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51st Annual **DURYEA DAY** Antique & Classic Car & Truck Show and Flea Market

The Boyertown Community Park, located at, 419 South Madison Street, Boyertown, will be filled with sights, sounds, and beautiful antique vehicles on Saturday, September 3rd, 2016, for the Boyertown Museum of Historic Vehicles' 51st Annual Duryea Day! This event has grown in popularity every year, and this year will be anything but disappointing.

Duryea Day has rightfully earned a reputation as a fun, affordable event for the whole family. This fun-filled day of cars, games, food, and entertainment is proudly sponsored by BB&T Bank.



Hundreds of classic cars, trucks, and motorcycles will be on display throughout the Boyertown Community Park. Last year was a record breaking year with over 700 vehicles rolling in! All eras will be represented, from the brass to the muscle cars, and any other vehicle you can imagine. There will be no shortage of hot rods and motorcycles, and a selection of commercial and light duty trucks will also be on display in their own section of the Park. There really is something for everyone.

Rainbow the Clownn will be joining us from 10am-1pm. Rainbow is a very talented balloon sculptor, who is well known in the area. She can create pretty much anything with a balloon! Your children will not be disappointed!. There will also be a trackless train ride for the youngsters from 10am-2pm. Admission to the Boyertown Museum of Historic Vehicles is included in your admission fee to the park for Duryea Day. The trolley will be shuttling visitors all day between the Park and Museum.

Two bands will provide entertainment for visitors; Ken Meyle's Special Delivery, playing great bluegrass and contemporary music, and The Joe Soltysik Band, who will be playing classics from the 50s and 60s. There will be great food throughout the park as well. Moyers Catering will be the main food vendor for the day, with breakfast and ice cream provided by



the Lion's Club and the Relay for Life Jay Walkers team. Stewart's Root Beer, M&N Funnel Cakes, and Big Chippers BBQ will also return to the Park for this year's festivities. All of these businesses are local to Boyertown – Shop Local – Know Local!

Trophies will be awarded to eight Museum Choice Award recipients: Antique Pre War Car, Antique Post War Car, Antique Motorcycle, Antique Truck—Pickup, Antique Truck—Commercial, Street Machine, Street Rod, and Sports Car. The Beatrice Landis Memorial Award, which honors a vehicle in original condition, also returns this year. We would like to thank our Trophy Sponsors: Pollock Auto Restoration, Suburban Water Technology, Wheels in Motion, Blast from the Past and The Antique Truck Club of America. The Miller-Keystone Blood Mobile will be parked by the Community Pool for those of you who would like to donate to a great cause.

Duryea Day is organized and run by the Boyertown Museum of Historic Vehicles and the Pottstown Region Antique Automobile Club of America. Proceeds benefit both organizations. For more information on Duryea Day, call the Boyertown Museum of Historic Vehicles at 610-367-2090.

Located at 85 South Walnut Street in Boyertown, PA, The Boyertown Museum of Historic Vehicles houses dozens of automobiles, trucks, and motorcycles that were manufactured right here in Pennsylvania while the industry was still in its infancy. The mission of the Boyertown Museum of Historic Vehicles is to collect and preserve vehicles built in Pennsylvania. Contained in our collection are examples of motorized, horse-drawn, and man-powered road transportation — from wagons and trucks to bicycles and cars. Many of the manufacturers' names may be unfamiliar, but all were made right in our own backyards here in Pennsylvania.





Cover Story: *Patriot Pest Solutions is a small family-owned business providing effective pest elimination and control with top-notch customer service for both commercial and residential customers in Berks, Chester, Delaware, and Montgomery counties and the Philadelphia Area.*



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New Tompkins VIST Bank Branch Brings Local Decision-making to Pottstown Area

A true community bank is focused on the needs of its customers and communities. That's why Tompkins VIST Bank decided to open a new branch at 258 East High Street in Pottstown. "We know that customers value the kind of local decision-making that only a community bank can provide, so we're excited to offer these services in Pottstown," says bank President and CEO Scott Gruber.

To better serve the TriCounty area, Tompkins VIST Bank has wanted to open a branch in the Pottstown area for several years. Its affiliate Tompkins Insurance already had an office in Pottstown, which has been expanded to include a full-service banking branch, says Gruber, who is very familiar with the area through a prior banking position as head of the Montgomery County Region.

FOCUS ON SMALL BUSINESSES

The office is managed by Joe Cavallo, a banker who's experienced in serving Pottstown area customers. "I'm enthusiastic about bringing our unique brand of personalized service to consumers and businesses," he says.



Joe Cavallo
Branch Manager
Business Development
Manager



Frank Strunk
Senior Vice President
Commercial Relationship
Manager

Heading commercial lending is Frank Strunk, who has served Pottstown area businesses for more than 40 years. Active in the community, Strunk is on the board of the TriCounty Chamber. Strunk and Cavallo will call on business prospects and customers to determine their needs, including cash management and remote deposit services.

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SPECIAL OFFER

To celebrate the Pottstown Branch opening, the bank is offering a special interest rate for a consumer Money Market account. The interest rate is up to 1.25% for a six-month period with an APY of .75%*. The bank offers a full range of consumer checking and savings accounts, plus loans, including residential mortgages and home equities. "Auto loan rates have recently been lowered," Cavallo says.



Senior staff from Tompkins VIST Bank, President and CEO Scott Gruber, Paula Barron, Senior VP of Community Banking, and Cary Meyer, Executive VP & Senior Commercial Lending Officer, pose with a check at MDA Camp.

Tompkins VIST Bank has raised more than \$30,000 to help send kids to camp each summer.

The staff at the Tompkins VIST Bank and Insurance office in Pottstown are ready to assist customers.



INSURANCE AND WEALTH SERVICES

The branch also includes an office of Tompkins Insurance, which has been ranked among the top independent property/casualty agencies in the nation by "Insurance Journal."

If the customer needs wealth management services, representatives of Tompkins Financial Advisors will be happy to meet with them at the office.

KNOWN FOR COMMUNITY SUPPORT

Tompkins VIST Bank has a reputation for community engagement. "We're proud to say that our bank is known for supporting communities where we live and work," Gruber says. "In addition to our donations to many worthwhile causes, employees enjoy rolling up their sleeves to volunteer at many local organizations." The bank this year was given a community building award by Berks Community TV, the first time BCTV bestowed the recognition on a company.

"We're looking forward to carrying on that tradition by supporting the revitalization of Pottstown," says Gruber. "With our focus on the customer and community, I think the new Pottstown branch will be a win-win for the area as well as for us."

For information about Tompkins VIST Bank and financial services offered at its Pottstown office, call 484-941-0300 or visit VISTBank.com.

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PATRIOT PEST SOLUTIONS

Combining the benefits of a small family-owned business with the expertise and knowledge of a larger company.

DENICE & JAMES HARRISON



Denice and James Harrison started their business — Patriot Pest Solutions, LLC — out of their Montgomery County home five years ago. Originally, it was just the two of them: James had 20 years of pest control experience, and Denice had the entrepreneurial experience. It was a match made in heaven.

That match turned into a thriving full-service pest solution company serving both commercial and residential customers in Berks, Chester, Delaware, and Montgomery counties and the Philadelphia Area. In 2013, the Harrisons moved their business out of their home and into a larger facility, and hired additional technicians. Today, Patriot Pest Solutions (PPS) employs five technicians and two customer service representatives to meet the growing needs of their customers.

This year marked another milestone for PPS — their first television commercial. It features Denice narrating, an interview with James, and footage of their daughter and even the family dog — Milo. They finished filming in May, and the commercial began airing in July.

But, don't worry — these "celebrities" aren't taking their new-found fame too seriously; however, Denice says, "Serving people with integrity is something that we do take seriously... very seriously."

Even as the business continues to grow, the Harrisons are committed to providing personal and caring customer service that people expect from a local, family-owned business. They are equally committed to educating their employees and customers, and to providing effective pest elimination and control solutions.

Personal and Caring Customer Service

As Denice says, "When someone chooses a family-owned business, they chose personal service — people who care and want to solve the problem." As a local business owners who are active in the community, it is important to the Harrisons that every customer is completely satisfied with the results of their service. Utilizing proven, state-of-the-art materials and techniques, they treat your home as if it were their own.

Denice says, "When somebody comes to your home, you're opening your door to a stranger — somebody that you don't know — and that can be unnerving. Being a mother, I want to make sure — and do make sure — that I would feel comfortable letting any of our technicians into my home." One way they do that is by requiring all prospective employees to undergo drug testing, background checks, and a driver's license review.

Patriot Pest Solutions also sends each customer an email with their appointment date and time, a picture of the technician who will be coming into their home (including a link to customer reviews of that technician), and the name of the customer service representative who handled their call. Following the service, customers receive another email asking for feedback, so Patriot Pest Solutions can quickly react if there is a need. "Those emails come directly to James or me," according to Denice. She adds, "That feedback is invaluable to us. Although the feedback we receive is very positive, we have made several policy changes based on the information customers have shared with us."



PHOTO BY STYLISH IMAGES PHOTOGRAPHY

James Harrison, Associate Certified Entomologist

Educating Customers - Knowledge is power!

