evidence of activity from 50 percent of the fans on Facebook. The others were nothing more than bots. You can bet his boosting days are over.

So what do you do to combat this?

Well, maybe you want quantity. When meeting with a client, I explained what happens and that only 50 percent of the clicks to their page will be real, live people. He was fine with that. He just wanted the numbers to compete with others in his industry who are doing the same. Ok, so I can live with that. Then there is knowing how to set the demographic information so you are leaning towards more real, live people, instead of bots. Demographics could be a whole other column of conversation.

Good 'Old Sweat Equity!!!

I'm a firm believer in quality versus quantity and engagement with those who WANT to know about your business. It's about the messages and engagements. It's about quality, relevant content in the form of videos, photos, and words! It's about having a goal and a plan for what you are going to share with those prospects. It's about rolling up your sleeves and creating real engagement with real, live people.

Is it bots or not bots? That's your decision. 🗑️

Alyse Mitten and the team of Interlace Communications offer advice and assistance with online and print advertising for small to mid-size businesses. Interested in sending the right message to your current and future clients, see Interlace Communications for all your needs.
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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

Young Professionals Networking Event with the Phoenixville Jaycees – January 5

The Phoenixville Chamber and the Jaycees have worked together to form a Young Professional Networking Group in the Phoenixville Area. This event series has been formed for business minded people aged 21 to 40 to gather in a relaxed atmosphere to network with like-minded individuals.

Join us to mix and mingle with other young professionals. Refreshments will be provided with a cash bar!
Time: 6:00pm; Cost: free!; Location: Molly Maguire's Irish Restaurant & Pub, 197 Bridge Street, Phoenixville, PA 19460

January Membership Luncheon – January 12

Start the new year off right: with the Chamber! Join us for the first membership meeting of 2016, for lunch, networking, and a fresh start after the hectic holiday season.

The location of the event is yet to be determined, but will be announced soon. Make certain to save the date!

Time: 11:30 - 1:15pm

Location: tbd

Ribbon-Cutting for The Design Grove – January 13

The Design Grove is growing, and we're going to celebrate it with a ribbon-cutting!

In honor of their upcoming expansion, the Phoenixville Regional Chamber of Commerce will be holding a ribbon-cutting to inaugurate the expanded Design Grove. Come and join us as we escape the wintry weather and enjoy one of the area's premier sources of home decor.

Time: 6:30pm; Cost: free; Location: The Design Grove - 215 Church Street, Phoenixville, PA



Charity Event a Smash!

The Chamber's Annual Charity Gala at the Phoenixville Country Club in November was a major success, and we could not be more proud of the event. At this time we'd like to thank everyone who contributed their time, talent, and funds to make it what it is; particularly we'd like to thank the Chamber's Event Committee and the staff and volunteers at The House. Thanks to them, our community, and our members, the Chamber was able to donate \$6500 to The House at our December Membership Meeting. The House will now be more easily able to continue their important work for the area's homeless and low-income single women, and the Chamber will be able to continue their work strengthening the community.

We hope to make next year's event even better, as we continue to do our best to enhance our region!

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!

UPCOMING EVENTS

January 21, 2016 – Chamber Annual Lunch



Tom Burgoyne,
The Phillie Phanatic's
Best Friend

11:00am – 1:30pm
Loft at Landis Creek,
765 N Lewis Rd, Royersford

Join us as we kick off 2016 with a real "Philly" style event at the Loft at Landis Creek with guest speaker Tom Burgoyne, The Phillie Phanatic's Best Friend.

11:00am – 1:30pm
Sponsorships are still available for this event. Contact the chamber office for more information.

Annual Lunch in Real Philly Style!

The Chamber is kicking off 2016 in true "Philly style" with Tom Burgoyne who has been performing as the Phillie Phanatic for twenty-five years. A St. Joseph's Prep and Drexel University graduate, Tom first donned the Phanatic costume in 1989 after answering an anonymous want-ad in the Philadelphia Inquirer. Tom, a certifiable sports nut, won over a panel of judges with his audition in the Phanatic costume, in addition to showing the judges his collection of newspaper clippings showing him on top of statues during Phillies and 76ers victory parades and at other sporting events throughout Philadelphia.

Working as a backup to David Raymond (the first Phanatic performer) for five years, Tom handled many of the Phanatic's promotional appearances until the 1994 season when he took over all game day duties. Since then, Tom has travelled across the country and around the world bringing the Phanatic's special brand of humor to sports fans everywhere. His international travels have taken him to Japan, Europe, Australia, South America, Mexico and Canada.

