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6

Cover Story: *Merra Lee Moffitt, Wealth Strategist with Good Life Financial Group, stands out among her peers with her commitment to expanding her network of professionals and resources to provide the most suitable financial strategies for her clients.*



12: Time to hit the links! Check out some of the area's best public golf courses.



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... AND MORE!

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What a tremendous feeling it has been over the last year to be part of the driving construction and development industry throughout our area. Earth Engineering Incorporated (EEI) has experienced tremendous growth over the last year due to the increasing demand for our geotechnical engineering and construction inspection and testing services. As many other businesses have experienced, these times can be very exciting and very challenging simultaneously.

Whatever business you are in, the level of innovative quality and service that you provide dictate the demand for your service. Therefore, the establishment of a new certification and training program, recruiting and hiring initiatives, quality assurance program, and a massive capital improvements campaign have positioned EEI for 2016 and beyond.

Although all of our programs are essential, much of our excitement has centered on the renovation and expansions that have happened over the last year and are ongoing into 2016. The first and most ambitious was the expansion and complete renovation of our soils testing laboratory at our Corporate Headquarters in East Norriton. The building was originally purchased in 2002 from the Genuardi Organization as they no longer needed their original headquarters. We made very good use of the original kitchen space for our lab for many years but it was time to step it up. One of the most challenging parts of the project was that our operating soils laboratory had to be relocated to a trailer in our parking lot during the busiest summer in the 25 year history of the firm. Everyone persevered throughout the project and late last year our new 3000 square foot laboratory space was completed. Our new laboratory is currently up and running very efficiently complete with the addition of brand new state of the art soils testing equipment.



*Ward McMasters,
P.E., President*

Our latest project involves the renovation of a much larger office space to support our Construction Testing and Inspection Division. This newly renovated space boasts a central field scheduling space complete with digital presentation of our daily schedule. The photo shows the space in final construction, one week before move in. We have one more project planned for 2016 as well that will provide a new 3000 square foot home to our Geotechnical Design Division.



All of these capital improvements only serve to better support the people of EEI. We have seen the addition of new energetic people into every division of the company which makes for a very exciting time. Our new program which focuses on an all-out commitment to training and industry certifications has created a vibrant atmosphere of learning and advancement. We will continue these programs so that we can serve our clients who put their trust in us to put the success of their projects first. That is our "Brand Promise".

During the time when all of the above was happening we also managed to create a completely new website. I invite you to visit www.earthengineering.com to explore all of the services we provide, some of the exciting projects we have worked on, and the latest news about the firm.

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Good Life Financial Group

Merra Lee Moffitt Recognized for Her Ongoing Support of Small Business Owners

Merra Lee Moffitt is not your average financial planner. Raised on a farm in Berks County, Merra Lee milked cows, fed calves, and stacked hay from the age of nine. As a product of the character-building benefits of hard work, Merra Lee grew up sharing in the challenges of operating a successful small family business. A bright student, Merra Lee cultivated an interest in personal investing right out of high school, and she went on to graduate *Magna Cum Laude* from Millersville University with a dual degree in Computer Science and Psychology.

Today, Merra Lee Moffitt, AIF®, AWMA®, CMFC®, CFP® is an Accredited Wealth Management Advisor and CERTIFIED FINANCIAL PLANNER™ Professional. Since 2002, Merra Lee has professionally dedicated herself to financial planning for families and business owners. She helps her clients build a comprehensive financial plan, while balancing short-term and long-term goals. She is a Senior Partner and Wealth Strategist with Good Life Financial Group, located at 30 Commerce Drive, Wyomissing, PA 19610. As an independent advisor, Merra Lee, along with her team, are committed to guiding clients through the wealth building and retirement planning process.

Merra Lee was honored last fall by the Northeast Berks Chamber of Commerce as their 2015 *Entrepreneur of the Year*. Merra Lee's

ongoing support for small business owners made her stand out from other nominees, according to the judges, who presented the prestigious award at their Second Annual Shining Star Award Dinner.

Merra Lee was recognized in part for producing her popular business-to-business podcast, "Passion to Thrive." "Passion to Thrive" showcases business professionals, including marketing professionals, accountants, realtors, franchise operators and many others, who share their experiences to help educate and inspire other small business owners. The weekly podcast has become a favorite of many business owners, and a great resource for networking and educating. More than 30 of Merra Lee Moffitt's interview podcasts are currently available for listening at www.Welcome2theGoodLife.com/merralee.



PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



"We discuss a variety of general business issues," Merra Lee explains, "like seasonality, how do you remain productive in your down time? Or, business financial planning at the end of the year, and how to get ready for next year's growth," she said. "We do this to give small business owners more exposure, and as a way to share their experiences with other small business owners," she said, adding that interview subjects can include a link to their podcast in their social media posts and web pages.

"We've had some very interesting guests doing some fun things in business," Merra Lee said. "For example, we just recorded a segment with Zachary Kern from The Delivery Dudes, a young 24-year-old entrepreneur. We talked about growing his business and the franchise experience. We talk about franchising because it solves a lot of the systems issues of starting a business, so you can focus on sales."

Merra Lee also mentioned Bill and Tracy Smith, owners of Ridgewood Winery, as an example of interesting guests who share their experience overcoming business challenges. "They had to change their business name right at the launch, because they found it was too similar to some other names," Merra Lee said. "That's a big thing, to change your marketing at the last minute. They are also a husband and wife working together, so we had them come back to talk about that as well."

Beyond her informative podcasts, another reason Merra Lee stands out among her peers is her ongoing commitment to expanding her network of professionals and resources, to better serve her clients. Merra Lee took the initiative to formulate dozens of new professional relationships with insurance providers over the past year, to expand her ability to provide the most suitable strategies for her clients.



Merra Lee's office is located at 30 Commerce Drive, Wyomissing, PA 19610.

"I can now offer more options, more competitive pricing and a wider variety of choices for life insurance and long-term care, as well as health or disability annuities," Merra Lee explains. "I have an additional pool of professionals that I can draw on to add to what I already know, to come up with multiple ways to manage problems. For example, if you don't qualify for long-term care because of some health issues or age issues, we've added short-term care, which is a little easier to get through."

Merra Lee believes that financial planning is about a person's values, not just their money. Her focus is on pursuing growth while managing risk and seeking to maximize your purchasing power, not simply the principal. She feels it is important to develop the appropriate retirement plan for each client's situation using techniques to manage taxes, access to money, market volatility, and adverse possibilities.

Merra Lee specializes in growth strategies for businesses. "We're in a little different business environment today than we were in last year," she said. "We're in that part of the economy now where you can really grow. A lot of my clients are trying to hire more people than they were a year ago."

(Continued on page 8)

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COVER STORY

(Continued from page 7)

Now that the unemployment rate is lower, they need to think about what are some of the benefits that they can offer to attract people to work for them, that don't cost a lot? How can they offer health insurance or a retirement plan that doesn't cost a lot?"

When asked what drives her to help small business owners, Merra Lee shared, "Our community's small business owners work long hours, strive for their families and fight for the well-being of their employees. They deserve our vigilant respect and support for providing our community with jobs and their dedication to their customers."

As an Accredited Investment Fiduciary, Merra Lee has a thorough understanding of fiduciary responsibilities. She is able to implement a prudent process into her own investment practices as well as being able to assist others in implementing proper policies and procedures.

"When you have a 401k plan for your company, you want to work with someone who is allowed to be an investment fiduciary, because it can help mitigate risk for the business owner," Moffitt said. "If something goes wrong in your plan and people

lose money in their 401k, they look to see who they can blame. Without a investment fiduciary on your plan, the business owner is sometimes out there on their own."

Merra Lee is active in several chambers of commerce, and she supports the efforts of Greater Reading Economic Partnership (GREP) and regional business organizations to bring jobs and economic activity to Berks County. "Those things help accelerate the money throughout the community," she said. "It helps to improve the prosperity of the whole community. Since my clients are business owners, I'm helping them to get more business and keep their employees working."

Merra Lee makes it a point to surround herself with business owners who give of themselves beyond their businesses by giving of their time to charities and nonprofits. Merra Lee, herself, has been part of many charitable opportunities, and she understands the challenges individuals, families and business owners face.

"Financial planning is a living document and a living process," she explains. "Every two or three years, something changes."

(Continued on page 10)



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COVER STORY

(Continued from page 8)

And even after you are retired, your spending ideas change. When formulating a financial plan, you have to look at all of the resources that exist now, and you have to look at when and how people are planning to spend their golden years, and what things they want to do, so you can strive to position yourself so that the money builds up to make those things happen," Merra Lee said.

Merra Lee has been married for over 25 years to husband Patrick, web manager of the American Institute for Chartered Property Casualty Underwriters. Having put two sons, Lyle and Alex, through college, makes college planning innately part of her specialty. Merra Lee loves to travel, and has visited over 35 countries so far, including a recent Viking River Cruise in Europe to celebrate her 25th wedding anniversary.

Business owners and individuals can use Merra Lee's knowledge to help address business and personal financial challenges and work toward identifying strategies. Her practice focuses on: Financial Planning; Personal and Business Retirement Planning; Wealth Management; College Planning Choices; Tax Reduction Planning; Retirement Income Strategies; Insurance Strategies; and Estate Planning.

Merra Lee's primary goal truly is to help the business owner succeed. Period. "If you're going to be in business the next year and the year after, somewhere in there, something's going to go wrong and you're going to need to scramble and have access to money at a time when the banks are not going to give you any, so let's build a future where you can have the stability to keep going," she said. ■

For more information, please contact: Good Life Financial Group, Phone 610.628.2055; Email: MerraLee.Moffitt@LPL.com;

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Arrowhead has a snack bar at the Pro Shop where you can get sandwiches and sodas at any time during the day. They also have a Snack Shop at the 10th hole where you can get sandwiches on the weekends or use vending machines

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Although shorter in length at 6,450 yards than its sibling, the elder statesmen **Ambassador** more than makes up for it in a classic mature design. What seems benign on the scorecard is not the case, as the routing weaves its way through massive 70-foot high hardwoods to gently rolling greens that slope from back to front. Continuously praised from both the occasional as well as the accomplished golfer, the Ambassador is a course for all ages and levels of ability. The Ambassador offers impeccably conditioned fairways and some of the smallest and smoothest putting surfaces in the region.

Ever the cordial diplomat, The Ambassador does have its own version of "golf hardball" when making a strong stand for it, including the 610-yard par five 9th hole and the 465 yard par four 13, where many a quality round has gone astray...

Ranked by *Golf Digest* at three and half stars, the Ambassador will thrill you with its natural beauty and creativity.

(Continued on page 14)

Florence McLean Owner & Operator Our 63rd Anniversary

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FOCUS ON AREA GOLF COURSES

(Continued from page 13)

LESSONS AND GOLF SHOP: Hickory Valley Golf Shop is stocked with golf balls from Titleist, Callaway, Bridgestone, Taylor Made, Precept and others. Clothing from Ashworth, Ahead, Antigua." For golf clubs, see Ping Certified" Head Golf Professional and Director of Golf Operations, Steve Holauchock for a personal fitting. Teaching golf is one of Mr. Holauchock's passions, as he has worked for *Golf Digest Magazine* in the past as an Associate Instructor throughout the country.

Hickory Valley Golf Course is located at 1921 Ludwig Road, Gilbertsville, PA 19525. For additional information, please call **610.754.7733** and visit www.hickoryvalley.com.

Spring Hollow Golf Club

Spring Hollow Golf Club, 3350 Schuylkill Road (Route 724), Spring City, is a challenging, 18-hole public Golf Course with a full-service restaurant and banquet facilities that opened in 1994 in beautiful Chester County. Spring Hollow Golf Club is truly a hidden treasure of the Tri-County Area.

The golf course was designed Architect John Thompson who created a layout that blends in the features of this one time dairy farm. The frequent elevation changes and multiple sets of tees affords players not only challenging shot selections, but also beautiful views of the surrounding area.

The Grille is the full-service restaurant at Spring Hollow. With its comfortable setting it is a great place to meet friends after work

or to have a relaxing sit-down dinner. In the warmer months, you can dine outside on the covered deck or on the patio while overlooking the golf course.

The Banquet facilities at Spring Hollow can be used for Social functions, Weddings, Business meetings, Golf Outings and many other types of events. For additional information, please call 610.948.5566.

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Nestled in western Montgomery County, Twin Ponds Golf Course is one of Pennsylvania's best kept secrets. At 5,646 yards of golf from the longest tees for a par 70, the course features seven water holes and many well-bunkered undulating greens which will challenge even the best golfers yet satisfy golfers of all abilities. The course opened in 1963 and has a course rating of 65.5, and slope rating of 111.

The Clubhouse opens daily Monday-Friday at 7am and Saturday and Sundays at 6am. Twin Ponds only accepts cash. There is an ATM on site. Specials: Monday-Friday, 7-2pm — two riders \$56; three riders for \$90; two senior riders \$50; three senior riders for \$81. Friday Afternoon Special, after 3pm — two riders \$40; three riders for \$66. Saturday/Sunday Afternoon Special, after 3pm — two riders \$50; three riders for \$81.

Twin Ponds Golf Course is located at 700 Gilbertsville Road, Gilbertsville, PA 19425. Please call for tee times at 610.369.1901, and visit www.twinpondsgolf.com. ■

FOCUS ON ENGINEERING AND ENVIRONMENTAL MANAGEMENT

Some of the Robots May Already Be Here



ENVIRONMENTAL LAW

By Mitchell Burack, Esq., Burack Environmental Law

Over the last 30 years, environmental law has morphed from a handful of new game-changing laws, into a truly complex collection of federal and state regulations, and court opinions interpreting the multitude of issues raised by business people and their lawyers.

In the beginning it was mostly about industrial air and water pollution control, sewage treatment, proper disposal of hazardous waste, and cleanup of thousands of abandoned waste disposal and recycling sites. Over time, my legal practice began to focus on property buyers, sellers and mortgage lenders, and potential strict liability for historic site contamination formerly used for manufacturing, plating, painting, degreasing, dry cleaning, and auto repairs. Tank storage laws and regulations also imposed liability for underground storage tanks at industrial facilities, gas stations, and any building storing or utilizing heating oil. These potentially onerous environmental costs fall on small businesses, large companies and developers alike.

I am also frequently involved with construction projects and the voluminous requirements applicable to building demolition [lead, asbestos and PCBs] as

well as construction stormwater permitting and post-construction stormwater management at both "clean" sites and not so clean sites. There are rules for placement of imported fill or cut and fill from on site areas. There are also OSHA rules for protection of workers during demolition and construction. Compliance issues and legal disputes frequently arise because of vague contractual language or vague comprehension of applicable regulations.