Want to know what kind of ants are plaguing your home? Check out Patriot Pest Solutions' website (www.PatriotPestSolutions.net) where you'll find a full description of the types of ants prevalent in this area – Carpenter ants, Pavement ants, and Odorous ants. Carpenter ants use wood to construct nests and are typically found within moist beams in bathroom walls, under roofing in attic beams, and under subfloor insulation. Pavement ants like greasy foods and can sting when threatened. Odorous ants smell like rotten coconuts when crushed and are easily alarmed. Who knew?

You can also find information about other pests, including: bed bugs, cockroaches, mosquitoes, spiders, stinging insects, and termites. Are you aware that fleas can lay up to 50 eggs at a time, or that

timing is key to eliminating stink bugs? Did you know that there are more than 25 species of ticks in Pennsylvania? Plus you can find information about wildlife. For instance, almost all domestically acquired cases of rabies are attributed to bat bites; groundhogs can ruin foundations with their burrows; and don't ever throw your clothing into your washing machine if a skunk sprays you. There's also plenty of information on mice, moles, opossums, raccoons, rats, squirrels, snakes, and voles.

And the education doesn't stop there! Once you contact Patriot Pest Solutions, one of their Quality Pro certified, state-licensed technicians will come out to your home to inspect your property and determine potential problem areas, point out other areas conducive to future infestations, and share steps you can take to avoid future problems. Then, they create a customized treatment plan for year-round protection.

(Continued on page 8)



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COVER STORY

(Continued from page 7)

Customized Approach - Every job is unique!

Patriot Pest Solutions has the expertise to solve any pest problems, and they are more than happy to provide professional advice and a customized approach to any pest control problem. As a Certified Quality Pro Company with the National Pest Management Association (NPMA), all of their technicians are up to date with the latest training and certifications. To earn this certification, Patriot Pest Solutions is required to meet certain criteria and hiring protocols and to maintain those criteria so that they can provide the best and safest pest management service possible. Less than two percent of all companies in the US have achieved this level.

As a GreenPro certified pest control company, PPS strives to preserve our planet and increase awareness for environmentally responsible pest control solutions. Less than one percent of pest control companies in Pennsylvania have earned this certification, which follows Integrated Pest Management (IPM) - a more sophisticated and scientific approach than most exterminators use. For example: instead of applying cheap and toxic pesticides, where appropriate Patriot Pest Solutions will use a better quality, reduced-toxicity product. GreenPro certification ensures that you'll receive smart, effective and environmentally responsible service.

Patriot Pest Solutions is also a Certified Wildlife Professional (through the National Wildlife Control Operators Association), which keeps their technicians up to date with the latest training and certifications to provide you with the safest and most humane wildlife management service possible. And, PPS is a part of the Pennsylvania Trapper's Association, which promotes the humane trapping of wildlife. This wildlife service is just one more thing

that sets Patriot Pest Solutions apart from other pest control services.

Patriot Pest Solutions technicians also participate in weekly in-house training and attend various conventions, meetings (Pennsylvania Pest Management Association), and expos (National Wildlife Expo) throughout the year to keep up with all the latest advances in pest control. James is an Associate Certified Entomologist (one of only thirteen in the entire state of Pennsylvania). The misidentification of a pest can cost thousands of dollars. That doesn't happen with PPS's knowledgeable team. Patriot Pest Solutions' technicians know how to get rid of pests and how to keep them from coming back!

Community Connection

In addition to running a very successful business and raising a daughter, the Harrisons are also very involved with the community. They are active members of the Spring-Ford Chamber of Commerce, the TriCounty Area Chamber of Commerce, and the Perkiomen Valley Chamber of Commerce, and they offer special discounts to fellow chamber members. Denice is an active member of the Spring-Ford Rotary Club. They donate ongoing pest control services to The House, an organization that provides housing and support services to homeless and vulnerable single women in greater Phoenixville, and they have volunteered at many local organizations, including the Salvation Army.

And, what about their name — Patriot Pest Solutions — and their tagline — "Eliminating pests is our patriotic duty"? They are both fitting, since James, his father, and his brother all served in the military. Their military connection is very important to the Harrisons. Denice says, "The name Patriot isn't just a marketing tool, it's a belief system." Patriot Pest Solutions also offers discounts to military families.

(Continued on page 10)

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Contact Matt Katzen Today: 215-491-7700 | mkatzen@heritagecommercialgroup.com

COVER STORY

(Continued from page 8)

This Year's "Hot" Bug

So, what bug is "hot" this year? Bedbugs! A recent CBS News report on the 15 worst-hit cities in the US, indicates that Philadelphia is number two in the nation. Bed bugs were once eliminated completely in the United States. Unfortunately, they have made a comeback over the last ten years. International travel, which allows bed bugs to move from countries that do not combat bed bugs, is blamed for the bed bug resurgence. Additionally, bed bugs have developed resistance to traditional pesticide applications. This resistance has made establishing control more difficult.

Denice shares, "The increase in Bed Bug business has caused us to purchase a second set of heat equipment — the most effective treatment of Bed Bugs."

Bed bugs are apple seed-sized, reddish-brown bugs that feed on human blood at night. Bed bugs are frequently brought home from airports, clothing stores, hotels, movie theaters and used furniture.

Once inside, bed bugs are typically found close to where you sleep. These blood-sucking pests can hide in cracks the thickness of a credit card. PPS technicians frequently find bed bugs in baseboards, bed frames, box springs, cabinets, furniture, headboards, mattresses, night stands, picture frames - even behind electrical plate covers! Bed bugs do not spread diseases, but they do cause discomfort and many sleepless nights.

How do you know if you have Bed Bugs?

- Clusters or rows of red, irritated bite sites. Commonly found on the back, insides of the arms, back of the legs and feet.
- Small blood stains on your mattress or sheets.
- Droppings, shed casings, shed skins and live bed bugs in the creases of furniture.
- A Bed Bug Inspection - Thorough inspection is key to bed bug detection.

Did you know that heat kills all stages of bed bugs? Bed bug heat remediation treatments are an efficient and cost-effective way to eradicate bed bug infestations without the use of pesticides. Heat treatments take only one day and leave no odor or toxic residues behind, making heat the ideal choice for the extermination of bed bugs in both residential and commercial settings. Bed bug heat treatments penetrate walls and permeate every square inch of an infested room, ensuring that it is clean and clear of bed bugs.

All of Patriot Pest Solutions' Quality Pro certified state-licensed technicians have been trained by James, an Associate Certified Entomologists, in bed bug detection. Don't wonder if you have bed bugs, find out for sure by contacting Patriot Pest Solutions for a FREE inspection and estimate on proven solutions to exterminate your bed bug infestation.

It seems the Harrisons have discovered the magic formula that combines the benefits of a small family-owned business with the expertise and knowledge of a larger company. As Denice says, "It's been quite an adventure."

Patriot Pest Solutions, located at 414 W. Main Street in Trappe, focuses on solving your pest or wildlife problems quickly and helping you ensure the problem doesn't return.

Call Patriot Pest Solutions at 610.489.5136 for a FREE no-pressure inspection, and please visit www.PatriotPestSolutions.net for additional information.

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SUCCESSFUL WOMEN IN BUSINESS

Renee Talkington, Proprietor, Jay Lanes / Talks Tavern / TNT Laser Tag

When my mother signed me up for the youth bowling league at Jay Lanes at eight years old, I never realized decades later I would own the place. What a dream come true for this avid bowler. It was normal on Saturday mornings to be bowling with many of my cousins in the league. Later, in my twenties, it became a true family reunion every Wednesday night at Jay Lanes. My mother was bowling along with many of my uncles, aunts, cousins. The tradition lived on. Now there are not as many of us still bowling. However, for the ones of us who are, the others are still with us thru the memories we have built together over the years. Whether it was when we traveled to tournaments or just the normal league night bowling, they are definitely a big part of us. Even as I venture as the proprietor of Jay Lanes, I can still remember all the fun we had and continue to have.

I can still see the look on my husband's, Chuck Talkington, face in the spring of 2011 and told him I was interested in buying the bowling alley. It had a hint of shock with a touch of curiosity. I was not the one in our marriage who usually ventured out to take risks. It took us till May 20, 2012 to finally have a sale agreement at which time we took over the operations of the bowling alley. It was a great celebration on October 12, 2012 when we made settlement on the entire building and officially purchased the assets of the bowling alley and bar, Talk's Tavern (formerly Flynn's Inn). The journey continued from there. Every year we put the profits back into the business to make the bowling alley a fun experience for everyone. This year we expanded into a vacant space of our building and had a laser tag arena built. Wow! What a fun experience that has been. It officially opened May 6 and I played my first game of laser tag with my two children Tyler

and Tori. I found myself laughing so hard and realized the fun everyone else will soon experience. It definitely was a very good choice Chuck and I made.

If Jay Lanes was my only venture in life, this would be a really short article. However, it is only a part of the big picture. I still continue my life as an accountant with Kravco Company, LLC. That entails working around 30 hours a week and visiting their office twice a week. They are a property management company that I have worked for since 1999. The owners, The Powell family, have taught me a lot about being a business owner. I learned from their examples because I love the way they have treated me over the years - Always understanding and appreciative of their dedicated employees.