He has co-authored two books about the Phillies, *More Than Beards, Bellies and Biceps – The Story of the 1993 Philadelphia Phillies (and the Phillie Phanatic, Too)* (Sports Publishing, Inc.) and *Movin' On Up* (Middle Atlantic Press). He also has written a series of eleven children's books, chronicling the adventures of the Phillie Phanatic and has started a reading and literacy program in the Philadelphia area called "Be A Phanatic About Reading". He wrote and directed three children's videos, *Channel Surfin' Phanatic*, *The Phillie Phanatic Goes Hollywood* and *Time Travelin' Phanatic*.

Come meet Tom and find out what the chamber has in store for 2016!! Registrations are now open online.

February 4, 2016 - Chamber Mixer

Phoenix Rehab & Health Service
780 Main Street, Suite 1, Royersford
5:00pm - 7:00pm

February 11, 2016 – February Member Luncheon

11:30am – 1:00pm
Cutillos Restaurant, 2688 E High St, Sanatoga
Speaker Mark Steinke; Wearing Too Many Hats

February 19, 2016 – Regional Chamber Event

11:30am – 1:00pm
Copperfield Inn at Lakeside,
594 W Ridge Pike, Limerick
Multi-Chamber Business Card Exchange

March 30, 2016 – B2B Expo

11:00am – 2:00pm
Pope John Paul High School,
181 Rittenhouse Rd, Royersford
Speaker Mark Steinke; Wearing Too Many Hats

April 7, 2016

Save the Date

Women in Networking Fashion Show

Brookside Country Club

Start Planning for the 2016 Business to Business Expo



Featuring a Keynote by Dr. G. Terry Madonna

The Spring-Ford Chamber of Commerce 2016 Business -to-Business Expo will be held on Wednesday, March 30th 2016 at the Pope John Paul II High School in Royersford from 11:30am - 2:00pm. This year the chamber is proud to announce that they will be hosting Dr. G. Terry Madonna as their Keynote Speaker, he will be discussing the "2016 Presidential Election: At the Starting Gate—Prospects and Possibilities". Dr. G. Terry Madonna is a nationally recognized political pollster and commentator, and then in the afternoon they are excited to have Gene Marks, Columnist, Author and Business Owner to inform business owners of the latest sales and marketing techniques for small businesses. Both speakers as well as admission to the event are FREE OF CHARGE and lunch will be provided by the vendors in their "Taste of Limerick"!! **MARK YOUR CALENDARS, AN EVENT NOT TO BE MISSED.**

Sponsorships and vendor signups are now available on the chamber website at www.springfordchamber.com. Early bird discount ends on January 15, 2016.

Limerick Community Day Business Expo Raises Parks & Rec Funds

By Gail Wellington

Limerick Community Day 2015 was a big success for the Chamber and the Parks and Rec committee. The pavilion and tents for the Business Expo were filled to capacity and the vendors had the opportunity to talk to many customers and prospects. Everyone was pleased with the large crowds that nearly filled the available parking. Attendance this year was estimated at 3000. As in other years, there were lots of give-away items, candy and balloons and many chances to win a raffle prize.

Limerick Community Day helps raise money to support Limerick's Parks and Recreation facilities and activities which makes it more than just a marketing opportunity. It is a way to give back to the community in which we live, work and/or play. The funds are key in supporting continued improvements of current playground structures and parks, as well as offering programs, camps, and events at little or no cost to the community. This year's Expo raised \$12,951.73 for Limerick Parks and Rec.

Special thanks to the sponsors for 2015: Exelon Generating Station, Oehlert Brothers, Home Heating and Cooling, Philadelphia Premium Outlets, Rothman Institute and Rental World. Also many thanks go to those Chamber members who helped with planning, set-up and logistics and to the Pope John Paul II boys' soccer team who assisted with break down.



Photos from Spring-Ford Chamber Holiday Breakfast at Spring-Ford High School



Entertained by the Spring-Ford Choir.



REGIONAL CHAMBER ROUNDUP



PERKIOMEN VALLEY CHAMBER OF COMMERCE

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

Creating opportunities for members to connect with business professionals, mentors, and potential customers, the Chamber helps members improve business and create a thriving community for themselves and their employees in which 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.

For more information, contact Executive Director, Renee Blomstrom, 610.489.6660, renee@PVchamber.net. OR, visit the Chamber website: www.PVchamber.net.

UPCOMING EVENTS

January 26, 2016 – PV WIN Dinner at Kinetic Physical Therapy

Kinetics Physical Therapy, located in the Providence Town Center will host a dinner party and margarita tasting catered by Margarita's Restaurant. All ladies of the PV Chamber and guests are invited to attend this fun and educational networking event. Visit PV Chamber Website www.PVchamber.net for details.