People often express worry that computers and robots will take over many of our jobs. Perhaps so. However, our bigger concern for now, should be the trending tendency to create standardized forms, protocols and contracts which promote functioning in a manner similar to the robots we are afraid of. In my personal life, this recently resulted in a bank insisting on a signature guarantee from my deceased father.

(Continued on page 16)

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FOCUS ON ENGINEERING & ENVIRONMENTAL MANAGEMENT

(Continued from page 15)

As an environmental attorney, I spend half of my time guiding clients through legal problems caused by someone's detailed generic standard contract, insufficiently detailed standard service agreement, or overly simplistic regulatory compliance requirement fact sheet. There is also the ever-present standardized "Phase I" environmental site assessment—which ostensibly leads to legal defenses if site contamination is discovered after purchase but is often implemented in a rigid manner, which reports facts but does not provide the valuable professional evaluation that every buyer (and lender) should want to have.

The take home point is that the compulsion to simplify and "codify" understandings, rules, and procedures is hard-wired in most of us. At the right time and place, this facilitates control and planning. In the resolution of environmental issues, the legal and health and safety issues typically demand a more mindful approach which accounts for the inherent uncertainty in environmental measurements and predictions, and the consequent uncertainty as to decisions by regulators and other stakeholders.

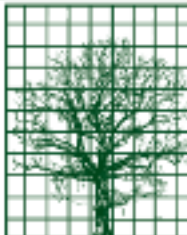
Mitchell Burack can be reached at 610.660.7790; mburack1@verizon.net.

Applied Environmental Management, Inc.

Applied Environmental Management, Inc. (AEM) is an environmental engineering and consulting firm that has been assisting business and industry with environmental issues since 1988. AEM advocates on behalf of its clients to work with state and federal regulators to achieve the best possible outcome in compliance with all applicable environmental regulatory requirements. AEM has recently relocated to 181 Bridge Street, Phoenixville, PA.

Environmental issues range considerably in scope and complexity depending on the associated technical and regulatory requirements. For these reasons it is typically advantageous for our clients to establish early and often communications with state and/or federal regulators that oversee the implementation and compliance of environmental regulations. Depending on the environmental issues being addressed, these communications may be required with multiple environmental agencies, or multiple departments within a single agency.

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AEM's experience shows that typically the earlier regulators are brought into the planning and decision-making process for a specific environmental issue the better for our clients in terms of eventual savings of both time and money. These savings would typically stem from having an early understanding of a regulator's position on important aspects of the regulatory program(s) under which the environmental conditions are being addressed instead of finding out about the regulators position at a later time when such information may result in changes to a previously selected approach.

Another often overlooked issue of environmental projects is the need for clear and effective written communications within both within the project team and specifically with regulators. Effective written communications can be challenging when the information is generated from multiple sources (e.g., geologists, engineers, scientists, risk assessors) that may be employed to address an environmental condition or multiple environmental conditions, particularly when the environmental conditions are highly complex (which many are). Work plans and reports are the primary forms of documents used to convey large amounts of data and technical

information to regulators who will be making decisions on the ultimate acceptability of the regulatory and technical approach that is being used. It is critically important that project documents concisely and accurately present the necessary information that is needed by the regulators to allow them to make necessary decisions about the project.

AEM works with its clients to optimize communications throughout implementation of an environmental project, which it considers a key aspect to achieving a successful outcome for these projects. Contact Mark Hammaker at 267.319.2258 or mhammaker@aem-inc.com if you would like further information about the concepts presented in this article.

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Ludgate Engineering prides itself on its employees. Staff who are professional, personable and keep clients informed. We use the team approach to complete all our projects, holding weekly job meetings to discuss all of our projects. This allows other staff members the knowledge to answer questions for clients if the project engineer is not available. Forget the mystery behind engineering.

(Continued on page 18)

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FOCUS ON ENGINEERING & ENVIRONMENTAL MANAGEMENT

(Continued from page 17)

Ludgate prepares client reports in layman's terms. We are engineers who pick up their phones. Our Engineers are driven to find realistic, cost-effective solutions for your projects to realize success.

Ludgate Engineering serve developers / owners, contractors, landscapers, realtors and homebuilders and banking, lending, medical, educational institutions, and redevelopment authorities for residential, commercial, institutional and industrial projects. Ludgate Engineering also offers a full line of services to municipalities. We believe that our past experience and our in-depth familiarity with the localities and the municipal regulatory processes unique to the area can be utilized to your benefit to expedite your particular plans. In site design we emphasize three goals: Ensuring your needs are met; Ensuring the project is constructible; and Ensuring the project is bankable (constructed at an affordable cost).

Ludgate Engineering provides a wide range of services for developers/owners, contractors, realtors, landscapers, homebuilders, bankers, lenders, and redevelopment authorities. For additional information, please call 610.404.7371, and visit www.ludgate-eng.com.

McCarthy Engineering Associates, Inc.

McCarthy Engineering Associates, Inc. of Berks County is a multi-disciplinary engineering, consulting, planning and environmental services firm, which provides services to industrial, commercial, healthcare, educational, governmental and residential clients in Pennsylvania and New Jersey. The firm's capabilities range from civil engineering, land development, structural design, water resource management, surveying and mapping to HVAC, mechanical engineering, plumbing design, electrical engineering and fire protection design. Owner Jim McCarthy incorporated the business in June 2000 with a vision to create a different kind of engineering firm: 15 years later, McCarthy combines the latest technologies, the most knowledgeable associates and out-of-the-box problem solving to complete client projects. The firm is recognized as a leader in the engineering field.

After the successful acquisition of N.E. Fisher and Associates last February, McCarthy offers its clients a professional team of 38 members that includes engineers, surveyors, designers and planners, many of whom have more than 30 years of individual experience in their areas of expertise.

(Continued on page 20)



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THE GOOD LIFE

By Merra Lee Moffitt, CFP®, AWMA®, CMFC®, AIF®,
Good Life Financial Group

In the lyrics of "Beautiful Boy (Darling Boy)" by the famous Lennon, he says "Life is what happens to you while you're busy making other plans." As a financial planner, it's amazingly rewarding to plan successful retirements, education, legacy and your other life goals. And it is also my job to help you mitigate for the things that might hurt those plans, like job loss, disability, business downturns, and death.

When making your financial plan for success (let's call it Plan A), we also have to address Plan B – What if life tries to derail you? How are you prepared for the common 'what ifs' that go awry in life? Let's talk about the Insurance (Plan B) that could help you successfully pursue your Financial Plan A.

If you lose your income – According to the National Bureau of Economic Research since 1854 recessions occur about every 4.7 years (56 months) and last about a year and a half. In a recession, you could lose clients, people could buy less from you or even your spouse or partner who has a steady income could lose their job. That's why many financial planners recommend 6-9 months of your spending be put aside into savings. Unless you have a recession proof business, a savings buffer is most likely the best insurance you can get.

If you get hurt or sick – For most people, the ability to earn a living is the most important asset you could have. According

to the Council for Disability Awareness, an average 35 year old has a 24% (female) and a 21% (male) chance of becoming disabled for 3 months or longer during their working career. On top of that, there's a 38% chance that the disability would last 5 years or longer. Disability insurance, or "lost income replacement," is insurance that could replace or supplement a paycheck while you're out of work from an injury or illness.

If you lose a key person – The purpose of key man insurance is to help your company survive the blow of losing an essential person who makes the business work. Your company could be the recipient of a policy that helps your company pay debt and manage while you search for a replacement. If the company is just you and replaceable employees, you don't need it, but many of my clients have partners where one is the sales and the other operations – both essential for business success. If that's you, check out key man (of course it's not just men) insurance.

(Continued on page 21)

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FOCUS ON ENGINEERING & ENVIRONMENTAL MANAGEMENT

(Continued from page 18)

This knowledge has directly resulted in highly satisfied clients and hundreds of successful projects. McCarthy recognizes that its strength is found in employees' knowledge and desire to provide a high quality service; thus, this is the strong foundation upon which the company is built.

For additional information, please call 610.373.8001 (Wyomissing), or 610.369.3190 (Boyertown); and visit www.McCarthy-Engineering.com.

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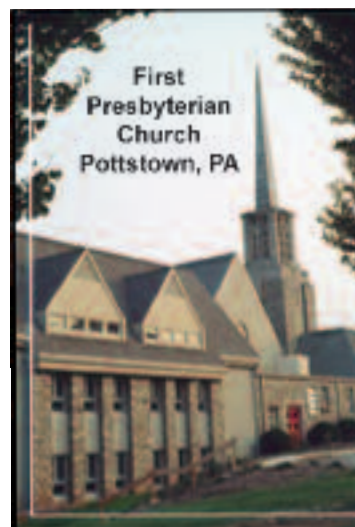
P. Richard Frantz, AIA, is a registered architect who has brought design solutions to clients throughout southeastern Pennsylvania. His proven design approach creates beautiful, functional, and efficient spaces in a range of styles from historic to contemporary. With office space located at 127 N. Hanover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

In today's times, an architect is often a problem solver. He is called upon not only

to design new buildings but also to evaluate existing construction, improve the use of existing facilities, solve difficult site problems, and adapt existing structures by designing alterations and additions. Through a network of design, engineering, and construction professionals established over a lifelong career, Mr. Frantz has the solutions to meet a wide variety of commercial and residential needs. Specialty solutions include schools, churches, and historic preservation. Core services include design, construction drawings, bid management, construction oversight, and final inspection support.

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

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THE GOOD LIFE

(Continued from page 19)

If you lose your health – The headlines are littered with both the cost of healthcare and the financial ravages to families without health insurance. A study by NerdWallet found that medical bankruptcy is the number-one cause of personal bankruptcy in the U.S. Having health insurance potentially protects not only your family's finances, but also your business's finances.

If you lose your equipment/facilities – Business insurance could help rebuild your buildings and repurchase equipment if there's a fire, flood, earthquake (yes, even here in PA) or other catastrophe that hinders your business operations.

If you need simple daily living help – Many people who have just had a parent, grandparent, or family member forced to leave their home for assisted living, come to me to see how to include these costs into their financial plan. LTC insurance may make it possible to stay at your own home as long as you can, since most of the payout tends towards paying people who are still at home.

If you can't be there – Of course the most common possibility of achieving your goals when you can't is Life Insurance. Life insurance could help your loved ones pay the mortgage, bills, or even college costs

after you're gone. It might protect your business from financial loss, liabilities, or instability. There are many possible ways to match protecting that your goals are met through life insurance. You could match the term of your insurance against the term of your goal, such as years till college. Or you can insure against the permanent need to cover estate and final expenses.

The good news is that as a business owner, there are many flexible ways to put some precautions in place for life's 'what if's' in order to protect your family and your business. Many of the options available can be made more affordable by looking into your unique needs. Also, if you or your spouse is an employee working for a small company that does not already have group benefits, there are even more affordable options. 📌

Merra Lee Moffitt, CERTIFIED FINANCIAL PLANNERTM Professional, is a Senior Partner at Good Life Financial Group, Wyomissing. She loves helping business owners pursue financial independence via their businesses. For solutions to your unique circumstances just call, click, or come by at 610-628-2055, www.Welcome2TheGoodLife.com/MerraLee, or merralee.moffitt@lpl.com.

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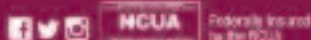


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(Continued from page 20)

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

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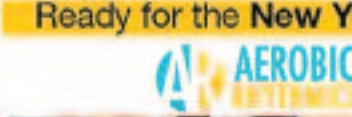
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EFFECTIVE CORPORATE COMMUNICATIONS

By Jeanette Juryea, President, QubComm

In last month's articles, *Win Over More Readers with Better Headlines*, we talked about grabbing your readers' attention in about one second.

Now let's keep their attention with scannable subheads.

Subheads are just as important as your main headline

Eight out of ten readers merely scan the largest type in the document before deciding whether to read the details. That's okay. Few people have time to read everything. So make the parts they will read count.

Construct your subheads like this:

- Make it meaningful to your reader; what's in it for him/her? (Review our March article in the Route 422 Business Advisor to learn more.)
- Turn negative words like "avoid" or "don't" into positive phrases. "You can" statements also work well. Begin with a verb if you want the reader to perform an action.

- Put the most important (key) words as close to the front as possible.
- Use complete sentences. Ending punctuation and capitalization are optional.
- Limit word count to 15. Fewer is better.

Keep subheads meaningful enough for the reader to scan through them

Product names and "important information" do not make good subheads because they don't tell the reader anything. State the benefit of the product instead of naming it. Say what's so important instead of using "important information" or "note" as your subhead.

(Continued on page 29)

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POTTSTOWN NARI-BIE I Can See Clearly Now The Snow Has Gone

It won't be long before happy homeowners revel in the sunshine and warm fresh air that the spring season brings. However, now is the time to ensure that your home's windows and skylights are in good working order and ready to welcome spring.

Proper care and maintenance of existing windows and skylights and the replacement of older models makes it possible to improve your home's energy efficiency and appearance – and best of all, helps you prepare for spring.

Clean the window and skylight glass – soak glass with clean water and mild soap to loosen dirt and debris. Use a mild, non-abrasive cleaner and a soft brush or pad to clean the glass. Immediately removing the cleaning solution with a squeegee or lint-free cloth. Never use metal scrapers or knives as they can scratch and even damage the glass.

Check all pre-finished window and skylight frames – inspect them every year before spring and look for signs of peeling, cracking and/or fading that will need re-finished. Refinish or paint as needed by following the manufacturer's guidelines. Ensure that all exterior fasteners are secure and look over all cladding and flashing making certain they are free of excessive wear and scratching. Immediately replace any damaged claddings and flashings.

For fresh air (venting) skylights, homeowners should be sure to check the mechanism that opens the sash. Open skylights (and then turn off the power if your skylight is electric) and use a clean, dry towel to wipe off the chain. Don't use cleaner or solvent. If your skylight has blinds (which improve its overall energy-efficiency), inspect those as well to ensure they're working properly.

While maintaining windows and skylights can extend their useful life, even the best-made products will eventually need replacement. If your home has older model windows and skylights, replacing them before spring with Energy Star-qualified models can help improve your home's overall energy efficiency, prevent water leaks and enhance the look of your home.