Another business venture I have is preparing tax returns. I have tried to reduce my clients, but that never seems to work. Within a year a find my clients have grown back up to the 50 mark. Tax preparation was my first true love in the accounting world. It was a challenge to read into the IRS code and get as much money back for my clients as I could. I actually was preparing tax returns before pursuing my accounting degree at Villanova. My college adventure started in 1994 while I was working for Westover Companies as a bookkeeper. I enjoyed working with the detail of numbers and recording rents received in the accounts receivable department. I was working there for seven years and the owner of that company offered tuition reimbursement after my promotion to accounts receivable supervisor. An offer I couldn't refuse. I often joke about when I started working on my bachelor's degree in accounting, I was single. When I graduated in 2003, I was married with two children. It was definitely the best thing I ever did. Having that



Renee Talkington

education allows me to keep cost down in the bowling alley business as well as Chuck's rental properties because we do not have to hire an accountant to prepare our financial statements.

The last business venture I would like to mention is the rental properties that Chuck and I own. He keeps the properties maintained very well and deals with the other property management aspects, leasing, collecting rents, etc. My job is to record the rental income and expenses, which includes paying the bills and preparing the financial statements. This is not an easy task for either of us because it entails 15 properties with 36 total units. I remember us purchasing the first property when I was pregnant with our Daughter who will be 15 years old soon. He just kept going from there finding deals on properties to fix up and rent out.

He's has been the most supportive person in my life. When I was going to college at night, he never complained about taking care of the children. He understood it was a dream of mine just like the bowling alley, another dream he helps me achieve. My mother, Joy Nichols, helps a lot as well. She does anything we need her help with, from running errands to bar tending. My son Tyler worked at the bowling alley for the previous owner before we bought it and continues to help when he's home from college. My daughter Tori has been working in the snack bar since Chuck built it in September of 2012. I'm grateful every day for the supportive people in my life who have helped me reach my goals in life and continue to help me achieve the new ones.

Jay Lanes



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EXOTIC TRAVEL FOR BUSINESS



THE GOOD LIFE

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

In case you didn't already know, I have the travel bug. It started in College when I got the opportunity to visit my UK pen pal and her family in London.

Even more than the tourist destinations, I love seeing how people live differently around the world. Staying with her family allowed me a front row seat to the daily activities of a different culture. Another example is the time I went with the Rotary to Guatemala to commemorate a well to provide fresh water that they had donated to an orphanage. We stayed with a host family during that time and could visit and tour the orphanage where volunteers and the kids grew most of their own food.

As a business owner who loves to travel, whenever possible I incorporate my business when I travel so that it is an allowable business expense. As a financial advisor, I generally know a lot about taxes in the course of my work, as well as consulting with my CPA whenever needed. Whenever possible, using my business interests and developing clients along the way lets me take some interesting trips as business travel and therefore saving on my taxes, as well as making the cost of travel more affordable.

A couple years ago, I went to Europe with local business owners on a trip sponsored by the Greater Reading Chamber of Commerce. We spent hours each day chatting about our businesses and deepening our friendships while looking at the countryside from our tour bus as it roamed from town to town. Budapest,

Vienna, Prague, and Bratislava were on the agenda with castles, churches, historical sites, and, of course, wineries. It is enlightening to get the perspective of other fellow business owners when you are in a foreign land. The number of hours a day spent on business versus personal vacation is part of determining the tax deductibility when combining business with vacation travel. The business portion needs to be more than four hours per day not including weekends.

The rules of tax-deductible business travel are somewhat complex. It will be easier to plan your business trips and combine your business with vacation if you become familiar with the IRS ground rules. The tax code does allow the travel expense for your spouse if he/she is also an employee of your company.

(Continued on page 14)



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Read Merra Lee's most recent article on Facebook in the notes section entitled, "Twice the Vacations with Super Savvy Savings."

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THE GOOD LIFE

(Continued from page 12)

Earlier in my career when I owned my software consulting company we did a project for an electric power company in Chengdong, China, which of course required a trip there to do the contract negotiations, project requirements, as well as the software delivery. Although I got to see more conference rooms than China, it was an experience I will remember.

This winter I am planning a trip to Zambia for an American Global Super Center Conference. This group is dedicated to building International trade between Africa and America. They are building an online marketplace so members can expand their sales through the Internet. I'll get to meet African Small Business owners in both formal and informal settings.

I get to travel somewhere exotic, to help build small businesses, and to bring a more global focus back to my own business owner clients and friends. Three things I love to combine. Feel free to with me about your own ideas of combining business and travel to places you enjoy. 📌

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

As a former SCORE Counselor/trainer, small business profitability consultant, CERTIFIED FINANCIAL PLANNER™ Professional, and active member of the Berks business community, Merra Lee Moffitt keeps her eye on the needs of Berks Business owners. Having created and built her own 40-person company, she is able to assist you on how to balance your life and family goals with running and owning your small business. A recognized source on Pennsylvania business issues, Merra Lee can be reached at 610-488-7353 or merralee.moffitt@lpl.com and her website is www.merralee.net.

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FOCUS ON EDUCATION

Pottsgrove High School Ratchets Up Rigor and Opportunities

Pottsgrove High School was honored to be an Advanced Placement (AP) National Honor Roll School according to the College Board. This special distinction was given to 425 school districts in the U.S. and Canada who simultaneously achieved increases in access to AP college-level courses for a broader number of students and also maintained or improved the rate at which their AP students earned scores of 3 (out of 5) or higher on an AP Exam. In Pennsylvania, Pottsgrove High School was one of only 43 schools that earned this honor. Only two other high schools in Montgomery County earned a spot on the AP School Honor Roll this year. Pottsgrove Principal Bill Ziegler stated, "We were thrilled to hear that Pottsgrove High School earned this prestigious honor. Our teachers and students have been working so hard to achieve success and we are very proud of this national recognition of our accomplishments." This is the first time Pottsgrove has been recognized as an AP Honor Roll member since the award's inception in 2010.

Pottsgrove increased the number of Advanced Placement (AP) courses it offers from 10 in 2013 to 16 in 2015. Plus, 2015 AP scores outpaced the state average by double digits. Here are some quick facts about Pottsgrove's AP growth since 2013:

- 56.50% more AP exams were taken in 2015
- 65.21% increase in students who scored 3 or higher on an AP exam
- Pottsgrove almost tripled the number of *AP Scholars* since 2013
- Pottsgrove had one National *AP Scholar* in 2015

Some of the high school's recent successes can be attributed to investments in the professional development of teachers instructing AP courses.

The school will be offering two additional AP courses in the 2016-2017 school year, Principles of Computer Science and Physics 1.

Inclusion on the 6th Annual AP Honor Roll is based on the examination of three years of AP data and meeting the following criteria:

- Increased participation in AP by at least 4 percent in large districts, at least 6 percent in medium districts, and at least 11 percent in small districts;
- Increased or maintained the percentage of exams taken by African American, Hispanic/Latino, and American Indian/Alaska Native students, and;
- Improved performance levels when comparing the percentage of students in 2015 scoring a 3 or higher to those in 2013, unless the district has already attained a performance level at which more than 70 percent of its AP students are scoring a 3 or higher.

(Continued on page 19)

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FOCUS ON BUSINESS IN BERKS COUNTY

GREP, GRCCI, and GBDF Combine Efforts to Create a Stronger, Single Point of Contact

The Board of Directors of the Greater Reading Economic Partnership (GREP) has unanimously approved the proposed combination of GREP, the Greater Reading Chamber of Commerce & Industry (GRCCI) and the Greater Berks Development Fund (GBDF). The GRCCI and GBDF Boards have also unanimously approved the proposed combination. Karen Marsdale was recently named President & CEO of the combined organization.

GREP will continue to lead regional efforts to attract, retain, and grow business and to market Berks County as a competitive and attractive location. GREP are excited about the opportunity to create a more collaborative and cohesive organization that is truly customer focused.

"Our community will be better served by a stronger, single point of contact," said John Gallen, Chairman of the Board.

"Ride to Prosperity" Update — Workforce and Talent Development

In 2009, eight leading Berks County organizations began collaborating to develop a new economic development plan for Greater Reading and Berks County.

Their efforts culminated with the June 2010 release of the *Ride to Prosperity: Strategies for Economic Competitiveness in Greater Reading*. In the fall of 2013, the coalition partners published, *Ride to Prosperity Version 2.0*, building on the original work plan and laying out a new vision for economic development in the coming years. The newly proposed strategies focused on five key areas: Entrepreneurship and Innovation; Workforce and Talent Development; Sites and Infrastructure; Quality of Place; and Business Friendly Berks — a new effort to bring top quality business expertise to help local governments redesign how they interact with local busi-

nesses in areas like zoning and licensing, and to become national leaders in providing high quality customer services. Elements of the plan were updated again in April 2015.

Over the next several issues, *Route 422 Business Advisor* will be providing a series of updates on key areas of the initiative. In this issue, we focus on Workforce and Talent Development.

Workforce and Talent Development

The initial goal of this initiative was to transform the County's Career and Technical Education system so that area youth are better prepared to enter growing technical career fields and local employers can tap into a skilled and career-ready workforce.

(Continued on page 20)

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FOCUS ON EDUCATION

(Continued from page 17)

"We certainly believe that the strengths of our school district reach much deeper than test scores," said Shellie Feola, Pottsgrove Superintendent. "This is, however, one important indication of our progress.