January 28, 2016 - Business Owner Roundtable

The PV Chamber welcomes **business owners and key decision makers** to participate in peer-to-peer discussions that drive solutions for important business issue. **Copperfield Inn at Lakeside**, 594 W. Ridge Pike, Limerick. Time: 11:30 a.m. - 1 p.m. Cost: \$25/pp. Registration/details www.PVchamber.net or call 610-489-6660.

February 18, 2015 – Regional Five-Chamber Mixer

Expand your REACH and enjoy an evening of refreshments and networking with fellow Chamber Members. Participating Chambers of Commerce are Perkiomen Valley, Phoenixville Regional, Spring Ford, Upper Perkiomen Valley, and TriCounty Area. Thanks to the generosity of Title Sponsor, **Exelon**, this is a FREE event! **Copperfield Inn at Lakeside**, 594 W. Ridge Pike, Limerick. **Time: 4-6pm**. RSVP by 2/11/16: info@PVchamber.net or 610-489-6660.

SAVE THE DATES:

March 22, 2016 – PV Chamber Annual Meeting

April 14, 2016 – PVCC Business Expo at Dow

Visit the Chamber website for a complete list of upcoming events! www.PVchamber.net

FEATURED EVENT

PV Stars Best of the Valley 2nd Annual Awards Gala February 11, 2016 RiverCrest Golf Club & Preserve 5:30 PM – 8:30 PM

The 2nd Annual PV Stars Gala will recognize businesses and individuals making a positive impact on life in the Perkiomen Valley. Leaders from **Montgomery, Northeast Chester and Southern Berks Counties** will gather for an evening filled with networking, food, drinks, music, exhibitor showcase and awards ceremony. Keynote address presented by Kevin Reilly, Former Eagles Football player, cancer survivor and amputee, motivational speaker. Event sponsorships range from \$100 to \$3,500. To discuss sponsorship opportunities or create a custom package, contact Renee Blomstrom at 610-489-7822.

Congratulations to the top three finalist in each category!

Small Business (1-25 employees) of the Year: Keenan, Ciccitto & Associates, Kelly Insurance Group, Patriot Pest

Medium Business (26-50 employees) of the Year: Kriebel/CzarStar Security, Merrymead Farm, The Victory Bank

Large Business (51+ employees) of the Year: Brandywine Senior Living at Upper Providence, Rockland Immunochemicals, Wegmans Food Markets

Business Star of the Year: David Akers, LMS Solutions; Catherine Gear, Signal 88 Security; Julie Brufke Wenger, Phoenix Tax Consultants

Non-Profit Organization of the Year: Mom's House, Perkiomen Valley Youth Basketball, Spring Valley YMCA

Humanitarian of the Year: Steve Rock, Dutch Schrap, Howard Scott

Distinguished Service Person of the Year: Zenon Janicki, Collegeville Fire; S. Christian Nascimento, Methacton School Board; Craig Markle, Worcester Fire Department

PV Chamber Member of the Year: Kip Bilo, Kriebel/CzarStar Security; Judy Kehr, The Eye Shoppe; David Maris, Marco Motors

Emerging Business of the Year: Collegeville Yoga Bar; Coval & Associates CPA; Evolutionary Home Design

Winners will be revealed at the PV Stars Awards Gala on February 11, 2016.

Visit www.PVchamber.net for event details, including sponsorship opportunities and to purchase tickets

POST-EVENT

THANK YOU ATTENDEES AND SPONSORS OF THE PVCC ANNUAL HOLIDAY MIXER!

170 members and honored guests networked at the PV Chamber's Annual Holiday Mixer on December 9th at Spring Ford Country Club. This long-standing celebration celebrates honored guests who are dedicated to serving the Perkiomen Valley region every day throughout the year. The PV Chamber extends its sincere appreciation to all businesses that donated items for the silent auction and raffles, as well as our generous sponsors:

Platinum Sponsor: TR Insurance

Gold Sponsor: Kreider Health Solutions

Silver Sponsors: Brandywine Senior Living at Upper Providence, Gorski Constructioneering, Patrick J. Kelly Insurance, LMS Solutions, Madison Providence and Phoenixville Hospital

Bronze Sponsors: David McSurdy, Sarah Pavlow & Staff; The Smile Specialists; Keenan, Ciccitto & Associates; Kriebel Security/Czar Star Security, PECO Energy, Phoenixville Federal Bank & Trust, Pine Run Construction; TD Bank, and XPO Business Equipment



Holiday Party Title Sponsor, TR Insurance



PVCC appreciates the member businesses that generously donated to the silent auction and raffle tables!