Not ready to take the DIY path? Let NARI-BIE help you find the right contractor to get the job done. Founded in 1952 as the

Business Industries Exchange, and affiliating with the National Association of the Remodeling Industry in 2012, NARI-BIE is a local not-for-profit trade association. To learn more about NARI-BIE, interested readers can visit our website at nari-bie.org or contact our office by calling 610.323.1700.

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It is the mission of NARI-BIE to bring building industry professionals together to collaborate; educate; foster working relationships; and promote member professionals to the community. NARI-BIE prides itself on being the community's trusted resource for home and building projects and services.

Join us! Members and non-members are welcome to join us at our upcoming Membership Dinner on Tuesday, April 19 at 5:30 PM at Brookside Country Club. Julie Michalak of Trending Accessibility will be speaking about their marquee produce, The European Wet Room, a curbless shower system for Universal Design, Aging in Place, and Luxury Markets. Cost is \$25 per person (not a member but want to join us – your first dinner is on us).

Already booked on April 19? Join us for our monthly Dirty Networking on Tuesday, April 26 at The Brickhouse in Pottstown! Come as you are (construction clothes are welcome!) and join us for networking as we enjoy complimentary appetizers and cash bar drinks.

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(Continued from page 27)

You can insert a new subhead every time you add a new thought or concept

Let your headline, subheads and callouts tell the complete story

In fact, it's easier to draft your document before attempting to write your headlines and subheads. The process of drafting the subheads (or mini summaries) can help you edit the overall document. You'll be able to see how to improve the flow of content, and where you've inserted too much information or gone off on an unnecessary tangent.

Tip: The first sentence of the new paragraph or thought often makes a great subhead. If it works, just pull it out, edit as needed and bold it. Do NOT repeat it in the body copy.

Use callouts to spotlight a special feature, a testimonial, or instructions for how to get started. Keep it brief. You don't have to duplicate the callout in body copy.

Your subheads should serve two purposes:

1. Each subhead summarizes an important thought.

2. Subheads work with the headline and callouts to summarize the document as a whole.

Tip: When you're done, make a second copy of your draft so you can try this. Delete all the body copy and leave only the headlines, subheads and callouts. When you read them from top to bottom, the headlines should flow like a summary of the entire document. That's how most people will read them. 🗑️

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COULD YOU WEAR IT ON A T-SHIRT?



MASTERING SOCIAL MEDIA

By Alyse Mitten, Owner, Interlace Communications

In a conversation at a Youth Leadership event with the local chamber, we were discussing social media and one of the comments shared was when posting on the internet, we should ask ourselves the question, “would you wear what we have said on a t-shirt?” What a great way to look at each message you are sharing online with that lens.

This month's column is focused on the content you are sharing on social media: how to monitor; what tools to use, and systems to follow in writing content.

One of the biggest fears business owners have about social media is negative feedback. With Facebook rolling out the Facebook Reactions, now, more than ever, business owners are more fearful of the repercussions from their fans. Wait though, they are fans, cheerleaders for your business! Why be fearful of their feedback? Frankly, I like this new feature. For instance, someone shares a sad moment and “you give them a thumbs up?” I'd rather a person be able to imply they are sad, too, and now they can. This new feature is much more of a true picture of the fan's feelings.



Another feature happening with Facebook is Facebook Messenger for businesses. In the past, there was no way of going back to a customer face-to-face and now there is. This feature provides the ability to reach out to clients who might be upset, those you need to provide follow up, or those who you want to thank. It's a great feature and one that is rolling out slowly with Facebook for everyone.

Compliance...now there's a word that used to send chills down my spine. Not anymore, our clients who have certain restrictions and couldn't be on social medias without pre-approval are now able to submit their posts knowing that systems like Erado are monitoring their posts to make certain nothing slips through. Don't know about Erado? Learn about them at www.erado.com.

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MASTERING SOCIAL MEDIA
(Continued from page 30)

Facebook provides you with all sorts of tools to monitor your social media from their analytics, Facebook ads*, and Messenger. A few apps to use include Facebook Page Manager and Facebook At Work. All these combined will help to monitor and manage your Facebook business experience.

LinkedIn recently eliminated my favorite social app called "Connected" and replaced it with "My Network." Between you and me, they are two worlds a part. Another good tool to use to help curate content for your posts, blogs, or website is "Google Alerts". These are very easy to set up and very easy to use. Go to https://www.google.com/alerts to set up an alert for your business name. See what people are saying on the internet.

Now that we know ways to monitor our posts and tools to use, let's actually tackle the content. In my Constant Contact Social Media classes, I teach a system where 50% of the posts are engaging and fun; 30% are informative; and 20% are selling. So let's plan this. You have ten posts. Of the ten posts, five are engaging, three are informative and two are sales. Let's say you have a pet store.

The five are posts like:

- 1. What is your favorite breed of dog?
- 2. How many times this week did you take a walk with your dog?
- 3. Include a picture of your pet.
- 4. Join us for an upcoming fundraiser.
- 5. What is your favorite type of fish?

The three posts are:

- 1. Do you know that flowers in your house may be poisonous to your pet?
- 2. How to care for your beta fish.
- 3. Summertime fun with your dog.

The two posts are:

- 1. How to purchase the best bed for your dog.
- 2. Sale on goldfish.

Obviously, you will mix up the type of posts.

With following a system for posting, utilizing tools for a better experience with social media and monitoring the results, you'll soon be a social media expert.

* See my article on how to properly set up your Facebook ads at www.icconnect.com

Alyse Mitten, owner of Interlace Communications, Inc. | GoMAaVA, along with her staff, provides their clients with the expertise of knowing what to say and how to say it for business success. Give them a call at 484.709.6564 or email kasey@gomaava.com



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NAME CHANGES:

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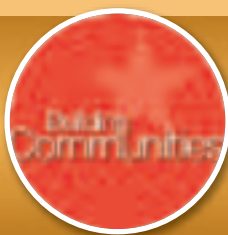
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TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Thurs., April 7
8:30 – 10 AM

Network Smarter on LinkedIn

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

As a follow-up to the previous presentation on Social Media Marketing, **Adrean Turner, "Coach Adrean"**, Career Fulfillment Expert, will focus on key strategies and actions to create a strong **LinkedIn** profile. Discover ways to maximize business opportunities to gain more clients, increase exposure and build influence within your industry. A Continental Breakfast will also be provided.

Members Only; No Charge; Reservations Required

A joint effort of TriCounty Area Chamber of Commerce and TriCounty Community Network, Inc.

Wed., April 20
11:30 AM – 1 PM

WOW Luncheon

Brookside Country Club, Prospect & Adams Sts., Pottstown, 19464

Janine Quigley, Warden, Berks County Jail, will present on **"Take Command and Capitalize on the Chaos"**. She will share her personal journey as a woman in the workforce and the challenges she faces in the jail environment. She will also discuss challenges we face every day in our workplace.

\$26 per Member (prepaid by 4/15/16); \$32 per Member (invoiced or after 4/15/16); \$35 per non-member

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

Thurs., April 21
5 – 9 PM

Annual Dinner – Celebrating & Generating Success

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

Janine Driver, New York Times Best Selling Author and Media Expert, will present **"How to Use the New Body Language to Increase Your Bottom Line!"** Uncovering the mysteries of body language – how people communicate their thoughts and feelings without saying a word – is a powerful first step toward mastering any business and social situation. *Get ready for a presentation like no other!* You will be empowered in both your professional and personal lives with your new knowledge and immediately see more successes!

\$95 per Member; \$850 per Member table of 10; \$150 per non-member

Speaker Sponsor: CODY Systems

Platinum Sponsors: Exelon; Pottstown Memorial Medical Center

Gold Sponsors: Maillie LLP; Media Fusion Technologies, Inc.; O'Donnell, Weiss & Mattei, P.C.

Silver Sponsors: Boyertown Oil and Propane; Diamond Credit Union; Hollenbach Construction, Inc.; John Middleton Co.; Montgomery County Community College; National Penn; Pottstown Area Health & Wellness Foundation; Schultz Technology; and Tompkins VIST Bank.

Patron Sponsors: Furniture Soup, Inc.; Keller Williams Realty Group; Sealstrip Corporation

Sponsorship Opportunities Available

Weds., April 27
5 – 7 PM

Progressive Business Card Exchange

Limerick Square Shopping Center, 70 Buckwalter Road, Royersford, 19468

Join us as we visit Chamber Members in the Limerick Square Shopping Center, Royersford for a progressive **NETWORKING EVENT**. Participants will begin at **American Heritage Federal Credit Union** where they will get their name tags and be welcomed with a special signature drink. They will then proceed to the **AAA** building for a short overview and then conclude the tour at **MAXOUT Strength Studio** for light refreshments and select beers from a local brewery. Bring plenty of business cards as each of the sponsors will be drawing for a door prize at their locations.

Members Only; No Charge; Reservations Appreciated

Sponsored by: AAA East Central; American Heritage Federal Credit Union; MAXOUT Strength Studio.

Thurs., April 28
11:30 AM - 1:30 PM

Take Our Daughters and Sons to Work Day Luncheon

Brookside Country Club, Prospect & Adams Sts., Pottstown, 19464

The theme of this year's event is **"Sparking AHA Moments"**. This luncheon will include presentations and engaging activities for your sons and daughters. Local Singer-Songwriter **Stephanie Grace** will be in attendance and will share "Her AHA Moment – Super Shy to Gifted Singer and Songwriter!"

Members Only; \$15 per Member; \$10 per Member child through 12 years of age; Reservation Required

Sponsored by: Diamond Credit Union; KenCrest EmployNet; Patient First; PeopleShare, Inc.; Pottstown YMCA; Reading Eagle Company; Wrigley's Business Products and Services

Sponsorship Opportunities Available

SAVE THE DATES

Fri., May 6
8 AM – 5 PM

Leadercast

Morning Star Fellowship, 100 Limekiln Road, Bechtelsville, 19505

This day long leadership development event broadcast live via simulcast from Atlanta, GA serves individuals and companies that want to become intentional about raising their standard of leadership. This year's theme **"Architects of Tomorrow"** includes a great lineup of speakers: **Steve Wozniak; Nick Saban; Rorke Denver; Kat Cole; Andy Stanley; Dr. Henry Cloud; James Brown; Chris Barez-Brown; and Host Tripp Crosby**

\$90 per Member; \$110 per non-member; Reservation Required

Presenting Sponsor: John Middleton, an Altria Company

Co-Sponsor: Pottstown Memorial Medical Center

Lunch Sponsor: Schultz Technology

Breakfast Sponsors: Tri County Area Federal Credit Union; Valley Forge Casino Resort

Additional Co-Sponsorship Opportunities available

Tues., May 17
4 – 6 PM

Business Card Exchange

Landis Creek Golf Club, 765 N. Lewis Rd., Limerick, 19468

Network with fellow Chamber members while enjoying refreshments and beverages in an outdoor setting on the new patio overlooking Landis Creek's Golf Course.

Members Only; No Charge; Reservations Appreciated

Sponsored by: Landis Creek Golf Club

Wed., May 25

Gates Open 5:30 PM

Game Time 6:35 PM

Chamber Night at the Reading Fightin' Phils

Members: Join Chamber Members at the Reading Fightin'

Phils game versus the Erie Sea Wolves. Find your tickets in the May issue of the Route 422 Business Advisor.

Sponsored by: About All Floors; Berks County Abstract Company; Chestnut Knoll; Citadel Federal Credit Union; H & H Systems, Inc.; Kulp Car Rentals; Media Fusion Technologies, Inc.; Orlando Law Offices, P.C.; Premier Orthopaedics; Brandywine Institute of Orthopaedics Division; Schultz Technology

Rain Date – Sunday, June 5, 2:05 PM

Thurs., June 9
7 – 9 AM

**Last
Membership
Breakfast of
the Program
Year!**

Membership Breakfast

Brookside Country Club, Prospect & Adams Sts., Pottstown, 19464

Join us to congratulate the **Leadership Tri-County Class of 2016** on their graduation and hear the results of their projects which they have worked on over the last 10 months on behalf of area nonprofits.

\$26 per Member (prepaid by 6/6); \$32 per Member (invoiced or after 6/6); \$50 per non-member

Sponsored by: John Middleton Co.; Schultz Technology; Wolf, Baldwin & Associates, P.C

Tues., June 28
4 – 6 PM

Business Card Exchange

The SunnyBrook Ballroom, 50 Sunnybrook Road, Pottstown, 19464

Join fellow Chamber Members for networking and hors d'oeuvres at SunnyBrook Ballroom!

Members Only; No Charge; Reservations Appreciated

Sponsored by: The SunnyBrook Ballroom

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



Scanning this
QR code will
take you to the
event's page.



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

MARCH MEMBERSHIP BREAKFAST

On March 10, Chamber Members heard about legislative programs and updates at our Membership Breakfast at Copperfield Inn at Lakeside, Limerick.

Glenn Ebersole, Hollenbach Construction, Inc. and TCACC Board Member and Pro Business Co-Chair, introduced **Congressman Patrick Meehan** and **Congressman Ryan Costello** who discussed a variety of topics that affect our Chamber Member's businesses/organizations.

Topics that were discussed included:

- Education – the Every Student Succeeds Act
- Federal Transportation Bill
- Tax Reform; Tax Extenders
- Cyber Security Sharing Bill

Both Congressmen also answered questions from Chamber Members regarding current legislative issues. Chamber President, Eileen Dautrich presented both Congressmen with a "Freedom of Enterprise Award" in recognition of their pro-business voting record.

Ben Taylor, Executive Director, U.S. Chamber of Commerce's Great Lakes Regional Office, expanded on the topics the Congressmen covered as well as revealing a new Member benefit at the breakfast – a partnership between the TriCounty Area Chamber and the U.S. Chamber of Commerce. The U.S. Chamber is offering free membership to any TCACC Chamber small business member with annual revenue of less than \$10 million. More details about this benefit will be available soon!

Ben ended his presentation by asking everyone in attendance to congratulate both Congressmen on receiving the Spirit of Enterprise Award presented the U.S. Chamber. According to the U.S. Chamber's website, The Spirit of Enterprise Award is given out annually to members of Congress based on their votes on critical business legislation.

In addition, Heather Chandler, Sealstrip Corporation and TCACC Chairman introduced the following New Members: ARRO Consulting, Inc.; Community First Development; Greater Pottstown Tennis Association; Keller Williams Real Estate; PMA Medical Specialists – Limerick; PMA Medical Specialists – Phoenixville; PMA Medical Specialists – Pottstown; Right at Home Pottstown; Rusty Rooster Primitives; Santander Arena & Performing Arts Center; and Translogistics, Inc.