There are other important indicators of Pottsgrove High School's ongoing effort to provide a rigorous and varied program of studies. The school now offers more music and art classes with a focus on STEAM (Science, Technology, Engineering, Arts, and Mathematics) education, as well as a sequence of engineering, computer science courses, and independent study course offerings. Dual enrollment options with Montgomery County Community College are also offered. Pottsgrove provides each student with a laptop computer and offers some courses or parts of courses online for anytime, anywhere learning.

This September, Pottsgrove High School's two year renovation project will be complete and its doors will open with new science and engineering labs, newly expanded library media center, a media production facility, competition gym and fitness center, expanded art, music and cafeteria spaces, an artificial turf all-purpose athletic field, updated wireless Internet access throughout, and refurbished classroom spaces.

Pottsgrove is focused on students and soaring to excellence.

Balance in Waldorf Education

"Everybody is a genius. But if you judge a fish by its ability to climb a tree, it will live its whole life believing that it is stupid." — Albert Einstein

In today's fast-paced world, finding balance can certainly be challenging. Our education system shares this challenge, as the demands of global competition put an unfair emphasis on teaching to a test that supposedly proves our children's measurable genius.

What does it mean to experience a balanced education? In a Waldorf school, we speak of educating the body, mind, and soul, and we also talk about letting children use their heads, hearts, and hands as they learn. Rudolf Steiner, a philosopher in late 19th century, understood this as integration of arts into curriculum, inclusion of movement and nature in everyday learning, and focus on subjects beyond simply reading, writing, and arithmetic.

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(Continued on page 21)

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FOCUS ON BUSINESS IN BERKS COUNTY

(Continued from page 18)

Greater Reading Economic Partnership's (GREP) award winning "Careers in Two Years" program's initial efforts were to reach out to students and their parents, encouraging them to consider high paying careers in key manufacturing technology fields. These positions, which require post high school education short of a four-year degree, are known as middle skill jobs, and are projected to be the fastest growing employment segment in the US economy. By building a strong base of middle skill talent, Berks County not only provides promising career options to area youth, but it also benefits employers who will be attracted to Berks County thanks to its strong pipeline of skilled technical workers.

In 2014, the "Careers in Two Years" program expanded its outreach beyond young people entering the work force for the first time, targeting older individuals who might be under-employed, unemployed and returning veterans.



Dan Fogarty, Director of Workforce Development & COO of Berks County Workforce Development Board, recently updated *Route 422 Business Advisor* on the progress of the "Careers in Two Years" program and other efforts to meet the growing need for a skilled workforce in the vital technical manufacturing sector in Berks County.

"The word is getting out," Fogarty said. "We're seeing increased interest in technical manufacturing careers. If you think of 'Careers in Two Years' as a marketing campaign, all around the state when I talk to my peers, they say what we need is a marketing campaign to promote opportunities in manufacturing. With the 'Ride to Prosperity' and the good work that the partners in GREP did, we've had the campaign in place. It's updated. And that message is getting out there into the community," he said

Fogarty points out that there are also a couple of factors complementing the efforts of "Careers in Two Years." — a federal grant and increased enrollment in technical schools. "We just participated in a federal grant," Fogarty explains. "We partnered with four other workforce development areas, and Berks County did exceedingly well. It's called the "Make It in America" grant. We had over 100 local individuals here in Berks County use some of that money to help offset the cost of going back and getting re-training in advanced manufacturing, predominately, but not exclusively, in industrial maintenance, at a training center here in Reading," he said, adding, "That was a good mix of unemployed workers, which we call dislocated workers, some incumbent workers who went back to refresh their skills with their employer, and others who were working at other jobs outside the field and interested in getting into the field."

"It's taken five years to get this message out there," Fogarty said, "and we have to continue, because it's not the message that you hear in society at large, typically in the media. We found a lot of support for the message from local media such as yours. That message is getting out there."

A clear indication that the message is getting out there is the Career and Tech Centers, including Berks Career and Technical Center, are looking at larger classes. "They are just about record levels at BCTC for the Career and Technical program," Fogarty said, "and that's particularly interesting because the enrollment at their school districts has actually dropped overall, so basically the best way to say it is BCTC is gaining market share among high school students in a declining market as general enrollment in those School districts is down."

(Continued on page 22)

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FOCUS ON EDUCATION

(Continued from page 19)

Studies demonstrate the neural pathways strengthened by the integration of handwriting, music, handwork, and mathematics. Oral storytelling and imaginative play have been proven to develop a child's rich inner world, which then blossoms into reading comprehension.

The stability of the same primary teacher and the same peers in grades 1 through 8 lends to greater social skills and teamwork skills as students learn to work together year after year. Movement in the classroom, in PE, and out in nature, many times a day

and in all weather, brings children in tune with the balance of the natural world and its daily lessons on science and beauty. Add to this woodwork, foreign language, drama, history, all the sciences, literature, philosophy, and so much more.

Through these holistic means, Waldorf Education seeks balance. Not only to help individuals thrive, but to prepare children to awaken strong and whole into an



ever-changing world so that they might contribute in a fulfilling, meaningful, and balanced way.

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FOCUS ON BUSINESS IN BERKS COUNTY

(Continued from page 20)

Nevertheless, the skilled worker supply in Berks County is still a ways off from meeting the anticipated demand as more and more baby boomers reach retirement age.

"The challenge we have, it's typically a two-four year pipeline to develop an individual with the good skills and motivation to become a competent entry-level advanced manufacturing technician," Fogerty explains. "To get to the point where they are earning the employer more than they are costing the employer, as a rule of thumb, you can look at a two-year to four-year process."

"Employers are engaged with us on it because the challenge is that we're chasing a wave of baby boomer retirements in these companies," Fogerty continued. "We have approximately 30,000 individuals working in manufacturing jobs in Berks County. That's the largest single industry sector by employment, and by far by economic output. That's pretty unusual. There aren't many other regions around the state or the country that have retained that level of manufacturing base. Those numbers are down probably 25 percent from 15 years ago, but they've stabilized around 30,000. Actually, they were lower during the recession and we had a nice bounce back. What I like to say is, if we are successful in the manufacturing sector, ten years from now, we will still have 30,000 individuals employed in manufacturing."

Of course that would benefit the local economy immensely, as the skilled tech-manufacturing sector has the highest paying average comp and benefits package, particularly through the middle skill jobs compared to other sectors.

"The challenge is, we're starting to see the results of this work, but the numbers coming through the pipeline are not close to what we need to fill the projected retirements over the next five to seven years,"

Fogerty said. He anticipates needing an additional 7,000 new entrants in manufacturing in the next five to seven years just to replace those individuals we know will be leaving through retirement and attrition. "The good news is that we're actually ahead of most other regions in the country in re-building this pipeline and in getting the word out about the attractiveness of these types of jobs, and the nice thing about being here in Berks County is it's a real nice combination of good quality jobs with a modest cost of living," Fogerty said. "The two issues sort of reinforce themselves."

Fogerty also said that the Technical Academies Pathways program set up with Reading Area Community College and the two career technical centers via the "The Ride to Prosperity" partners and the local Workforce Development Board is starting to show some dividends. "Think of the Technical Academy as basically an honors program for students at both Reading Muhlenberg CTC and Berks Career and Technical Center," Fogerty said. "In these select programs, such as 'Mechatronics,' the students actually get college credits for some of the courses that are taught at the CTC. And then their senior year, they take their technical coursework at Reading Area Community College. So there's a group of I think about ten students this year, graduating seniors from the CTC, who most of them graduated from high school with 27 credits that were free to them. Many of those kids are continuing toward their associates' degree at Reading Area Community College and some others are actually going directly to Penn State Berks."

For additional information about workforce development initiatives in Berks County, please contact Dan Fogarty at 610.988.1363, email: dfogarty@bccl.org.

(Continued on page 24)

NARI-BIE

UNIVERSAL DESIGN

Ronald L. Mace, architect, is credited with coining the term “universal design” (also referred to as inclusive design). Mace used the term to describe the concept of “designing all products, and the built environment, to be aesthetic and usable to the greatest extent possible, by everyone, regardless of their age, ability, or status in life.” While Mace is credited with coining the term, the true pioneer of universal design was Selwyn Goldsmith, author of the book *Designing for the Disabled* (1963), who truly brought the concept to everyday use. Mr. Goldsmith’s most significant, and widely utilized idea, was the design of the dropped curb which remains a fixture in the built environment still today.

Emerging from the barrier-free concepts, the accessibility movement, and adaptive / assistive technology, universal design seeks to blend aesthetics into current and future design considerations. Rises in modern medicine allow for increases in the survival rate of serious injuries, significant illness, and birth defects. Similarly, advances in medicine have provided longer life expectancy. As such, universal design has become a growing trend in the design, build, and remodel industry.

For many, curb cuts or side-walk ramps, essential for people in wheelchairs but also used by people pushing strollers, are a common example. Color-contrast dishware with steep sides that assists those with visual or dexterity problems are another. In today’s market of kitchen redesign, there are also cabinets with pull-out shelves, and kitchen counters at several heights to accommodate different tasks and postures. When one leaves the home, another good example is found amidst many of the world’s public transit systems, where low-floor buses that “kneel” (bring their front end to ground level to eliminate gap) or are equipped with ramps rather than on-board lifts, are making transportation services more accessible and accommodating.