PV Stars

Best of the Valley

2ND ANNUAL AWARDS GALA

Feb. 11th, 2016

Rivercrest Country Club

5:30 pm - 8:30 pm

GUEST SPEAKER
KEVIN REILLY
FORMER EAGLES NFL PLAYER

Sponsors include

Visit www.PVchamber.net
for sponsorship opportunities,
or to purchase tickets.



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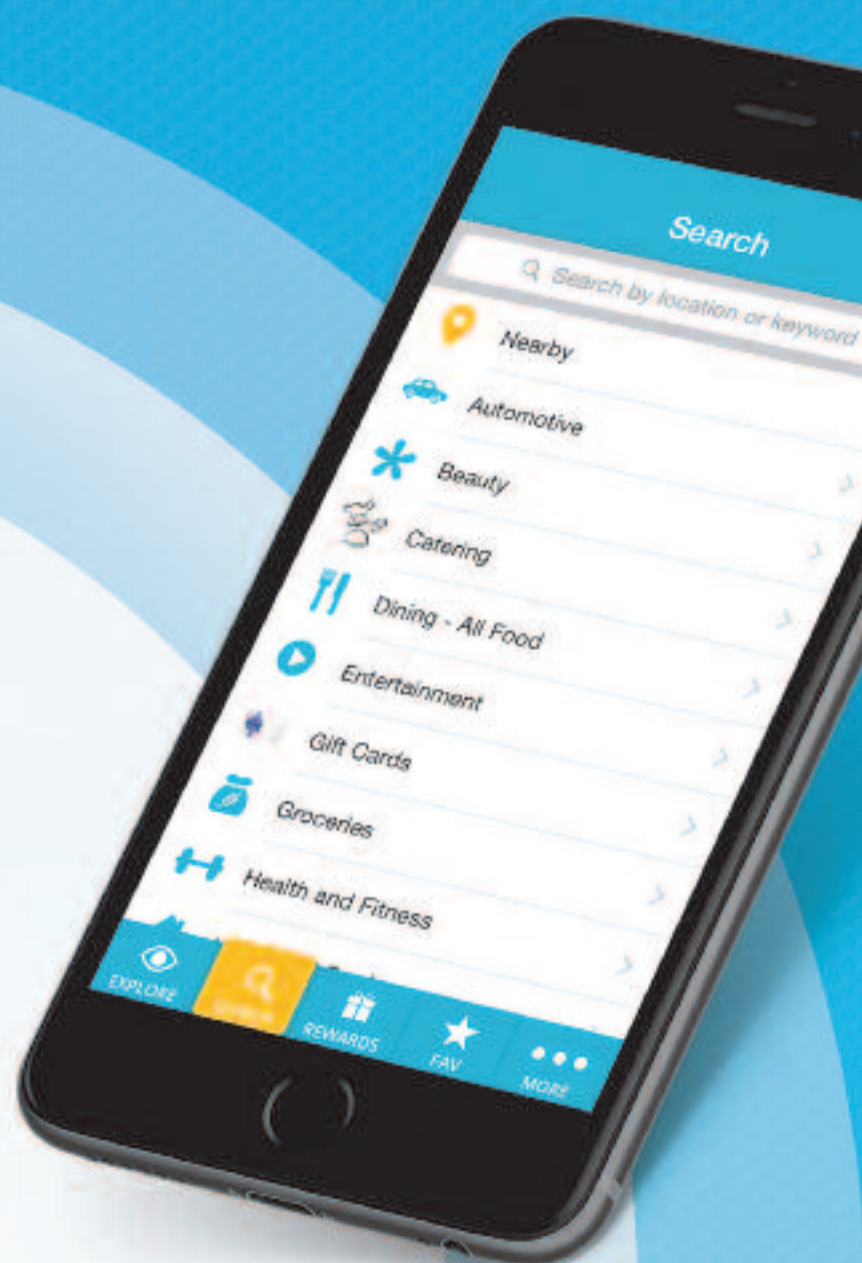
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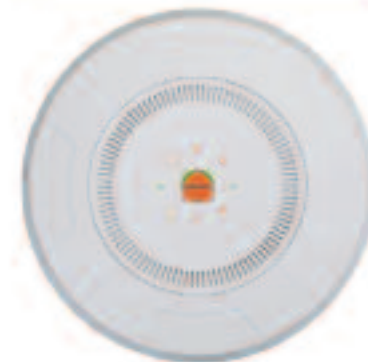
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a family unit. So if
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1, you probably have
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