Thank you to our sponsors:

IT's best friend
SCHÜLTZ
technology

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

W
Wanner Associates



Ben Taylor, Executive Director, U.S. Chamber of Commerce's Great Lakes Regional Office, presented updates on the U.S. Chamber and current legislative issues.



The Chamber presented two local Congressmen with a Freedom of Enterprise Award. Pictured from left to right are Congressman Patrick Meehan, 7th District; TCACC President Eileen Dautrich; and Congressman Ryan Costello, 6th District.



New Members (from left to right): Kim Welch, Keller Williams Real Estate; Olivia Leaman, ARRO Consulting, Inc.; Tiffany Colbert, Community First Development; Bill Heiser, Cooney Manufacturing Co., LLC; and Silvana Stamm, Rusty Rooster Primitives.



The March Membership Breakfast Sponsors were (from left to right): Alex Rahn, Wanner Associates; Carrie Robinson, Schultz Technology; and Michael Murray, O'Donnell, Weiss & Mattei, P.C.



New Members (from left to right): Joseph McDevitt II and Scott McDevitt, Translogistics, Inc.; Steve Gettins, Right at Home Pottstown; Lisa Jack, PMA Medical Specialists – Limerick; Leann Shultz, PMA Medical Specialists – Phoenixville and Pottstown; Dave Faulkner, Greater Pottstown Tennis Association; and Tammy Bateman, Santander Arena & Performing Arts Center.

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

SHOW US YOURS!

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



Linda Jacobs Downtown DeZign,
17 N. Hanover St., Pottstown, PA 19464



Locker Room Storage, Inc.,
3930 Germantown Pike,
Collegeville, PA 19426



Ron Black Agency / The Laskey Group,
380 N. Lewis Rd.,
Royersford,
PA 19468



West-Mont Christian Academy, Inc.,
873 S. Hanover St., Pottstown,
PA 19465



Richard A. Zuber Realty, 201 E.
Philadelphia Ave.,
Boyertown,
PA 19512

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.

Know someone looking for a job?

1. Have them send their resume to Melissa at melissa@tricountyareachamber.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:

- **Diamond Credit Union** – Seasonal Teller
- **Clothes to Home, LLC** – Counter and Processing Help
- **Mom's House, Inc. of Greater Philadelphia** – Preschool Teacher
- **Traffic Planning & Design, Inc.** – CADD Designer (Harrisburg); Highway Design Specialist (Pittsburg)

BUSINESS OF THE MONTH

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

CANTEEN BERKS COUNTY

Always Fresh,
Always On



Canteen Berks County is a full service vending subsidiary of West Dairy, Inc. We service areas in Pennsylvania, New Jersey, Delaware and Maryland.

A Family Business

The West Family owns Canteen Berks County. C. William West started West Dairy in 1960 and it has grown into the largest milk & ice cream vending company in the country. We currently service over 2500 customers in 4 states. Canteen Berks has been West Dairy's full service vending division since 2001. We service over 600 customers and 2000 various vending machines.

Jeff West, Sr. is the CEO of West Dairy, Inc. He is currently on the board of the Tri-State Automatic Merchandising Council (past President), which is the vending association for PA, NJ, & DE. He has won awards and has served on committees for the National Automatic Merchandising Association (NAMA). Jeff West, Jr. NCE is the President of West Dairy. He is currently the Vice President of the Tri-State Automatic Merchandising Council as well as a NAMA Emerging Leaders Network committee member. Cheryl West is the CFO and Owner of West Dairy. Mark West is a Sales Representative, and Kevin West is a Project Manager for the company.

Customer Focused

Our mission is simple, to bring you the best service and quality products in your area.

Canteen Berks County is well known for its excellent service, its willingness to address the needs of clients and its integrity. Total customer satisfaction is our goal and continuous improvement in quality standards is our method to achieve this goal.

Our 56 year tradition of fine vending service comes as a result of the efforts of highly trained professionals who support our programs and have helped us build a "no surprises" system for the customer.

To continually achieve quality and performance, Canteen listens to client organizations like yours, their customers and our own employees. Offering the usual snack and soda options, along with a wider product range: varying from fresh and healthy sandwiches, snack, milk, and tea options that allow you to achieve your company health initiatives; to coffee and novelty ice cream that boost employee morale.

Our company has years of experience in the vending industry, which we utilized to deliver the best service in the Berks County area. We use only the best, nationally recognized brands (Coke, Pepsi, Frito Lay, Hershey, Mars, TastyKake, etc.) in our vending machines. We also make sure we provide local Berks County products as well.

Canteen Berks County is also conscious of the growing need and demand for healthy food and drink options. We have made a concentrated effort and focus to provide "Better For You" options for our customers.



If you would like more information about Canteen Berks County; or are looking for vending services, please visit our website CanteenBerks.com or give us a call at (610) 495-0100.

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

LEADERSHIP TRI-COUNTY

Leadership Update – March

Leadership Tri-County Class of 2016 March session focused on different facets of the government.

The class began their day at TriCounty Area Chamber of Commerce's March Membership Breakfast at Copperfield Inn at Lakeside which featured a legislative theme. Congressman Patrick Meehan and Congressman Ryan Costello were in attendance. See page 36 for a recap of the Breakfast!

After breakfast, **Congressman Patrick Meehan** stayed for a Question and Answer session with the class. Congressman Meehan also expanded on the topics discussed at Breakfast and priorities in Washington D.C.

Following Congressman Meehan's presentation, the class traveled to the **Pennsylvania Department of Transportation** District 6 Traffic Management Center in King of Prussia where they received an overview of PennDOT from **Kenneth McClain**, PennDOT District 6 Executive, and a tour of the center from **Manny Anastasiadis**, Assistant District Traffic Engineer. District 6 encompasses 5 counties – Bucks, Montgomery, Chester, Delaware, and Philadelphia. This includes 3,562 miles of state highway and 2,762 state bridges. With currently 129 projects under construction, District 6 has a maintenance budget of \$166 million.

The class concluded their day at Limerick Township Municipal Building for presentations by **Dan Kerr**, **Limerick Township Manager** and TCACC Pro Business Council Co-Chairman, and **Glenn Ebersole**, **Hollenbach Construction, Inc.**, TCACC Board Member and Pro Business Council Co-Chairman.

Dan Kerr provided the class an overview of how the township functions. Dan is currently in his 11th year as Limerick Township Manager. The Township currently employs 66 full-time employees, 40 seasonal part-time and 5 police officers. The Township's 2016 spending budget is \$22 million, with 55% of their revenue coming from tax sources.

Glenn spoke with the class about the Chamber's active Pro Business Council. The Pro Business Council acts as a business advocate and serves as a liaison between Chamber Members and elected officials on local, state, and federal issues. He stressed that it is important to be engaged in politics and hear how their input can impact them and their business.

The Leadership Tri-County

Class of 2016 is sponsored by:

John Middleton
an Altria Company



1: Congressman Patrick Meehan (far right) spoke with the class regarding legislative issues.

2: The class received a tour of PennDOT District 6's Traffic Management Center.

3: Limerick Township Manager, Dan Kerr, presented to the class on how Limerick Township functions.

Meet the Class



Jennifer Ridgway

Jennifer Ridgway is the Director of Operations at Pottstown Area Rapid Transit, Inc. (PART). She has worked in the tri-county area for 16 years. Her special interests include: reading, writing, short stories, hiking, and camping. Jennifer also has two children – Joseph and Jessica.

Jennifer attended Kutztown University where she received a Bachelor of Arts in History, and minored in French. Jennifer's business philosophy is to "do her best and keep working to improve." Her business role model is Andrew Carnegie.

Jennifer is involved with the Chamber through her current employer and also volunteers at local Pottstown businesses. She feels that the Leadership program is important because the program came highly recommended to her by various graduates – their belief is that the exposure to community members and businesses is valuable. She also wants to be a good neighbor in the community. Jennifer is looking forward to learning more about the TriCounty Member businesses and looks forward to participating on a board.



Paul Schmoll

Paul Schmoll, Senior Project Manager, Barry Isett & Associates, has worked in the tri-county area for 4 years. He is married to his wife, Patricia, and has three children: Ashley, Sarah, and Zachary. His special interests are golf, bowling, and watching his children play sports.

Paul received a Bachelor of Science in Engineering from the University of Akron. He is a Professional Engineer with a LEED AP certification. His personal role model is Warren Buffet and his personal business philosophy is to "work smarter not harder."

Paul hopes to gain a better understanding of how non-profit organizations work and to use that knowledge to help organizations that he will be involved with. He is most looking forward to developing new friendships.

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.

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



Annual Dinner Sponsors

PLATINUM SPONSORS:

Exelon



**Exelon
Generation**

Limerick Generating Station – a safe and reliable “always-on” source of electricity for the regional power grid. The station generates enough carbon-free electricity to power more than two million homes. Limerick provides more than 800 jobs and contributes approximately \$600,000 to community organizations each year. Limerick contributes \$113 million annually in direct economic contributions to Pennsylvania, including \$75 million in employee wages and salaries, \$35 million in purchases of goods and services from other Pennsylvania businesses and \$2.9 million in property tax payments. For more information or to sign up to receive our e-newsletter, email limerickgeneratingstation@exeloncorp.com.

SILVER SPONSORS:

Boyertown Oil & Propane



Boyertown Oil & Propane has been serving residential and business HVAC customers in Berks, Montgomery, and Chester Counties since 1930. Over the past 85 years, Boyertown Oil & Propane has evolved to meet our customers' growing needs. In addition to reliable fuel oil and propane delivery, our team provides fast emergency assistance, equipment repair, and installation of oil and gas furnaces and boilers, heat pumps, air conditioners, humidifiers, and air cleaners. By blending a comprehensive approach with time tested values, Boyertown Oil & Propane has become the number one choice for HVAC customers in the area.

Diamond Credit Union



Diamond Credit Union is a Pennsylvania, community-chartered credit union, proudly beginning its history in Pottstown, where their headquarters remains, with 4 additional branches throughout Berks County and the Tri-County Region. More than 54,000 members continue to have access to quality financial services with this full-service credit union, including extras not found elsewhere.

Continuing for the second year since its launch in 2014, Diamond's brand identity of “That's younity!” is so much more than an ad campaign or catchy tagline. It summarizes everything Diamond stands for as a true community partner: Service Excellence, Financial Leadership, and Community Involvement. The growth of the credit union is evident, not just in their record-breaking number of over 54,000 members, but in continued loan and asset growth, reaching over \$500 million by the end of 2015.

In 2015, their Boyertown Branch celebrated its first anniversary and was by far the most robust first year of business any Diamond Branch has ever experienced. A new branch is underway in Berks County and research is occurring to expand their branch network into the southeastern part of their service area in Montgomery County.

Over the past ten years, the American Cancer Society Relay For Life has been the main focus of their fundraisers and volunteerism, and with the support of their membership, they have raised over half of a million dollars. Many initiatives are planned for 2016 to further attract, engage, serve, and interact with members and potential members in order to continue as a leader in the financial industry and in the community. Diamond is not just a financial institution. They're active members in your community. They're many of your friends and neighbors uniting for mutual financial success... **That's younity!**

Hollenbach Construction, Inc.



Hollenbach Construction, Inc. is an award-winning professional design-build, construction management and general contracting organization founded by William “Bill” Hollenbach on April 1, 1968 in Boyertown, PA. The company mission is to develop and deliver strategic client-focused solutions to meet facility needs and to go “One Step Beyond” for our clients.

We are an experienced general contractor dedicated to providing our clients superior service and a quality product at a fair price. Since 1968, our firm's success has covered a wide range of project types and complexity including senior living, health care, commercial, retail, manufacturing, educational and religious projects. We offer design-build, construction management and general contracting services to fit the needs of commercial construction. Our team welcomes the opportunity to work with clients and build a strong relationship for the future. Hollenbach Construction completes work on additions, renovations, and restorations to existing commercial buildings as well as new multi-million dollar commercial facilities. Our estimating department is prepared to quote a project of any size at no cost to the Owner.

The use of construction management and design build services has enabled the Hollenbach organization to provide our clients a “partnering” relationship built on trust, teamwork, commitment and enhanced communication. Our “partnering” philosophy is a practical approach to strive for continuous excellence through a win/win relationship. Partnering establishes working relationships between Owner, Contractor and Designer, facilitating the successful completion of a project in a cost efficient manner. Our success with construction management and design build services has produced satisfied customers and many repeat clients.

Timothy Little, President, and Stephanie Hollenbach, Secretary/Treasurer, purchased the company from second generation owner, Jim Hollenbach, in December 2009 and continue as owners and leaders of the company on a daily basis. Jim Hollenbach currently serves as Chairman of the Board. In addition Hollenbach Construction formed a Strategic Leadership Team in 2011 that includes Tim Little, Stephanie Hollenbach, Jim Hollenbach and Glenn Ebersole, P.E., Strategic Vice President, Business Development/Marketing to focus on long term sustainable growth for the company.

Phone: (610)367-4200; Fax: (610)367-1020; Email: construct@hollenbach.com

John Middleton, an Altria Company



John Middleton, an Altria Company, is Proud to Call Pennsylvania Home

Middleton is a leading manufacturer and marketer of cigars and pipe tobacco in the United States and has roots that date back to its origin as a retail store in Philadelphia in 1856.

Today, Middleton operates manufacturing facilities in King of Prussia and Limerick. Middleton's *Black & Mild* five-cigar pack is one of the best-selling cigar packages in the United States. Middleton's brands in the pipe tobacco category include *Prince Albert*, *Carter Hall*, *Middleton's* and *Kentucky Club*.

Middleton is proud to partner with the Tri-County Chamber Foundation's “Leadership Tri-County” program, which equips new and emerging community leaders for nonprofit board service.

Middleton is one piece of a broader presence in Pennsylvania. In 2007, Altria Group, the parent company of Philip Morris USA, U.S. Smokeless Tobacco Company, Nu Mark and Ste. Michelle Wine Estates, acquired Middleton as a part of its strategy to expand its U.S. tobacco business holding beyond cigarettes. Middleton now operates as a wholly-owned subsidiary of Altria.

Middleton employs approximately 483 people in Pennsylvania with the vast majority in the Tri-County area. The average tenure of Middleton employees is 13 years.

Altria and its operating companies actively support programs that strengthen and enrich the communities where its employees live and work. In 2015, the Altria Companies Employee Community Fund, which includes Middleton employees, awarded 17 grants totaling \$235,000 to organizations based in the greater Philadelphia area.