While there are many industries in which universal design is having strong market penetration, there are many others in which it has not yet been adopted to any great extent. No matter the industry, universal design is a term that should be included in conversations at the local, state, and national level. The Center for Universal Design at North Carolina State University has identified the following as the core principles of universal design:

1. Equitable use
2. Flexibility in use
3. Simple and intuitive
4. Perceptible information
5. Tolerance for error
6. Low physical effort
7. Size and space for approach and use

Each principle above is succinctly defined and can be applied to the design processes

in any realm: physical or digital and the principles are broader in scope than those of accessible design or barrier-free design. Now, imagine a world that considers these core principles.

Could you or someone you know benefit from a home modification that is built on the principles of universal design?

Remember to shop local and let NARI-BIE help you find the right professional for your design and remodeling needs! 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.

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

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 invited to our Dirty Networking on Tuesday, September 27th from 5:30 to 7:30 PM at Railroad Street Bar & Grill in Linfield, PA. Guests will enjoy complimentary bar snacks and a cash-bar with special happy hour pricing for our event. Our September Dirty Networking includes special prizes and an opportunity to network with other industry professionals.

For event registration or membership information, email Bill Pierce, executive director at BillP@nari-bie.org. 📧



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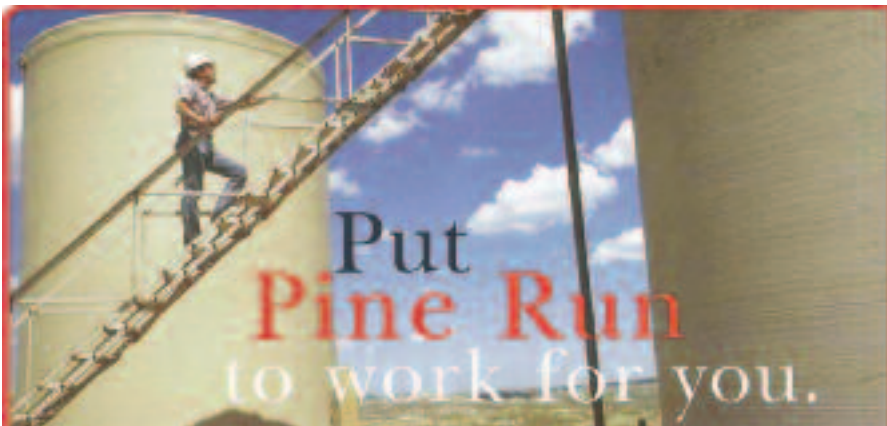
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FOCUS ON BUSINESS IN BERKS COUNTY

(Continued from page 22)

Berks County Development Projects of Note



Big Mill Apartments Open in City of Reading

After four years and a devastating fire that nearly derailed the redevelopment of the Big Mill Outlet Building in Reading located at 702 N. Eighth Street in Reading, officials recently cut a red ribbon to recognize to largely completed Big Mill Apartments, part of a \$23 million residential and commercial project.

Alan Shuman, president and broker of record of Shuman Development Group, who bought the former retail outlet building for about \$335,000 in 2006, was lauded by city and economic development officials for his vision and commitment to revitalizing Reading.

Community First Fund provided \$6.5 million in federal tax credits to the project. Commonwealth Cornerstone Group provided \$5.5 million in tax credits.

Daniel Betancourt, president and chief executive officer of Community First Fund, said his organization knew it wanted to provide funding for the Big Mill Outlet Building after reviewing Shuman's plan

and touring the impoverished neighborhood that surrounds it in northeast Reading.

Despite higher construction costs in urban areas, he said, the fund invested in the project because it believed in the merits of Shuman's plan and that it will spur further redevelopment in the area.

Shuman expects the project to generate more than \$310,000 in annual local tax revenue when the building is fully occupied.

Nearly all of the 69 luxury apartments have been leased. The mostly two-bedroom apartments average about 970 square feet each and rent for \$750-\$800 a month, the market rate.

The six-story 122,000 square-foot building at the corner of Seventh and Oley streets has about 42,000 square feet of commercial space. Russo's Pizzeria and Italian Restaurant is opening in the building in September, its second location in Reading.

The building has two large courtyards, 1,170 windows with sweeping, panoramic views of the area's hillside and iconic Pagoda. There is also a pediatric care clinic. The clinic's design includes a playground in the building's north courtyard. Commercial spaces and exterior detail work are expected to be completed this summer.

Built in 1904 as the Curtis and Jones Shoe Factory, the Big Mill Outlet Building is on the National register of Historic Places, as classification that helped Shuman obtain historical tax credits.

The shoe factory manufactured patent leather shoes for the Girl Scouts of America for decades until the 1960s. In 1991, the building became a retail outlet center that included Pier 1, Levi's and Corning until a partial roof collapse 10 years later. The building was vacated and abandoned by its owner, a New York investment group.

(Continued on page 26)

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FOCUS ON BOYERTOWN BUSINESSES

Building a Better Boyertown Recognized by Pennsylvania Downtown Center as Nationally Accredited Program

Building a Better Boyertown was recently named one of 35 downtowns in Pennsylvania named "Nationally Accredited Programs" by the National Main Street Center (NMSC), according to Pennsylvania Downtown Center (PDC). Receiving National Accreditation Main Street Program status is seen as a prominent recognition.

Accredited Main Street programs are evaluated annually by their coordinating program. PDC, the coordinating program of Main Street programs in Pennsylvania, is proud to see these downtowns acknowledged for their determination to meet Main Street principles. All of the 35 communities have met the ten performance standards required by NMSC. These standards include topics such as training requirements, planning methods, and community involvement.

All Main Street programs involved have worked together to build an accomplished community revitalization effort through training and education. Receiving national accreditation shows that these programs are dedicated to creating a change in their community and leading as an example for other programs in the revitalization process.

Founded in 1987, the mission of Pennsylvania Downtown Center is to build and support the capacity of local nonprofit organizations, municipalities and individuals to enhance the overall well-being and sustainability of Pennsylvania's communities. For more information about the accredited communities or the Main Street program, contact Maria Wherley at 717.233.4675 ext. 116.

(Continued on page 27)

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FOCUS ON BUSINESS IN BERKS COUNTY

(Continued from page 24)

Samsung to Occupy Space in Berks Park 78

Samsung Electronics is reported to be moving into a new distribution center in Berks Park 78, at Interstate 78 and Route 501 in Bethel Township, creating about 100 jobs.

Samsung is leasing the majority of the 750,000-square-foot industrial facility developed by Dermody Properties, a company headquartered in Reno, Nev., and Granite Real Estate Investment Trust, based in Canada.

Dermody, through a spokeswoman, declined to name the tenant, which was described as a global consumer electronics company. The company will use the space primarily for the distribution of its consumer home appliances.

The 500,400-square-foot distribution facility will join PetSmart Inc. and Dollar General Corp. in the 323-acre Berks Park 78, and will employ about 100 people. 249,600 square feet are currently available for lease in the Dermody lot. The Berks County Industrial Development Authority has about 17 acres in the park that remains to be sold, as well.

Berks Park 78 is in a 10-year LERTA, or Local Economic Revitalization Tax

Assistance, tax abatement district. For the first year, after completion of the building, 100 percent of the property taxes are abated. In year two, 90 percent of the property taxes are abated. This 10 percent per year step-down continues for 10 years.

Hamburg Commerce Park

King's Real Estate Management and Development has announced plans to develop Hamburg Commerce Park on the site of the former mansion of Esther Ludwig.

King's Real Estate group bought Ludwig's property in 2014 for little more than \$1 million. King also bought the property next to Ludwig's, which brought the grounds for his project to total around 200 acres.

Plans for the Hamburg Commerce Park include four larger buildings and potentially some other smaller buildings that would total approximately 2.3 million square feet for businesses. A new road that will connect with a yet-to-be-built intersection along Route 61 will provide access to the development along southbound Route 61. There will also be restricted access in and out of the development to the northbound lanes of Route 61.

(Continued on page 28)



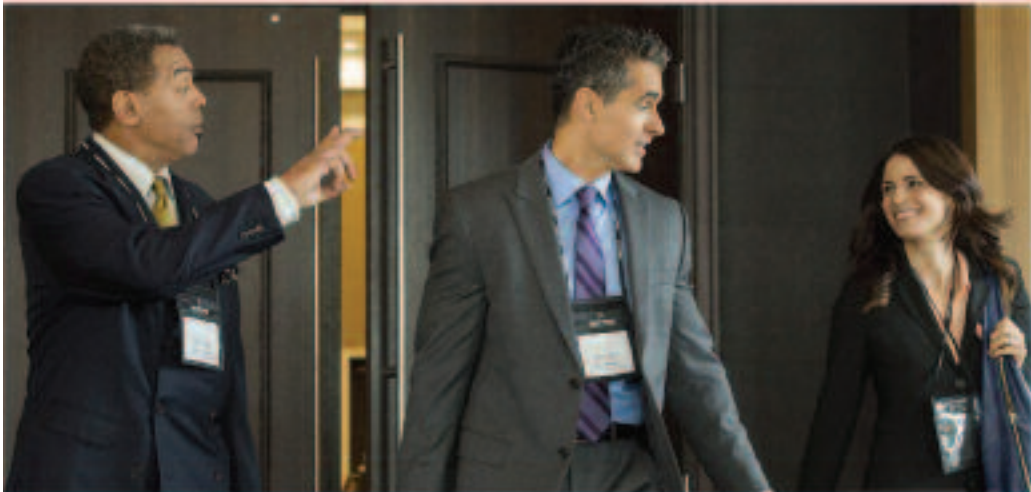
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Contact
Lisa Pavlik

FOCUS ON BOYERTOWN BUSINESSES

(Continued from page 25)



Martin Moto

At Martin Moto, our vision is to create a family friendly experience focused on providing quality information, advice and expertise to our motor-sports customers and enthusiasts.