Altria's tobacco companies receive tobacco through a third-party receiving station in New Holland, Pa.

In addition, approximately two billion dollars related to Altria's companies flow through Pennsylvania every year in the form of taxes, small business revenue, donations and income for thousands of Pennsylvanians.

John Middleton Company is proud to call Pennsylvania home and looks forward to continuing to build on a long-standing history of success in the Keystone State.

Montgomery County Community College



**Montgomery County
Community College**

Montgomery County Community College offers a comprehensive curriculum of more than 100 degree and certificate programs, a Virtual Campus, a Culinary Arts Institute, a Municipal Police Academy, and specialized workforce development programs, all of which leverage the College's nationally ranked use of innovative technology. An Achieving the Dream (AtD) Leader College, the institution is positioned at the vanguard of national efforts to increase completion, improve learning outcomes, and remove barriers to access for close to 20,000 students annually. The College is also recognized regionally and nationally for its sustainability leadership, work with military veterans, and community service and service learning opportunities. Visit mc3.edu.

National Penn



**NATIONAL
PENN**

Celebrating more than 140 years in our communities, National Penn offers an array of services, including banking, insurance, investments and trust. Headquartered in Allentown, National Penn operates 124 offices and provides a wide range of sophisticated products, while staying focused on individual customers and communities. A commitment to building strong relationships with its customers is what sets National Penn apart. To learn more visit www.nationalpenn.com or stop by a local National Penn branch today!

Pottstown Area Health & Wellness Foundation



The Pottstown Area Health & Wellness Foundation is a community non-profit organization whose mission is to enhance the health and wellness of area residents by providing education, funding, and programs that motivate people to adopt healthy lifestyles.

The Foundation awards grants to area non-profit organizations which use their resources and services to develop and enhance programs that support our purpose of promoting health and wellness. Since its founding in July 2003, the Foundation has awarded more than \$29 million in grant dollars to support more than 150 different non-profit organizations.

Grant awards are based on defined priorities that include a focus on long-term improvement in healthy behaviors through schools, parks and social networks. Emphasis is placed on programs based around physical health and emotional well-being, in addition to providing learning opportunities and strategic planning to strengthen non-profits. The Foundation has a history of funding collaborative efforts in the region.

(Continued on page 40)

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



TRICOUNTY AREA CHAMBER OF COMMERCE
2016 ANNUAL DINNER
Our Biggest Networking Event of the Year!

JANINE DRIVER
 NEW YORK TIMES BEST-SELLING AUTHOR
 MEDIA EXPERT FOR NBC'S TODAY SHOW, 20/20, CNN

A PRESENTATION LIKE NO OTHER!
HOW TO USE THE NEW BODY LANGUAGE TO INCREASE YOUR BOTTOM LINE!
THURSDAY, APRIL 21, 2016 ★ 5-9PM
RIVERCREST GOLF CLUB & PRESERVE
 100 GOLF CLUB DRIVE, PHOENIXVILLE, PA 19460
\$95 PER MEMBER | \$150 PER NON-MEMBER | \$850 PER MEMBER TABLE OF 10

SPEAKER:
CODY
 Data Driven.

PLATINUM:
Exelon Generation.
Pottstown Memorial Medical Center

SPONSORS TO DATE
 ★ SPONSORSHIP OPPORTUNITIES AVAILABLE ★

SILVER SPONSORS:*(Continued from page 39)*

Community Health & Dental Care and Creative Health Services are two of the Foundation's larger grantees which exemplify the meaning of the community working together to improve the overall health and wellness of area residents. Local public and private schools are key avenues of incorporating nutrition and physical activity into the lives of area students.

Other examples of the Foundation's grant dollars at work include PEAK (Pottstown Early Action for Kindergarten Readiness), YWCA Tri-County Area, Smashville Badminton, Mosaic Community Land Trust, TriCounty Active Adult Center (formerly Pottstown Area Senior Center), Olivet Boys & Girls Club and the Wellness Council of Boyertown.

In short, the Foundation's role is to help area residents improve their health and well-being every day. By doing so, the Foundation is creating a more dynamic and vibrant community in which to live.

Schultz Technology

For the past 15 years, Schultz Technology Solutions, LLC has served as a one-stop shop for both residential and commercial information technology needs. As technology rapidly evolves, we recognize that true excellence demands much more than merely staying on top of the cutting edge. It's equally crucial to respond to your needs with prompt, courteous and efficient service that is fairly priced. No matter what size your project is, Schultz Technology will treat it like it's the most important job we've ever tackled.

Schultz Technology provides expertise in: Computer Network Design and Support; Email Hosting; Phone Systems (IP, Digital, Analog); CCTV, IP

Security Cameras; Access Control; Fire Systems; Security Systems; Voice and Data Cabling; Home Theaters; Smart House Technology; Offsite Data Storage; and Electrical.

For additional information about Schultz Technology, please contact Baran Schultz at baran@schultztechnology.com or 877.495.6204, and visit www.schultztechnology.com.

Tompkins VIST

Tompkins VIST Bank offers local-decision-making and a wide range of online and branch services for consumers and businesses along the 422 Corridor and beyond. A strong, local and steady presence for more than 100 years, we treat customers as individuals, offering personalized service to adapt to their changing needs.

At a time when many banks are consolidating, Tompkins VIST Bank continues to grow in scope and services. Our agri-business group, launched in early 2015, is already exceeding expectations. And to better serve TriCounty consumers and businesses, we plan to add a full service branch in Pottstown at an office that currently occupies offices of Tompkins Insurance.

Specialists in small business banking, we provide a full range of commercial and small business loans as well as remote deposit capture and cash management products. These services are both technologically sophisticated and user friendly.

You'll find Tompkins VIST Bank employees taking active roles in the community. We're active in area chambers of commerce, volunteer with non-profit organizations and assume leadership positions on community boards. In true community bank fashion, we're big enough to have all the services you need, but small enough to care about our customers and communities.

Purchase A Balloon For The Balloon Pop!



Because of the positive response we received from last year, we are again featuring a "Balloon Pop" during the closing reception of the Annual Dinner. The cost of \$20 to purchase a balloon will give you the opportunity to win one of the prizes with a minimum worth of \$25 donated by Chamber members.

Contact Kitty Papp at 610.326.2900 or kitty@tricountyareachamber.com by **Wednesday, April 6**, to purchase your balloon before they are gone.

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

Power Networking Breakfast

“West-Mont Christian Academy has been plugged into the Chamber of Commerce for many years. In my new roles as Director of Advancement for the school, I’ve found the opportunities that the Chamber provides to be invaluable. Last week I was invited to lunch by Eileen Dautrich, the President of the TriCounty Chamber, where we got to know one another better, and look for even more ways to partner. This week, I joined a power networking event hosted by the Chamber, and it was a lively opportunity to mix with local businesses and discover ways we can assist each other. As a result of these connections, I’ve already been able to schedule some follow up meetings, and look forward to exploring further how we can support our local businesses more through collaboration. I’m thankful I have these valuable benefits built into Chamber Membership; the opportunity for building relationships with colleagues is unlimited!”

– Christie Werkheiser, West-Mont Christian Academy



Chamber Members starting their morning off right by speed networking with everyone in attendance.

At this event, Chamber Members were able to meet every person in attendance! A group of Chamber Members looking to connect met at the Chamber Office on March 14 for a Power Networking Breakfast. Attendees rotated from table to table, sharing what their business has to offer with a one-minute elevator pitch.

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- Wednesday, April 27
- 5 - 7 PM
- Limerick Square Shopping Center, 70 Buckwalter Rd., Royerford, PA 19468

Please note the time and day of week change for this Business Card Exchange

Join us for fun and fellowship as we visit Chamber Members located in the Limerick Square Shopping Center, Royersford for a progressive NETWORKING event. Participants will begin at American Heritage Federal Credit Union where they will get their name tags and be welcomed with a special signature drink. After visiting there, they will proceed to the AAA building for a short overview and then conclude the tour at MAXOUT Strength Studio for light refreshments. Bring plenty of business cards as each of the sponsors will be drawing for a door prize at their own locations.

WOW

Women Of The Workforce



THE NEXT WOW LUNCHEON:

- Wednesday, April 20
- 11:30 AM - 1 PM
- Brookside Country Club, Prospect and Adams Sts., Pottstown 19464

Janine Quigley, Warden, Berks County Jail, will present "Take Command and Capitalize on the Chaos". She will share her personal journey as a woman in the workforce and the challenges she faces in the jail environment. She will also discuss challenges we face every day in our workplace.

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FINANCIAL PACKAGING IN A DIFFICULT ENVIRONMENT



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

In a time when money is tight in the public sector, things become more competitive when a community is seeking money for economic development.

I write grants, and know that the level of the quality of applications is higher when there is less money.

Much of the time, the types of grants a community can apply for is dictated through the availability of local match money. Where there is an issue with raising the local match, the types of grants and availability of grants are limited.

If a community has an opportunity, it is common practice to use the local match as the initial phase of a building block program, to lessen the burden on the local entity application. That may sound contradictory, but it is not in the world of public finance, where the match can be shifted.

I will use the example of the Phoenixville north side project. For those who know Phoenixville, the north side is an area that has, over the years, endured many problems with deterioration of some of the housing stock, as well as social issues like heroin abuse and drug dealing.

The downtown strategy called for improving the public conditions on the north side. I worked with Pamela Dunn from the "community watch" to secure match to improve Andre Thornton Park, as well as provide improved lighting and sidewalks on High Street. Without the late

Ms. Dunn, none of those improvements would have happened. As an advocate for the north side, she lobbied the borough council to provide match for grant applications. The council had to put up 50 percent of the streetscape and 50 percent of the park project. The park project was \$120,000 and the streetscape project was \$500,000 meaning that the Borough had to put up a combined \$310,000 in match money to do the projects.

Once the match was secured, we were able to go to work securing grants through the Commonwealth Department of Community and Economic Development and the Commonwealth Department of Conservation and Natural Resources for the other half of the money. Because we had the match, we were eligible for the grants, but those were not the only grants that were available for the project.

We then sought to apply for Community Development Block Grant (CDBG) from Chester County for the Streetscape, and were planning on asking for \$250,000.

(Continued on page 44)

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 43)

What we found was that there were new developments on the north side that had raised the median income, and the area was not eligible for it based upon the population demographics. It did qualify because it was an accessible path project which had an impact on the mobility of handicapped individuals. So although the "area" did not qualify, the "activity" qualified, and we matched the "local match" and used that match for the "local match" as the match. Combining those two projects enabled the borough to reduce their \$310,000 match to \$60,000.

We then looked at another Chester County program that provided county bond issue money for park improvements. The problem with the County money was that there was a required 15 percent local commitment, which meant that 15 percent of the entire project had to be local dollars. I tried to argue that there was a need to provide 15 percent of their dollars, rather than 15 percent of the entire project, because I felt the language was open to interpretation. I complained and was told by a staff member if I did not like it, to "take it up with the County Commissioners." Being a stickler for procedure and protocols, I showed up at the next commissioners meeting and asked if I could match the county money with the state money and it created some animosity toward me by some of the county parks and recreation staff. The commissioners seemed to get a grasp of what I was asking, and seemed to side with staff, while they took time to evaluate my request.

So we had to come up with 15 percent of \$120,000 instead of 15 percent of \$60,000. So our cost was \$18,000 and not \$9,000 as I

had lobbied for with the staff person. The fact that I was directed to a higher authority enabled me to make the \$9,000 match and the zero match (with the commonwealth park dollars acting as the entire match) a policy argument.

So the match was reduced from \$310,000 to \$18,000 providing a savings of \$292,000. We then did a park acquisition for almost \$900,000, also on the north side, doing the same kind of match. In that case our local contribution was \$135,000 toward the match.

This case study shows what could be done by a community to promote economic and community development. But pledging match money does not always mean that will be the contribution that is finally agreed upon. Now this kind of finance is not for the faint of heart, because you may not get any of the other grants, and you will need to pay the entire amount of the match. But... agencies like the combined effort, and it shows that everyone is on board with the project throughout the levels of government.

In times of tight dollars, these kinds of strategies could turn around a downtown in a few years. The fact remains that many on a local government level are really not equipped to do this kind of financing, because it is a risk and people lose their jobs sometimes if they get a community too far out on a hook. A community needs to know and needs to understand that at anytime, that it could be the case that the entire amount may be the eventuality. 🗑

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

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THE SCORECARD ON THE NEW REAL ESTATE TRID REGULATIONS

— It's the End of the World as We Knew It (and I Feel Fine)



LEGAL PERSPECTIVES

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

In November 2013, the Consumer Financial Protection Bureau (CFPB) integrated the Real Estate Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA) disclosures and regulations. These new regulations sent shock waves throughout the real estate industry. Any transaction involving a mortgage will use new CFPB disclosure forms, which are radically different from the old HUD-1 forms, which the real estate industry had used for many, many years. The new TRID (TILA-RESPA Integrated Disclosure) rules and forms took effect on October 3, 2015.

These rules were greeted with audible groans from all the players in the real estate industry, most vocally from the realtors, mortgage lenders and title insurers. After all, they exclaimed, we were just getting acclimated to the 2010 modifications to the 2010 HUD-1 procedures. The HUD-1 was like Linus' security blanket – it was all we knew and it felt good. The industry players let out a collective voice of panic when they found out that they were losing their security blanket, the warm, comfortable HUD-1.

It turns out that their fears were unfounded. Franklin Delano Roosevelt once said, "the only thing we have to fear is fear itself." Those words ring true with the

implementation of TRID. To be fair, the real estate industry's fear was founded on two fronts: 1) everyone's natural fear of change, and 2) the rather poor job of communicating what exactly the final product of TRID would be by both HUD and the CFPB. Both of these agencies gave the concerned real estate industry imperial-like directives that contained little substantive information. It was like my father used to say: "Like it or lump it." That was hardly solace to an industry that felt that the industry was fine as it was, and that more governmental intervention was not the answer to any perceived problems in the industry.

(Continued on page 47)

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ACCURACY IS ESSENTIAL IN SMALL BUSINESS VALUATIONS

When you first contemplated becoming an entrepreneur, you probably spent some time calculating how much your time was worth. Now, you may be wondering how much this business that you've built is worth.

There are many reasons for determining the value of your small business. You may be ready to raise capital by issuing stock or selling a portion of the business to a prospective partner. An appraisal may also be needed in order to spin off a portion of your business, settle a dispute or divorce, liquidate some assets, or sell the business entirely.