Martin Moto first opened in May of 1996 in a tiny yellow pole barn. That first year we sold about 100 Yamaha and Suzuki motorcycles and ATVs and had four members on our staff.

In 2016 we celebrated our 20th year in business. With our new 24,000 square foot building and 26 employees, we've come a long way. Triumph was added in 2001, Kawasaki in 2009 and more recently, Motus. These franchises give us a great blend of product for all kinds of enthusiasts.

When we add to our staff, we look for motor-sports enthusiasts because if you love what you do, chances are you will be great at it. We have a staff that sleeps, eats and lives motorcycles and ATVs. Take a look at our staff page to learn more about the people that make Martin Motorsports.

The atmosphere in our store is casual and friendly. Our new facility allows us to be a true "destination" store in that its well worth the ride to meet friends, browse or just hang out. Motorcycling is an enthusiast's activity and shopping for one should be pleasant and easy. We want you to browse and get the information you need at your own pace. The experts are there if you need them. Also, unlike most dealers, we encourage you to ride before you

buy - we let qualified riders demo almost anything on our showroom floor.

Our modern building provides a dedicated customer lounge with a movie screen, couches, wireless access and a sweeping view of the showroom. This area, decorated with several of our collector's bikes is available for club meetings and other social events.

We love to promote motorcycling any way we can. We have an active RAT Pack Club (Riders Association of Triumph) that holds several rides and events each season. We are also proud to be the home to the Star Touring and Riding Chapter 326, a group of Yamaha Star enthusiasts.

In 2011 we began the classic bike show, The Modern Classics, which quickly became a premier destination show on the East Coast gathering more than 1,200 people for the single day event.

Martin Moto is located at 567 RT100 North, Boyertown, PA 19512. For additional information, please call 610.369.3120, and visit www.martinhoto.com.

Naked and Proud Whole Foods

Naked and Proud whole foods is an organic, non-GMO and gluten free food store that is dedicated to helping people find healthier choices in buying food and health care products. The owners Mark and KayAnn Engleman along with their daughter Abigail Arnold run the store together. They work hard to gather as much knowledge as they can on the entire product selection in their store.

KayAnn's health issues lead her to a Naturopathic Doctor after the medical field was unable to help her. Discovering she was non-celiac gluten intolerant with a sensitivity to GMO's, KayAnn felt that it was vital to open Naked and Proud whole foods so she could help others who were suffering with similar health issues. "Being sick and having pain through out your body is one thing. Being sick and suffering with pain and having to travel three different counties just to get the food you need to stay healthy was another."

(Continued on page 29)

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FOCUS ON BUSINESS IN BERKS COUNTY

(Continued from page 26)

The land is zoned for commercial light industrial use, meaning it could be used for warehousing, distribution or other similar uses. Construction for the project is scheduled to begin as early as next spring. There are no specific tenants for the space yet.

Fairgrounds Square Mall

Augusta, Ga.-based Hull Property Group purchased the 750,000-square-foot Fairgrounds Square Mall in Muhlenberg Township for \$1.16 million last April.

According to the company website, Hull Property Group continues to be a leader in the acquisition, development and operation of retail properties across the Southeast, focusing on middle market mall ownership and operations.

The company runs 24 enclosed malls and has started expanding its footprint into the North. Malls in Richmond, Ind., and Alton, Ill., are among the first Hull has purchased north of the Mason-Dixon Line.

Greater Reading Area Needs a Skilled and Ready Workforce to Prosper

By Joe Reichard, Senior Campus Director, Berks Technical Institute

Berks Technical Institute (BTI) and its employer partners are focused on developing important connections and transitions between formal education and entry into the workforce.

Like many communities across this country, Berks County and Greater Reading face a number of education and workforce-related challenges. Issues such as high dropout rates in many area high schools, lower percentages of residents with higher education and a regional shortage of highly skilled technical have emerged. All of these issues warrant public attention, and many are being addressed by local organizations such as the Berks Business Education Coalition, which BTI is part of.

BTI is committed to working with area employers to transform the county's career

and technical education systems. The goal is to better prepare students who are entering growing technical career fields and supply local employers with a skilled and career-ready workforce. BTI is working towards this goal through its career services team and advisory board, which is comprised entirely of local employers. BTI and its advisory board meet twice a year to discuss curriculum, local opportunities for graduates and the externship program. Thanks to this initiative, BTI found that it has a relationship with 415 area companies between externships and graduate hires. Over 40-percent of BTI externs end up as a full-time hire.

BTI is thankful for the relationships it has developed with its employer partners. The opportunities forged from these partnerships give students a foot in the door and a chance to demonstrate their skill set and learn about the intricacies of a company. By building a strong base of talent in technical career fields, Berks County and Reading will not only benefit existing area companies, but will attract additional employers to the area thanks to a pipeline of skilled workers, further improving our local economy and transforming the lives of members of our community.

BTI Berks Technical Institute is located at 2205 Ridgewood Road, Wyomissing, PA 19610. For additional information, please call 800.284.7057, and visit www.Berks.edu. 

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FOCUS ON BOYERTOWN BUSINESSES

(Continued from page 27)

Talking things over with Mark and the rest of the family they decided that they would open Naked and Proud whole foods to bring local Free Range Meats, local produce, local organic products all under one location, 123 E. Philadelphia Ave. in Boyertown, PA. Not only do they care about a healthy selection of product they also offer classes once a month to help educate those interested in making change to bring greater health for themselves and their family.

"I find purpose in what we are doing for our community and the surround area. The public has been very supportive and thank us for opening the store and offering great products to aid them in making healthy decisions about what they eat and use on their bodies. They also love that we work to bring local suppliers altogether in one location here at Naked and Proud whole foods."

Naked and Proud Whole Foods is located at 123 East Philadelphia Avenue, Boyertown, PA 19512. For additional information, please call 610.344.4452.

Erb Construction, Inc.

Back in the 1950s, Claude Erb started working in the area as a carpenter working on many new homes. Then in the '70s his son Don started working with him. New home building was a real privilege, putting people into a home they helped customize. Claude has since retired but not before seeing his grandson Rich come into the business. In 1995 Rich incorporated Erb Construction and hit the ground running.

Since then Don has semi-retired, but he still can turn it on if he wants to. Rich has built over 70 custom homes in the area, many additions and countless home improvements. Rich and his crew go at it hard every week and are not afraid to work. Our overhead is low so we can pass it on to you. We're

fully insured and are very clean and respectful of your property. If you're thinking of adding on or just improving your home or building a new one consider Erb Construction Inc.

Today Erb Construction, Inc. has a fourth generation — Rich Erb Jr. He is a breath of fresh air to the older generations. We specialize in custom homes, additions, home improvements, and light commercial services. For additional information, please call 610.369.8007, and visit www.erbconstructioninc.com.



PHOTO BY KARL MCWHIRTER

Funky Frets

Funky Frets, located at 600 E. Philadelphia Avenue, is Boyertown's premiere music location for lessons, workshops, instruments and music goodies.

Curt & Bernadette Sheller and their daughter Kelly Thompson opened Funky Frets on June 30th, 2012. The showroom includes guitars, ukuleles, banjos, and much more! Carrying over 100 ukuleles, electric and acoustic guitars, accessories, drumsticks, violin/viola strings and amps . . . just to name a few categories.

2nd Annual Funky Frets Ukulele Festival Tickets Now on Sale!!!! 2015 was a big success and 2016 is shaping to be even bigger and better.

(Continued on page 30)

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FOCUS ON BOYERTOWN BUSINESSES

(Continued from page 29)

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Help spread the joy of ukulele and let all your ukulele friends know about the festival. Three days of ukulele overload — Two concerts, after party concert and jam, workshops, complementary dinner, open-mic, jams, Ukulele Jeopardy, vendor, special Sunday Strum-along Train Ride on the Historic Colebrookdale Railroad and finale jam and workshops, Check the festival schedule for all the details.

Full Festival includes ALL activities. For additional information, please call 484.415.9677, and visit www.funkyfrets.com.

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Judy Wetzel, Magical Wonders Vacations

"I caught the travel bug even before I finished high school," says Boyertown-based Magic Wonders Vacations Agent Judy Wetzel. "Traveling the world for years gave me a great desire to share my knowledge and experience to make vacation planning easier & more enjoyable for others," she explains. "In time, I developed a strong affinity for Disney destinations. Soon it became clear that specializing in and focusing on travel to Disney destinations only was the direction for my future."

Judy and her husband John, who also has a passion for Disney and for research, formed Magical Wonders Vacations. Their shared knowledge and experience serves as the basis for a great team that includes six other agents equally as knowledgeable and excited about helping you plan the most magical vacation possible. For more information about Magical Wonders Vacations, please call 484.333.0114, and visit www.mwvacations.com or www.facebook.com/magicalwondersvacations.

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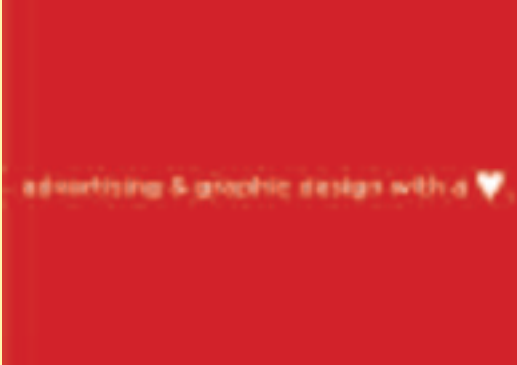
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Use Statistics Wisely In Your Communications



EFFECTIVE CORPORATE COMMUNICATIONS

By Jeanette Juryea, President, QubComm

Readers can relate better to a personal story than to a statistic. Stories show. Statistics tell. It's always better to show than to tell when trying to communicate a point. Showing helps readers imagine themselves in the story – especially if the point you're trying to make is a positive one, like buying your product. So consider using case studies and testimonials instead of statistics.

That's not to say you should never use statistics. Just use them responsibly. Here are a few guidelines for when you do feel statistics are necessary:

Get your information straight from the original source: A 28 year-old woman reads an article that says, "One in three women will die of heart failure." Gasp! One in three? That's huge! She looks to her two sisters and wonders will it be her or one of them. What she doesn't know is that the writer borrowed the statistic from someone else's magazine article.

So let's investigate: According to the National Heart, Lung and Blood Institute, "About 5.7 million *people* (not women) in the United States have heart failure."¹ Not to minimize the seriousness of heart failure, but that statistic would imply there are fewer than 17 million women in the United States. In fact, the U.S. population is 324 million², so even subtracting out men and children, that statistic is impossible.

Perhaps the magazine article that referred to one in three women was counting only women over 65, or women of a certain national or ethnic background, or women in a particularly limited geographic area, or women with a specific health condition. Without referring to the original source, we'll never know.

The point is, other publication will have had a different audience and purpose. If

you're going to use a statistic, go instead to the original study. Be sure you fully understand the study's purpose, scope, test subjects, etc., so you can use any information from it accurately. If it's not appropriate for *your* audience, don't use it. Find another, more appropriate study. Better yet, *show* your point with a story or testimonial.

Use only credible sources: Anyone can create a blog. That doesn't make it credible. The information on the website is only as good as the knowledge of the author. Check credentials and get details of any studies they claim to have conducted themselves. If available, choose statistics published by universities or government entities.

Cite up-to-date information: Make sure your source study provides the latest and greatest information. If you're citing a study more than three years old, it could be outdated. Dated citations can lessen the impact of your statement. If newer information is out there, find it and use it.

There are exceptions, of course. For example, historical statistics won't change, like television usage in the 1950s or the rise in prevalence of a disease over a certain period. Or, if you're pulling details from a U.S. census, which is only completed every ten years and may take another 2 or 3 years to analyze and publish, then your 12-year-old citation might actually be the latest information available.

(Continued on page 38)



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Sean H. Moretti lives nearby East of Reading. Licensed in 2004, Moretti came from business to

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EFFECTIVE CORPORATE COMMUNICATIONS

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Your citation should allow readers to check the source on their own: A citation has two functions: they give credit to the original author, and they help readers look it up for themselves. Don't just say, "According to the CDC..." Complete the citation with the name of the author or originating organization, the date published, the title of the publication (web page, journal article, book, etc.) and page number if from a book. If you accessed it online, say so, but include the date you accessed it since websites change, where printed publications do not. Check your favorite style guide for citation structure and apply consistently in all your communications. 📖

1 National Heart, Lung and Blood Institute of the National Institutes of Health, U.S. Department of Health and Human Services. June 2015. What is Heart Failure? Available at www.nhlbi.nih.gov/health/health-topics/topics/hf/. Accessed July 15, 2016.

2 United States Census Bureau. U.S. and World Population Clock. Available at www.census.gov/pop-clock/. Accessed July 15, 2016.

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

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- Minimize distractions and noises
- Make sure you have the person's full attention and identify yourself
- Maintain eye contact, try to sit near them and at their eye level
- Keep it simple, ask one question at a time
- Use short sentences
- Speak at a slower pace with pauses after sentences so they can absorb the message
- Speak directly to the person as much as possible (not just to family members)
- Rephrase questions for more yes or no answers
- Use physical contact to stay connected
- Match your body language and facial expression to what you are saying
- Encourage them to express their feelings
- Break down complicated topics into smaller and shorter segments
- Use visual aids for clarity

Avoid:

- Assumptions that might be seen as patronizing
- Speaking sharply or raising your voice
- Asking too many open ended questions
- Arguing or contradicting your patient
- Covering your mouth, they may read lips

For more information about Arden Courts, to schedule a tour or learn more about how we can help you and your loved ones, call us today at 610-366-9010 or visit our website www.arden-courts.com.

*Material collected from the Alzheimer's Society and the Alzheimer's Association

Arden Courts was developed 20 years ago to provide specialized care for people who are living with Alzheimer's or related dementias. Arden Courts has helped thousands of people affected by this disease and would like to help you and your practice.

Arden Courts resources that you may provide to your patients and their families include:

- ❑ Home safety
- ❑ Respite care
- ❑ Support groups
- ❑ Educational seminars
- ❑ Wandering and safety tips
- ❑ Traveling and dementia
- ❑ Specific dementia education guides:
 - Parkinson's Dementia
 - Frontotemporal Dementia
 - Lewy Body Dementia
 - Vascular Dementia
 - Alzheimer's Disease

For more information about these resources, call us today or visit our website www.arden-courts.com.



TRICOUNTY AREA CHAMBER OF COMMERCE

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

2016-2017 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS

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Twila Fisher, The Hill School

Rick Lewis, Lewis Environmental, Inc.

Frank Strunk, Tompkins VIST Bank

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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• TEL: 610.326.2900 • FAX: 610.970.9705

• EMAIL: info@tricountyareachamber.com

Eileen Dautrich, President,
eileen@tricountyareachamber.com

Jennifer O'Donnell, Member Relations
Director, jennifer@tricountyareachamber.com

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

Melissa Shainline,
Marketing and Administrative Director,
melissa@tricountyareachamber.com



MESSAGE FROM THE CHAIR

By Richard Graver, President, The Victory Bank

As we concluded the 2015-2016 program year on June 30, Heather Chandler stepped down from her role as Chairman of the Board. I look forward to advancing the accomplishments the Chamber has achieved during Heather's leadership as I begin my first year as Chairman of the Board. In this Message, I am excited to highlight some of the initiatives taking place in the 2016-2017 program year.

Building Community

WORKSITE WELLNESS INITIATIVE – The Victory Bank successfully completed the pilot program in 2015. We enjoyed the program, and continue to maintain a worksite wellness initiative at the bank. The Chamber is in the process of expanding this program by hiring a part-time Worksite Wellness Initiative Director. **We are looking for businesses with 50 or fewer employees who may be interested in participating in the 6-month program.**

Also as a board, we will be focusing this year on workforce development and encourage you to reach out to Eileen if you would like to join our workforce development discussions. In addition, we are welcoming our members to exhibit at our **Education and Career Fair** on October 6th, 8:30 – 10:30 AM at Gilbertsville Fire Company. More information is on the flyer included in this month's issue.

Creating Connections

R3 (Relationships, Revitalize, Referrals)



In July, the Chamber added an opportunity for Chamber Members to network with Members of our **R3** group in a speed networking format. **R3** is also hoping to expand the program this year by adding a second weekly referral group! The principle purpose of the **R3** group is to develop professional relationships in order to provide members of various professions the opportunity to further their business and financial interests. **Contact Eileen if you are interested in this opportunity.**

Girl's STEM Event coming December 2016 – stay tuned for more details.



Heather Chandler, left, passing the gavel to me at the June Meeting of the Chamber Board of Directors.

Supporting Commerce

NEW MEMBER EXPO at Membership Breakfasts – Our next Breakfast is Thursday, September 8th at SunnyBrook Ballroom. New Members being recognized at the breakfast will have an opportunity to showcase their company at expo tables. This is a great way for our Members to learn a little bit more about each other!

IDEA (Information, Discussion, etc. Answers).

This is a roundtable discussion group beginning on Wednesday, August 10th at the Chamber Office. Join fellow Members to discuss a different topic each month. Topics will be focused on a variety of issues that impact businesses every day. **Attend and share best practices and learn from other businesses what has worked for them.** Contact the Chamber Office if you would like to participate.

More details on the Creating Connections and Supporting Commerce Initiatives will be in upcoming issues of the *Route 422 Business Advisor*. Please do not hesitate to contact Eileen or the Chamber Staff if you have questions on any of the initiatives listed above.