Accurately valuing a small business, however, can be complicated. Most entrepreneurs are capable of boosting the value of their businesses by 40 percent simply by paying attention to the things that make a business valuable.

Too often, business owners brush aside valuations, believing them necessary only if they decide to sell. As a result, only about one in 20 small businesses have done a formal valuation, according to the National Association of Certified Valuation Analysts.

You can determine the value of a business in many different ways, from quick and inexpensive software-based calculations you do yourself, to full-scale, certified valuations by professionals. The price range is enormous, from as little as \$15 for the simplest software, to thousands for a detailed analysis performed by certified pros. Business

brokers, hoping to sell your business, may even do them for free.

Try to match the person or method you use for a valuation with the reason you are doing it. If the valuation is for loan purposes, for example, look for someone who's done small business valuations for that purpose.

The National Association of Certified Valuation Analysts (NACVA) offers a free service online to help you find a business valuation expert in your area. Look for the "Value of Your Business?" at Web site, www.nacva.com. You'll also find links to other business valuation data resources and services.

PriceYourBusiness.com offers simple, online small business valuation software that allows business owners to determine their highest business worth quickly, accurately and at their convenience. The company also offers consulting services to help small business owners with a wide range of financial issues.

To learn more about valuing your small business, contact SCORE "Counselors to America's small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE office, or find a counselor online at www.pottstownscore.org.

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LEGAL PERSPECTIVES

(Continued from page 45)

Nonetheless, on October 3, 2015, the new regulations went into effect. I am happy to report that, in this instance, I believe the government actually helped clarify and simplify the real estate settlement process. Here's why:

Vastly Improved Communications. I have been involved with over 15,000 real estate settlements since 1987, going back to the day when the settlement statements were prepared by hand. As the lending

products became more varied and the mortgage instruments themselves became securitized, the settlement process became more and more chaotic. Buyers often did not know if their mortgage was approved until the day of closing, due to the complexity of the underwriting process. The result of this uncertainty was that buyers often did not know exactly how much money they had to bring to closing, which is kind of important to the stressed buyer purchasing his or her new dream house. Title companies were not getting final numbers from the lenders until the day of closing (sometimes as little as an hour from the actual closing time), causing a frantic scurrying of manpower to complete the preliminary HUD-1 and download and print out the mortgage documents. Realtors were frustrated as the title companies could not give definitive answers to the basic question: "are we closing today?" Settlements were routinely rescheduled, causing very real concern to both buyers and sellers. Funding by wire transfer on the day of settlement was also frequently delayed. In other words, it was a frenetically unstable process that left everyone stressed.

(Continued on page 49)



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Ask SCORE

PLANNING CAN HELP A FAMILY BUSINESS SUCCEED, AND SURVIVE

According to the U.S. Small Business Administration, family businesses comprise 90 percent of all business enterprises in North America, and 62 percent of total U.S. employment.

So why are there always so many warnings about going into business with relatives?

Though some examples of imploding family businesses have been exaggerated by reality TV shows, operating a business with a spouse, parents, siblings, children or other family members does pose many risks above and beyond those of non-family enterprises. The dynamics and emotional ties among family members can influence what they do and say, making it difficult to criticize or discuss certain topics.

On the other hand, the same connections that create happy family can also add an extra dimension of loyalty and commitment that can help a small business achieve higher degrees of success.

One key to ensuring a successful family business is making a commitment to communication from the very start. Make sure roles and responsibilities are well-defined, particularly for those coming into the business as investors. Conduct regular meetings to assess progress, share information, air differences, and resolve disputes.

At the same time, make it a rule to leave business issues and discussions at the business. Don't bring them home or to social settings. This is important even for non-family businesses. It's refreshing to have devoted some time to yourself

and your family, even if you will be seeing them again at work the next day.

Don't treat family and non-family employees differently. Your business's pay scales, promotions, work schedules, criticism and praise should be documented and administered fairly. And make sure non-family employees have the same access to managers for questions or problems as relatives.

Problems and differences of opinion are common in a family business, so it's important to continually keep in touch with each other. Weekly meetings to assess progress, air differences and resolve disputes work well for many family firms.

One of the biggest communication-related issues arises over succession. According to the Family Business Institute, only about 30 percent survive beyond the founder's generation, and just 12 percent make it to a third. Many potentially viable businesses have dissolved because of disputes and assumptions over who would take charge. That's why it's important to have a succession plan in place, and make sure all family participants are aware of it.

To learn more about operating a successful family business, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. To find the SCORE chapter nearest you or to chat with a mentor online, visit www.score.org.

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LEGAL PERSPECTIVES

(Continued from page 47)

In the months since the implementation of TRID, I am pleased to report that the process has become much smoother. The new regulations require that the Closing Disclosure, or "CD", must be completed and transmitted to the buyer/borrower three business days prior to the closing date. Buyer/borrowers are cleared to close and know their bottom line three days before the closing date, providing the buyer/borrower with one of the most important things in the process: the amount of money needed for closing. TRID forces the lender, realtor, and title company to communicate with each other, making the process more efficient for the buyer/borrower. The buyer/borrower is fully prepared for closing, knowing the amount of cash needed to close and all the important details of the loan transaction, such as his interest rate, payment amount including any escrows for taxes and insurance, total amount due over the life of the mortgage and if and when that payment will change.

Smoother Closings. Closings once again are back to taking less than an hour, with most closings completed in about 45 min-

utes. No more are they hours-long events, waiting for final papers and wired funds while borrowers and sellers nervously wonder if their closing will go through. This is a direct result of the improved communications prior to the closing between the real estate, lending, and title professionals. The closing has become akin to a graduation ceremony, where all the hard work has been done beforehand and the ceremony is a perfunctory ritual.

All in all, the trepidation with which these changes were greeted was not at all surprising, given that governmental regulation rarely tends to make things easier and smoother. However, this time the governmental regulatory agencies got it right. ■

Andrew J. Monastra, Esquire is an associate in the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, West Chester, and Reading. He has represented consumers and businesses in real estate transactions for over 23 years, and he is the owner of Heartland Abstract, Inc., an independent title agency located in Pottstown. Mr. Monastra welcomes the opportunity to discuss these significant changes to real estate practice, and is available for seminars to explain these changes in more detail. He may be reached by calling 610.323.7436, or by e-mail at amonastra@wolfbaldwin.com.

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Senior Crimestoppers Charter Presentation held on Tuesday, February, 23rd, 2016 at Mifflin Center Genesis HealthCare Shillington, PA

FIRST PRIORITY BANK HELPS KEEP SENIORS SAFE

Thanks to First Priority Bank, residents of Mifflin Center Genesis HealthCare in Shillington, PA will live in a safer and even more secure environment. First Priority Bank recently joined the Senior Housing Crime Prevention Foundation (SHCPF), and is helping to protect those seniors by funding the Senior Crimestoppers program for seniors residing in this care facility.

The Senior Housing Crime Prevention Foundation is a national organization that serves as a way for banks to use to fulfill their federally mandated Community Reinvestment Act (CRA) requirements through providing aid to low and moderate income individuals in their local community. The Foundation's mission is to provide safe and secure living environments for our nation's senior nursing home residents, many of whom are low and moderate income individuals, through the operation of the nationally-acclaimed Senior Crimestoppers program.

Crime against the elderly in our society is a longstanding, constant battle that can be

reduced and prevented through the operation of the Senior Crimestoppers program in nursing homes and assisted living facilities. Senior Crimestoppers is a coordinated set of components that work together to create a zero tolerance to crime platform in senior housing facilities. Components include personal lockboxes for the residents, cash rewards up to \$1,000 paid anonymously for information about wrongdoing of any kind, and effective, ongoing education and training for staff members and residents. Senior Crimestoppers has reduced all aspects of crime in participating facilities by 94%.

Steven A. Ehrlich, President and CEO of First Priority Bank, stated, "First Priority is delighted to partner with The Senior Housing Crime Prevention Foundation in helping to bring this program to Mifflin Center Genesis HealthCare. We certainly recognize the importance of being an advocate for our senior citizens, especially as it relates to matters of finances and money."

(Continued on page 52)

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DON'T GET CAUGHT IN THE HOME INSPECTION TRAP



By Jeffrey Hougue, Weichert Realtors Neighborhood One

Most home buyers consider hiring a home inspection company to review the condition of the property they are about to purchase. The home inspection can include the following: Home/Property Inspections and Environmental Hazards (mold, etc.), Radon, Wood Infestation, Water Service, On-Site Sewage, and almost anything else one can think of.

The inspections are chosen, and often paid for by the buyer and presented to the home seller as a contingency of the home purchase. When the buyer has the chosen inspections completed by a certified home inspector the agreement offers them the following options:

1. Accept the Property with the information stated in the Report(s) and agree to the RELEASE in Paragraph 28 of this Agreement.

2. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

Present the Report(s) to Seller with a Written Corrective Proposal ("Proposal") listing corrections and/or credits desired by Buyer.

3. In many cases the inspections and subsequent reply to the inspections by the home buyer have a time limitation. In Berks County, real estate agents tend to urge their customers to consider 15 days for the inspections to be completed.

Choices #1 and #2 are fairly simple. #1 states that, if the buyer is fine with the report(s), they continue with the home purchase and the inspection contingencies no longer exist. #2 is the exact opposite and gives the prospective home buyer the option to void the transaction without default.

Here is where the home inspection trap is located.

#3 allows the buyer to present the home inspection report(s) to the seller and/or the seller's REALTOR® along with a written corrective proposal.

We agents call this the REPLY TO INSPECTIONS/REPORTS ADDENDUM TO AGREEMENT OF SALE, (PAR Form RR).

This form, along with the inspection report is presented to the home seller, at the buyer's request and may ask for the seller to repair, replace or give a monetary credit to the buyer for items that may be faulty as noted in the home inspection report. In my opinion, the agreement language is ambiguous and allows the buyer to ask for almost anything under the sun. This is the cause of many agreement renegotiation's.

Let's use the roof as an example. The home inspector may state in the report that the roof, while functioning properly at the time of the inspection, has reached or is close to its equitable life. The buyer asks for the home seller to replace the roof, prior to settlement at the seller's cost. While we are at it, let's say that the home failed the radon inspection and the seller is also being asked to install a radon remediation system.

There is little doubt that the home seller is not very happy after hearing this news. The seller may feel that they are being taken advantage of and decide that they will have the radon re-mediated but refuse to replace the roof. The prospective buyer is not satisfied with the seller's decision and terminates the Agreement. Ouch!

(Continued on page 53)



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FIRST PRIORITY BANK HELPS KEEP SENIORS SAFE

(Continued from page 50)

"Senior Crimestoppers is a way for an administrator to further enhance the lives of the residents they serve. They all work very hard to provide safe, secure, comfortable living environments and their desire to implement the program is just one more example of this. Implementing this program does not mean that the facility currently has a crime problem, but that the administrator is proactively finding a way to keep problems from occurring in the future," said Terry Rooker, president of Senior Crimestoppers.

The Senior Housing Crime Prevention Foundation and First Priority Bank held their charter presentation at Mifflin Center Genesis HealthCare on Tuesday February 23rd, 2016 at 10:00 am. Joining in the festivities were: State Senator Judith L. Schwank, 11th District, Sgt. Tom Pinkasavage, Cumru Township Police Department and Berks County Sheriff, Eric Weaknecht.



First Priority Bank

About First Priority Financial Corp.: First Priority Financial Corp., is a bank holding company, which along with its bank subsidiary, First Priority Bank, is headquartered in Malvern, Pennsylvania. First Priority Bank, with \$546 million in assets, was chartered in November 2005 and opened for business to the public in

January, 2006 as a full service commercial bank providing personal and business lending, deposit products and wealth management services through its eight offices in Berks, Bucks, Chester and Montgomery Counties, Pennsylvania. The common stock of First Priority Financial Corp. trades on the OTCQX marketplace under the symbol FPBK. For further information regarding First Priority Financial Corp. and First Priority Bank, please visit www.fpbk.com.



About the Senior Crimestoppers program: Senior Crimestoppers is a multi-faceted, crime prevention program that protects the elderly from theft, abuse, neglect and financial exploitation, and is administered by the Senior Housing Crime Prevention Foundation. For more information about the program, visit www.SeniorCrimestoppers.com or call 800.529.9096.



About The Senior Housing Crime Prevention Foundation (SHCPF): Not only does the Foundation impact the lives of the elderly in long-term care facilities, we also impact the community outside of the long-term care industry through the CRA-qualified securities we purchase on behalf of our bank partners. As of June 30, 2015 the community impact has reached approximately \$183 million which goes to provide affordable home mortgages for low-to-moderate income families, affordable healthcare services, small business development providing job creation, as well as other economic development projects. For more information about the Foundation, visit www.SHCPFfoundation.org or call 877.232.0859.



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THE HOME INSPECTION TRAP

(Continued from page 51)

The seller felt that the buyer was being unreasonable and decided not to replace a roof that both the real estate agent and the buyer knew was 20 years old when they made the offer. The age of the roof was listed in the Seller Property Disclosure Statement that was signed by the buyer when submitting the agreement. The buyer then terminated the deal and left the report in the seller's lap all due to the terms of the agreement. The home is now stigmatized. This is the home inspection trap. Give me what I want or else!

The home owner is now left with an unsold home that has been off the market for 2 weeks and is changed from pending sale to active. That is the good part, really! Now the seller and his real estate agent have to seek another buyer for the home. But this time the new buyer asks why the home was pending sale and now is listed as active? Obviously, the change of status raises red flags.

The agent for the new buyer asks why the last deal fell apart. The seller's agent explains what happened and sends the buyer's agent the Seller Property Disclosure Statement AND the 48 page home inspection report, left behind by the

last buyer. The new Buyer notices the inspectors comments about the roof, the failed radon test and other items on the report that they are uncomfortable with. The new buyer decides not to make an offer, makes a low offer and/or asks for the items on the report to be addressed by the seller. Here we go again!

One way to avoid the trap is to simply have your real estate professional exclude the language in selection #3 requiring the buyer to provide the inspection report. This means that you, the seller, will not be receiving a home inspection report from anyone. The buyer either accepts the home as is or voids the Agreement. This does not mean that there cannot be a deal struck between the parties if there truly are issues with the home. It simply nullifies having an ambiguous and hot home inspection report dumped in your lap.

There are several other ways to avoid the home inspection trap and other circumstances of issue when selling or buying your Berks County or Reading, PA home. The best way is to contact us at Weichert Realtors® Neighborhood One to represent your home selling needs. Knowledge is power! 📞



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FOR THE BUSINESS OWNER STRATEGIES FOR TEAM MEETINGS



MARKETING SOLUTIONS

By Maria L. Novak

The normal staff meeting has become a colossal waste of time. No surprise, but a staff meeting is boring and even a dreaded part of the "9 to 5" world. Many consider staff meetings (or team meetings) a practical alternative to work. They feign interest and look at the gatherings as a place to jot down their grocery list or refine their drawing skills. All because there is too little thought invested in the planning or the execution of the meeting.

You can spot the signs of poor meeting management right up front. People turn off their brains; they arrive late or find excuses to skip the meeting. Meetings are held infrequently or are often cancelled or postponed. An effective staff meeting is more than a collection of bodies breathing the same stale air in the same room. It's about a meeting of minds, full engagement and unlocking the door to self and team improvement.

Turn the staff meeting around and fully engage your team and it can help you boost productivity, reduce the number of problems for you and your team and create a smoother running, more profitable operation. Following are some steps to breathe new life into your staff meeting:

Link the agenda with your mission. Your company's mission statement sets out your key business objectives and strategies. It ought to feed directly into your meeting agenda. For instance, if one of your strategies is to drive increased sales, then list "Sales" as an item on your agenda. Underneath that topic you could list one-on-one sales calls, telemarketing, follow-ups, trade shows etc. Then discuss each of those individual items. This gives you a yardstick by which to measure progress and to continue to chart your course. The same agenda should flow from week to week.

Create synergy. What is the purpose of bringing your team together? Most people overlook the primary purpose: to inspire the group to achieve mission-based results faster, higher and better. When the feeling in the group is warm and supportive, it's easier to see that everyone is in it together and the success of the team is linked directly to the success of each individual.

Establish rapport. Effective two-way communication, shared in an environment of trust, is the cornerstone of a great meeting. No strategy or management edict - even yours - should go unchallenged, provided the goal is improvement. Brainstorm new ideas to find ways around potential roadblocks. Encouraging such communication leaves all participants feeling connected and important. The staff should learn from you and you should learn from them.

Think outside the box. Another overlooked objective of effective staff meetings is training. Properly conducted meetings are a forum for continuous improvement. Always look for ways to improve performance by carving out time on the agenda to discuss books, articles and videos aimed at sparking new ideas or improving processes.

(Continued on page 57)

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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 (YPN) with the Phoenixville Jaycees – April 5

The Phoenixville Regional Chamber of Commerce and the Phoenixville 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.

While in the past, the Young Professionals Networking Events (YPNE) were held every 6-8 weeks, they will be held on the first Tuesday of each month in 2016. For a full schedule of events and up to date information, please visit www.phoenixvillechamber.org.

Time: 6:00pm; Cost: Free!; Location: The Fenix Bar, 193 Bridge Street, Phoenixville, PA 19460

April Monthly Membership Meeting – Breakfast – April 12

On the second Tuesday of each month, join the Chamber for its monthly membership meeting. These meetings are your opportunity to network with your fellow chamber members, stay up to date on news from the Phoenixville Regional Chamber of Commerce, and hear from an informational speaker who will give you new ideas to apply to your business/organization!

This month, there will be a 'State of the Foundation' presentation from the Phoenixville Community Health Foundation.

In 2016, the Chamber will be hosting 6 Breakfast and 6 Luncheon meetings – to best fit everyone's schedule! We hope to see you there!

Time: 7:15am-9:00am; Cost: \$20 pre-registered, \$25 at the door. \$30 for non-members.

Location: Robert Ryan Catering/The Columbia Station, 4 E. Bridge Street, Phoenixville, PA 19460

Annual Golf Outing at RiverCrest Golf Club – April 26



Join us for a chance to play on a championship-caliber course, RiverCrest Golf Club, on Tuesday, April 26. The course at RiverCrest Golf Club & Preserve is one of the most exciting golf venues built in the Philadelphia area. Enjoy a fun-filled day on the course starting with lunch, golf and then a fabulous Awards Dinner at RiverCrest. Individuals golf for \$175, which includes lunch, dinner, goodie-bag, greens fees, cart, on-course refreshments, and awards ceremony. Location: RiverCrest Golf Club & Preserve, 100 Golf Club Drive, Phoenixville, PA 19460

Agenda: 11:30 AM - Golfer Registration; 12:00 PM – Lunch; 1:00 PM - Golfers at Hole for Shotgun Start (Scramble Format); 6:00 PM - Awards Dinner w/Open Bar; Time: 11:30am; Cost: \$175 to golf; \$60 for dinner only

Find It in Phoenixville

The wait is at an end! The Phoenixville Regional Chamber of Commerce is pleased to announce the return of the celebrated "Find It in Phoenixville" video series, with an upcoming feature on one of the many members that enriches our downtown, Country Charm Furnishings. This series will continue to showcase businesses in the Phoenixville area, the people behind them and just how they make up the spirit of Phoenixville that we know and love. Please visit our website to view these videos and see just what you can find in Phoenixville!



First Friday

Gather your friends and family, and join us every First Friday each month at 6-10pm. You'll find live music, theatrical performances, local artists, and fun surprises! Walk around and explore some of our arts venues, small shops, unique boutiques, and outstanding restaurants. First Fridays are a great time to experience the beauty of the Borough and all that the Downtown Area has to offer. May 6th is the initial First Friday event this year, and we hope to see you there! For more information, please visit www.phxfirstfriday.com.



Food Truck Festival

The Phoenixville Food Truck Festival is back on May 7, 2015! Come to Bridge Street in Historic Downtown Phoenixville between 12 and 6pm to sample food from over 30 different food trucks and vendors and enjoy live music. For more information, please visit www.phoenixvillefoodfestival.com

PERKIOMEN VALLEY CHAMBER OF COMMERCE

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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

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

April 14, 2016 – Business Expo at Dow Chemical – Collegeville

Exclusive Member-Only Event. On April 14th, employees from DOW Philadelphia will be on-site to tour the facility and learn about the Perkiomen Valley region. Showcase YOUR business to regional Dow Chemical employees while networking with fellow Chamber members. Registration and details call 610-489-6660 or visit <http://www.PVchamber.net>

April 27, 2016 - New Member Orientation

sponsored by Maillie
Wednesday, April 27th, 8:30am – 9:30am at the PVCC office, 351 E. Main Street, Collegeville.

All welcome to attend! **New members, prospects and current members** are invited to an informational session to learn how to maximize your Chamber membership and meet Board and Ambassador representatives! Pre-registration is required. More details, contact Renee Blomstrom at 610-489-7822 or email renee@PVchamber.net. Register online www.PVchamber.net

April 27, 2016 - Annual PV Chamber Mixer at Kalejta Financial Management, P.C.

Celebrate the End of Tax Season! Bring your old paperwork to be securely shredded to our "Shred Day Mixer" and let's say goodbye to tax season together. Co-sponsored by Joe Lowe & Associates. Kalejta Financial 740 W. Main Street, Trappe; 4:00-6:00p.m.; Members: FREE; Nonmembers \$10

April 28, 2016 - Business Owner Roundtable

The PV Chamber welcomes **business owners and key decision makers** to participate Business Owner Roundtables. Each monthly session facilitates peer-to-peer discussions that drive solutions for important business issue. Limited to 18 attendees, PVCC members-only. Cost: \$25. Next Session: May 26th. Location TBD. **11:30 a.m. - 1 p.m.**

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

May 19, 2016 – Two-Chamber Mixer at Community Music School

Join members of Spring Ford and Perkiomen Valley Chambers for an evening of networking, music, food and drinks. Tour the spacious building that houses 20-music studios and a 200-seat performance hall. View the local artwork on display and enjoy performances by CMS faculty members.

Community Music School, 775 W. Main Street, Trappe; 5:00-7:00p.m.; Members: FREE; Nonmembers \$10

June 7, 2016 – Mega-Mixer at XPO Business Equipment

Mark your calendars for a business card exchange cookout at **XPO Business Equipment**, 313 W. Ridge Pike, Limerick, hosted by Comp-U-Ship, Signarama and XPO Business Equipment. Celebrate summertime with members of PV and Spring Ford Chambers with food hot off the grill, soda, wine & beer, raffle drawings and great networking! Over 70 attendees at last year's Mega-Mixer! Time: 4:30 – 6:30pm.



FEATURED EVENT PV Chamber 31st Annual Golf Outing

June 13, 2016 – PV Chamber 31st Annual Golf Outing



This is your opportunity to entertain clients and guests during a full day of networking and golf at the area's premier **private** golf course! Golf packages include greens fees,

cart, lunch, beer and refreshments all day, snacks at the grove, golfer goody-bag, dinner and awards ceremony. Great sponsorship opportunities are available to meet every budget, or you may customize a sponsorship package to align with your specific marketing needs. Recognition on E-blasts, Chamber Newsletter and at the event when you register your business with a golfer foursome, donate a raffle/door prize or contribute to the golfer goody-bags. Not a golfer? You can still join the fun by attending the networking social (dinner and awards ceremony) or volunteer some time at one of the prize holes!

Sponsorship packages starting as low as \$100
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Not a golfer? Join us for the networking dinner and awards ceremony at 4:30pm

Volunteering at the event is a fun way to network with golfers

Call the Chamber to add your name to the list of sponsors!



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11:00am Shotgun Start followed by dinner reception/awards ceremony

Golf and Sponsorship Details and Registration on www.PVchamber.net or contact Renee Blomstrom to discuss a custom package!

The Chamber is seeking donations for Golfer Goody Bags, Raffle Prizes and Golf Prizes!



August 3, 2016 – PVCC Night at the Fightin' Reading Phils



On Wednesday, August 3, 2016 the Perkiomen Valley will take over the ballpark to cheer for the R-Phils as they take on the Bowie Baysox.

For a small investment of \$395, your company logo will be printed on 10,000 tickets distributed throughout the Valley. Sponsors are invited to throw out a "first-pitch" before the game! Each sponsor receives 400 tickets to give to clients and friends. The tickets are a great "thank you" gift for vendors, clients, employees, friends and family. Enhance your sponsorship with optional VIP packages with food and beverage for your extra special clients!

Game Day Promotion: Ladies Night: **Appearance by "The Farmer" Chris Soules from the Bachelor & Dancing with the Stars w/free autograph session.**

\$2,000 Post-Game Diamond Dig for the Ladies! **Chance to win a \$2,000 diamond!**

Sponsorship Cost– \$395/per 400 tickets. Limited to only 24 sponsors.

First Energy Stadium, 1900 Centre Avenue, Reading, 19612

For additional information, contact the Perkiomen Valley Chamber of Commerce at 610-489-6660 or email info@PVchamber.net. Event registration form available online: <http://perkiomenvallychamber.org/events/upcoming-events>



View the photos and video from the 2nd Annual PV Stars Awards Gala:
<http://perkiomenvallychamber.org/events/2016-pv-stars>

MARKETING SOLUTIONS

(Continued from page 55)

Hold meetings regularly. The more frequently meetings are held, the better. In certain business situations, daily meetings are appropriate. In others, weekly meetings will do. Let too many days slip by and you risk sending the wrong message to your team. People will never take a meeting seriously if you don't. If you're constantly postponing meetings, canceling them or calling them at the last minute - that shows a tremendous lack of respect for your team. What could be more important than keeping your team informed, involved and engaged? The ideal time for a staff meeting is Friday afternoon. The workweek is almost done; phone calls and other interruptions dissipate. It's a natural time to put all the actions of that week into perspective. Thus armed, it allows you to set an agenda for the coming week. Alternately, a Monday morning meeting works well to set the agenda for the week. Choose any other day and you risk losing momentum and effectiveness.

Get in and get out. To achieve its objectives, an effective meeting should last just about an hour. No more or the sense of dread starts to sink in. No less because you won't be able to devote the time to accomplish your objectives. Timeliness is critical to running an effective meeting. Start it on time and end when you say you will. That honors the schedules of other members of the team. To enforce timeliness, put a cookie jar in the middle of the table. Start the meeting on time. Anyone who is late by one minute puts in a dollar. Two minutes late and the charge is two dollars and so on. Same on ending time; If you run over one hour, it is one dollar per minute charge for you. When the kitty will support a pizza or sundae party, throw one. A little bit of fun never hurt anybody.

Write up the minutes. The minutes provide the foundation for the next meeting's agenda. At the beginning of the meeting, make sure someone is assigned to write up what happened and what you're planning to make happen; in other words, who's going to do what by when. This role should rotate from team member to team member to enhance participation in the meetings and underscore their responsibility to the team.

Open the books. Always provide people a good fundamental understanding of where the business is going. Don't just provide a cursory statement like, "Business is good" or "Profits are down." Go into detail. The better informed your staff, the better decisions they'll make. Avoid the temptation to launch into long diatribes or sermons that are insulting and patronizing to your team members.

Following some of these simple steps will help you and your team hold more productive meetings and hopefully accomplish your goals together.

Maria L. Novak Dugan is president of Marketing Solutions & Business Development, a firm in West Chester, PA, offering creative marketing services and goal implementation for small & medium sized businesses. For more information, contact Maria at 610-405-0633 or MariaNovak001@yahoo.com, or visit www.Maria-L-Novak.com

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SPRING-FORD
Chamber of Commerce

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

**April 5, 2016 –
Network Before Work**
8:00am – 9:30am
Bryn Mawr Trust Bank,
33 W. Ridge Pike, Limerick
Networking and Continental
Breakfast

**April 7, 2016 –
WIN Fashion Show**
Brookside Country Club
850 N. Adams St., Pottstown
11:00am – 1:30pm
Proceeds Benefit Operation
Backpack
Tickets: \$25.00; RSVP Online

**April 19, 2016 –
Mixer - Swede Family
Chiropractic**
130 West Main St., Trappe
5:00pm – 7:00pm
RSVP Online

**April 21, 2016 –
Shark Think Tank**
Copperfield Inn
594 W. Ridge Pike, Limerick
11:30am -1:00pm
\$25.00 *Business Owner
Members Only
RSVP Online

**May 3, 2016 –
Network Before Work**
Harleysville Savings Bank
1889 E. Ridge Pike, Limerick
8:00am – 9:30am; RSVP Online
Free for Members
\$10.00 Non-Members

**May 12, 2016 –
Chamber Luncheon – Estate
Planning and Elder Care**
Champps Restaurant
51 Center Ave, Collegeville
11:30am – 1:00pm; RSVP Online
\$25.00 Members
\$30.00 Non-Members

Bingo Bash - Save the Date

Benefitting the Spring-Ford
Chamber of Commerce Education Fund
Friday, June 10, 2016; 7:00pm – 10:00pm
Sacred Heart Parish, Royersford
Tickets are \$25.00; Sponsorships Available
For more information contact the chamber office
Info@springfordchamber.com 215-489-7200

Chamber Welcomes April Thorum



In February, the Spring-Ford Chamber welcomed April Thorum as their new Marketing Coordinator.

April is a graduate of West Chester University and was employed with The Vanguard Group for seven years. While raising her two boys, April has been very active in her community. She has served as

President of her son's PTA, is a deacon and Sunday school teacher with her church and was a Tastefully Simple consultant for 11 years. April is excited to be a part of the Spring-Ford Chamber community and this new position.

Introductory Network Before Work Event – Great success!



Approximately 20 members from the chamber attended the first Network Before Work event held at Penn Liberty Bank on Tuesday, March first. Guests enjoyed a complimentary continental breakfast along with the opportunity to mingle for a bit before heading to work for the day. Thank you to Penn Liberty Bank for hosting. We look forward to seeing everyone at the April event.

Chamber Fashion Show to Celebrate 10 Years!



On Thursday, April 7th the Women in Networking's Annual Fashion Show will celebrate 10 years. This fantastic and fun event has only grown bigger and better over the last decade, starting as a small private chamber event; the Fashion Show has grown to be a community

fundraiser that benefits a local charity with the proceeds of the event. In the past years selected charities have included; Mom's House and Laurel House. Last year the fashion show raised a record \$2,000 for the Julia Grace Foundation. This year the committee is proud to announce that their proceeds will benefit Operation Backpack, which provides food to students in our community who would otherwise go without meals over the weekend. Operation Backpack serves alongside individuals and organizations to collect food and materials. Volunteers pack these items into backpacks, which are sent out to qualifying students who discretely pick up the backpacks each Friday and return them on Monday. The process then begins again for the following weekend. In 2015, Operation Backpack expanded their reach from the Pottstown and Pottsgrove school districts to include Boyertown and Spring-Ford School Districts. Ronnie Fitzpatrick, Committee Chair, loves this event because our chamber is so community oriented and the proceeds go directly to benefiting the people of our community. So join the Women in Networking on Thursday, April 7th at Brookside Country Club from 11:00am to 1:30am as they strut their stuff. Twelve chamber members will be featured modeling men and women's fashion from Dress Barn and DKNY. Tickets are \$25.00 and you can RSVP on the Chamber website. Other activities at the show include a 50/50 drawing and a basket raffle.



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

Listings For SALE

CALL TOLL FREE 1-866-948-2255

FOR SALE: (ZC2122) 124 N. CHESTNUT STREET, BOYERTOWN- 3,825SF PLUS LOWER LEVEL (BASEMENT)-50% FINISHED. LOWER LEVEL (BASEMENT) CONTAINS TWO POWDER ROOMS, MANY POSSIBILITIES. ALSO FOR LEASE-\$2,500 PLUS UTILITIES. **OWNER FINANCING AVAILABLE**

FOR SALE: (ZC2164) 4 ASH ST., W. POTTSBORO- .95 ACRE COMMERCIAL LOT SITUATED CONVENIENTLY ON RTS 422, 724 AND 100. BRING YOUR BUILDER AND YOUR PLANS. PUBLIC WATER, SEWER AND GAS AVAILABLE. \$124,000

FOR SALE: (ZC2173) 58 N. FRANKLIN STREET, POTTSBORO- GARAGE AND AUTO REPAIR BUSINESS. THIS BUSINESS HAS BEEN ESTABLISHED ALREADY AND VERY SUCCESSFUL. THE PRICE INCLUDES BUILDING AND BUSINESS. THIS GARAGE HAS BEEN UPDATED AND MAINTAINED WITH NEW OFFICE, TILE FLOORS, NEW WINDOW & DOOR, REFRESHLY PAINTED AND CLEAN NEW ALUMINUM FENCING SURROUNDING THE ENTIRE PARKING LOT. LOT HOLDS UP TO 50 CARS. 2 LARGE BAYS WITH LIFTS. **OWNER FINANCING AVAILABLE**

FOR SALE: (ZC2182) 101 NORTH YORK STREET, POTTSBORO- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. **OWNER FINANCING AVAILABLE**

FOR SALE: (ZC2212) 521-523 MUHLENBERG AVENUE, MUHLENBERG TOWNSHIP- 3,000SF BUILDING CURRENTLY AN OPERATING SIGN BUSINESS. TENANT OCCUPIED. ADJACENT HOME INCLUDED WITH LISTING. NEW PRICE INCLUDES PRINTING BUSINESS, ALL VEHICLES, EQUIPMENT AND INVENTORY. SELLER WILL TRAIN NEW OWNER. **REAL ESTATE ONLY CAN BE PURCHASED FOR; \$200,000 TO \$250,000 (OWNER FINANCING AVAILABLE)**

FOR SALE: (ZC2221) 113 REHRERSBURG RD., REHRERSBURG- UNIQUE PROPERTY w/1 RESIDENTIAL UNIT and 2 LARGE COMMERCIAL FACILITIES CONVENIENTLY LOCATED BETWEEN I-76 & 422. SELLER FINANCING AVAILABLE FOR UP TO 15 YEARS. \$1,100,000

FOR SALE: (ZC2225) 33 E. PHILADELPHIA AVE., BOYERTOWN- COMMERCIAL UNIT ON FIRST FLOOR, 3BR APARTMENT ON 2ND FLOOR. 2 CAR DETACHED GARAGE LOCATED IN MIDDLE OF BOYERTOWN. VARIOUS POSSIBILITIES. \$160,000

(OR LEASE, see listing for lease ZC1171)

FOR SALE: (ZC2230) 1063 ROUTE 100, BECHTELSDALE- PROPERTY SITUATED ON HEAVILY TRAVELED ROAD. RESTAURANT w/HOTEL LIQUOR LICENSE. APPROX 15,000SF. 1ST FLOOR CONTAINS U SHAPED BAR-SEATING FOR 35. RESTAURANT SEATING UPSTAIRS-100 PEOPLE. ALSO HAS DECK AREA. 2ND FLOOR CONSISTS OF 7 ROOMS & BATH. BANQUET FACILITIES ON LOWER LEVEL-150 SEATING CAPACITY. ALSO HAS PKTD AREA. SEPARATE INCOME PRODUCING PROPERTY CONTAINS 2 COMMERCIAL RENTALS & 2 (2) BR APT RENTALS. GROSS RENT OF \$3,800/MONTH. LARGE PARKING LOT ALL SITUATED ON 13.99 ACRES w/PUBLIC SEWER. **OWNER FINANCING AVAILABLE**

PENDING (ZC2158) CAMP SWATARA ROAD, MYERSTOWN

PENDING (ZC2228) 148 STAUFFER ROAD, BECHTELSDALE

SOLD (ZC2225) 101 E. MAIN ST., POTTSBORO

SOLD (ZC2226) 101 E. MAIN ST., POTTSBORO

SOLD (ZC2227) 101 E. MAIN ST., POTTSBORO

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SOLD (ZC2230) 101 E. MAIN ST., POTTSBORO

SOLD (ZC2231) 101 E. MAIN ST., POTTSBORO

FOR SALE: (ZC2236) 16 S. KENN ST., POTTSBORO- PROPERTY IS CURRENTLY OPERATING AND CONTAINS A CONVENIENCE STORE, WORKING AND RUNNING HOT AND COLD DELI. SELLER IS SELLING FUNCTIONING BUILDING, OWNED EQUIPMENT AND INVENTORY TO INTERESTED BUYER. CALL FOR DETAILS. \$132,000

FOR SALE: (ZC2237) 2741 N. 5TH STREET HIGHWAY, READING- COMMERCIAL PROPERTY WITH SIGNAGE ON BUSY HIGHWAY AT THE CORNER OF N. 5TH STREET & WILSON STREET. FORMER UNITED CHECK CASHING FRANCHISE WITH ALL SECURITY SYSTEMS IN PLACE AND OPERATIONAL. PAVED PARKING ON SIDE AND REAR OF BUILDING. MOVE IN CONDITION. PERFECT FOR A MULTITUDE OF BUSINESSES. \$150,000

ALSO FOR LEASE AT \$1500/MONTH + PROPANE AND ELECTRIC.

LEASE TO PURCHASE WILL ALSO BE CONSIDERED.

FOR SALE: (ZC2238) 1311 BEN FRANKLIN HIGHWAY W, DOUGLASSVILLE- TURN KEY PROFESSIONAL MEDICAL/BUSINESS CENTER. 8,000 SQ FT WITH INCOME FROM TENANTS. POSSIBLE OWNER FINANCING. **OWNER WILL LEASE BACK \$1,100,000**

FOR SALE: (ZC2239) ROUTE 562, BOYERTOWN- GOOD LOCATION! GOOD INCOME! INVESTMENT PROPERTY LOCATED ON ROUTE 562. BUILDING INCLUDED BUT NOT THE BUSINESS. BUSINESS IS CURRENTLY LEASED. CALL OFFICE FOR FULL DETAILS! \$305,000

FOR SALE: (ZC2240) 2063 E. HIGH STREET, POTTSBORO- LOOKING FOR HIGH STREET EXPOSURE IN LOWER POTTSBORO? THIS PROPERTY IS FOR YOU. 2 UNIT OFFICE COMPLEX. THE FRONT UNIT IS COMPRISED OF APPROXIMATELY 1,760SF. FORMER INSURANCE OFFICE, NOW VACANT. THE SECOND UNIT CURRENTLY HOUSES THE DISTRICT JUSTICE OFFICE. APPROXIMATELY 4,054SF WILL BE VACATED SOMETIME IN 2016. GREAT LOCATION. GREAT INVESTMENT OR OWNER USER BUILDING. BOTH UNITS ALSO AVAILABLE FOR LEASE. PLEASE CALL AGENT FOR DETAILS. \$699,800

FOR SALE: (ZC2241) 2041 CAMP SWATARA ROAD, MYERSTOWN- 10 ACRES OF PRIME DEVELOPMENT LAND ZONED VILLAGE DIST. CALL FOR DETAILS. \$400,000

FOR SALE: (ZC2242) 123 LITTLE ROUND TOP ROAD, LENHARTSVILLE- 166 ACRE CROP FARM IN NORTHERN BERKS COUNTY. ZONED AP. \$1,162,000

FOR SALE: (ZC2243) 222 LONG ROAD, LENHARTSVILLE- 231 ACRE CROP FARM IN NORTHERN BERKS COUNTY. ZONED AP. \$1,732,800

Listings For LEASE

(ZC1012) 1200 East High Street, Office Building, Pottstown- Suites from 200-900SF. \$13/SF includes all utilities. NO CAM CHARGES.

(ZC1070) 180 Porter Road, Pottstown- Professional office building situated in the immediate vicinity of PMMC. Handicapped accessible, elevator, ample parking and various size suites from 200-900SF. Competitive rates and flexible terms. All utilities are included. NO COMMON AREA MAINTENANCE charges. Call for more details!

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

(ZC1088) 261 High Street, Pottstown- 2,800SF 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.

(ZC1146) 32 Wells Road, Suite #4, Parkerland- Office/retail space situated along busy Route 724. 900SF with offstreet parking, available immediately. Signage on Route 724. \$800/Month + heat, elec. and trash. Water and sewer included. NO CAM. Call for Details

(ZC1148) 4 Ash St., Pottstown- 10,000SF Warehouse to be built to specifications is situated conveniently on Route 422, 724 & 100. \$8,750/Month - \$4,500/MON

(ZC1156) 28 Sunnybrook Road, Pottstown- Brand new space situated in Lower Pottstown 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.

(ZC1160) 2103 East High Street, Lower Pottstown- Lower Pottstown 2450SF first floor office suite with High St. exposure. Lease it all, or divide into individual offices. Ample parking. \$15.00/SF

(ZC1164) 412 Laurel Street SUITES, Pottstown- Suite 4-18,800SF has been LEASED. AVAILABLE SUITES: Suite 1-1,750-3,500SF, Suite 2-1,825-3,650SF, Suite 3-2,400-4,800SF. 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. Sits 1/2 block off of High Street. 1st floor. **OWNER FINANCING AVAILABLE**

(ZC1166) 32 Wells Rd, Suite #3, Parkerland- Office/retail space situated along busy Rt. 724. 588SF former financial services office with offstreet parking. Available immediately. Signage on Rt. 724. Call for details.

(ZC1167) 680 Industrial Hwy., Pottstown- 11,000SF Warehouse and 800SF Office, loading docks and drive in door, plus off street storage. \$5,500/Month plus utilities.

(ZC1168) 3025 Main Street, Morgantown- (1) 400SF Office Space. Lease for \$600/Month. Tenant pays only Electric. Offstreet parking & private bath.

(ZC1169) 582 Main Street, Rogersland- Main Street exposure used as offices in front. First floor, perfect for professional uses. Two large offices and 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 conditioned. Separate electric and gas meters, water and sewer are shared. \$1,200/Month. Call for details.

(ZC1170) 1830 E. High Street, Pottstown- (Building #3) 802SF Private office building situated at the corner of High & Porter Roads. \$15.00/SF + Utilities. Call for details.

(ZC1171) 33 E. Philadelphia Avenue, Boyertown- First floor commercial office space located in the middle of Boyertown. \$895/Month includes heat, water and sewer. Call office for showings.

(ZC1172) 2741 N. 5th Street Highway, Reading- Commercial property with signage on busy highway at the corner of N. 5th Street & Wilson. Former United Check Cashing franchise with all security systems in place and operational. Paved parking on side and rear of building. Move in condition. Perfect for a multitude of businesses. \$1,500/Month plus propane and electric.

(ZC1174) 2863 E. High Street, Pottstown- Lower Pottstown office building, currently occupied by District Justice. Over 4,000SF, 20 +/- parking spaces, one level, handicap accessible, High Street signage. Call for details. \$16.50/Month + Utilities.

(ZC1175) 78 Wells Rd, Parkerland- Beautiful single brick office building surrounded by beautiful flower window boxes. Convenient location & great exposure on Rt. 724. \$950/Month plus heat and electric. No Common area maintenance fees.

LEASED (ZC1173) 2083 East High Street, Pottstown

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. Schuykill Road, Pottstown

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