I look forward to working with the Chamber's Board of Directors and volunteers. I would also like to welcome the following as new members to the board: Danny Aaron, Dana Driveshaft Products – Dana Holding Corporation; April Barkasi, CEDARVILLE Engineering Group, LLC; Dr. Dave DiMattio, Montgomery County Community College; and Dr. Richard Faidley, Boyertown Area School District. Thank you to our current Members of the Board of Directors, and again, welcome to the new faces!

Richard Graver, TCACC Chairman of the Board

NEXT BIG EVENT! September Scramble & Clambake/Awards Dinner

Monday, September 12 with
a shotgun start at 12 PM!

The 2016 September Scramble is at
Hickory Valley Golf Club, 1921 Ludwig Rd.,
Gilbertsville, 19525. **\$155 per
person; \$600 per foursome.**

If you don't like to golf, you can attend
the **Clambake/Networking** portion
of the event beginning
at **4:30 PM!**

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

"Not all businesses are alike, so if you are interested in learning how to maximize your membership, please give me a call at 610.326.2900 or send me an email to jennifer@tricountyareachamber.com."

– Jennifer O'Donnell, Member Relations Director



WELCOME APPROVED NEW MEMBERS!

Congratulations to the businesses listed below. Their applications were approved by the Board of Directors on July 20.

The following businesses have been approved by the Chamber's Board of Directors. When purchasing goods and services, please keep these businesses as well as other TriCounty Area Chamber of Commerce Members in mind while you **Always Buy Chamber!**

Boyertown Area Multi Service
200 W. Spring Street
Boyertown, PA 19512
610.367.6957
www.boyertownareamulti-service.org

Nonprofit Organizations

The mission of Boyertown Area Multi-Service, Inc. is to provide resources and services to meet unfulfilled human and community needs in the Boyertown area.

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www.catalystleader.net

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Referred by: Jim Thomson, JT's Gourmet Delivery LLC

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100 East High Street
Pottstown, PA 19464
610.970.6515
Nonprofit Organizations
The Pottstown Parks and Recreation Foundation strives to create, support, and promote active living through diverse, well founded recreational opportunities in the Borough of Pottstown. The Foundation supports events such as the Pottstown Rumble, Pet Fair, Pow Wow, and Patriotic 5k.

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UPDATED MEMBER INFORMATION:

Michael Romanelli Agency, Farmers Insurance:
New Address – 342 W. Ridge Pike, Limerick, PA 19468

Kim Welch, Keller Williams Real Estate is now **RE/MAX Achievers Inc.** New contact information: 2060 E. High St., Pottstown, PA 19464; 610.326.1200; www.remax.net

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

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Hollenbach Construction, Inc.

Houck & Gofus Funeral Home, Inc.

Pottstown School District
Schumacher & Benner Funeral Home & Crematory

31 YEARS

Tornetta Realty Corp.

19 YEARS

Montgomery County Community College

15 YEARS

Landis Creek Golf Club

10 YEARS

Norco Fire Company

5 YEARS

Community Music School

Miller Restoration, Inc.

1 YEAR

254 High Street, LP

Cisick and Nester Insurance and Financial Services

Golden Living Center Reading

Member Renewals

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

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Avante Apartments

Chestnut Knoll

Coventry Corners

Edwards Business Systems

Falco and Associates, Inc.

First Priority Bank

Gilmore & Associates, Inc.

Global Advanced Metals

H & H Systems, Inc.

Larry E. Hoffa & Company, P.C.

Jesse Baro, Inc.

KenCrest EmployNet

Klein Transportation

Linda Jacobs

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Marion & Black, LLC

Martin Stone Quarries, Inc.

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McDonald's - Pottstown

David McSurdy D.M.D. Orthodontist

Mom's House, Inc. of Greater Philadelphia

Olivet Boys & Girls Club – Richard J. Ricketts Club

Pottstown Area Police Athletic League

Pottstown Historical Society

Reading Eagle Company

Reading Fightin Phils

Reading Site Contractors

Reflections Hair Designs

Reinhart & Co., CPA's

Reinsel Kuntz Leshar LLP

Sawchuk's Garage, Inc.

Sealstrip Corporation

Thrivent Financial

Tri County Area Federal Credit Union

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West-Mont Christian Academy, Inc.

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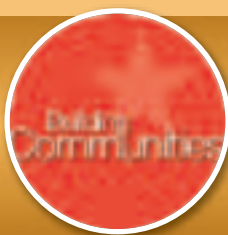
TRICOUNTY AREA CHAMBER OF COMMERCE

Are you Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know!

The Chamber strives to recognize their Members for their success. Contact **Kitty Papp** at 610.326.2900 or kitty@tricountyareachamber.com.

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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Wed., Aug. 10 8:30 – 9:30 AM	IDEA Roundtable (Information, Discussion, Etc., Answers) Chamber Office, 152 E. High St., Suite 360, Pottstown 19464 Join fellow Members for a roundtable discussion. These monthly sessions will focus on a variety of issues that impact your businesses every day. Attend, share your best practices, and hear ideas from other Members! \$15 per Member; Members Only; Registration Required
Tues., Aug. 23 4 – 6 PM	Business Card Exchange and Ribbon Cutting Commonwealth Cyberknife, 1611 Medical Drive, (Rear Entrance), Pottstown 19464 Join fellow Chamber members for Networking and a Ribbon Cutting to showcase Commonwealth Cyberknife, a department of Pottstown Memorial Medical Center and their newest technology. Members Only; No Charge; Reservations Appreciated Sponsored by: Pottstown Memorial Medical Center

SAVE THE DATE

Thurs., Sept. 8 7 – 9 AM	Membership Breakfast Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464 Gene Barr, President and CEO of the PA Chamber – the Commonwealth's largest broad-based business advocacy organization, will provide a legislative update with valuable insight on the state budget and other legislation impacting the state's business community. \$26 per Member (prepaid by 9/2); \$32 per Member (invoiced or after 9/2); \$50 per non-member Sponsored by: Exelon Nuclear; Fraser Advanced Information Systems; Rotary Club of Pottstown
Mon., Sept. 12	September Scramble and Clambake/Awards Dinner Presented by Schultz Technology and TriCounty Area Chamber of Commerce Hickory Valley Golf Club, 1921 Ludwig Rd., Gilbertsville 19525 Registration Lunch Buffet Shotgun Start Networking and Clambake provided by Moyers Catering \$155 per person for Lunch, Golf and Clambake; \$600 for a Foursome Ticket price includes: 18 holes of golf, golf cart, complimentary use of driving range, one ticket for door prize, lunch, clambake, refreshments, and gift bag. Sponsors: Presenting: Schultz Technology Lunch: BB&T Golf Cart: Lewis Environmental Trophy: The Body-Borneman Companies On Course Snack & Beverage: Maillie LLP Additional Sponsorship Opportunities Available Rain Date: Monday, September 26
Mon. Sept. 12 4:30 PM	Clambake Hickory Valley Golf Club, 1921 Ludwig Rd., Gilbertsville 19525 Network with the golfers after they complete the course! The clambake menu includes: Dozen steamed clams; 8-10 oz. Delmonico Steak; ½ BBQ Chicken; Manhattan Clam Chowder; Corn on the Cob; Baked Potato; Coleslaw; Rolls & Butter! Food provided by Moyer's Catering. \$45 per Member; Members Only; Registration Required Clambake/Dinner Sponsor: Pottstown Memorial Medical Center
Fri., Sept. 23 8:30 – 9:30 AM	Legislative Coffee Chamber Office, 152 E. High St., Suite 360, Pottstown 19464 Join invited Legislative Representatives for an informal "meet and greet" where you will have the opportunity to discuss issues that may have an impact on you or your business. Members Only; No Charge; Registration Appreciated Sponsored by: Exelon

Tues., Sept. 27
5 – 7 PM

'Catch of the Day' Business Card Exchange

Tri County Area Federal Credit Union, 1550 Medical Drive, Pottstown 19464

Take the bait and get 'hooked up' with fellow Members at September's Business Card Exchange. Enjoy tastings from Capt's Chucky's Food Truck and beverages from Amity 1st Stop Beverage.

Members Only; No Charge; Registration Appreciated

Weds., Oct. 5
8:30 – 9:30 AM

New Member Reception

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

This invitation-only event is for New Members of the Chamber. Grow your network, contacts, and learn the best way to maximize your Chamber Membership. This event is limited to 24 Members.

New Members Only; No Charge; Reservation Required

Thurs., Oct. 6
8:30 – 10:30 AM

Education and Career Fair

Gilbertsville Fire Company No. 1, 1454 E. Philadelphia Ave., Gilbertsville 19525

Colleges and Institutions of higher learning represented to provide information to high school students looking to further their education along with businesses looking to hire students who decide to enter the workforce upon graduation. HR Professionals, also on hand, will be providing tips on resumes and more! **Open to the Public.**

Chamber Member Businesses: see enclosed flyer for information on how you can share information about your industry – types of positions, skills needed, average salary, etc. Business Registration fee is \$125 (before 9/2) and is \$150 (after 9/2).

Tuesday, Oct. 11
8 – 11 AM

Business Equipment Recycling

Pottstown Industrial Complex, South Keim St., Pottstown 19464

Discard your unwanted business equipment and electronics. This Chamber Member benefit is being offered **free of charge** to Members Only! Items accepted: Audio Visual Equipment; Cell Phones; Computer Equipment; Communications Systems; Connectors/Cords/Wires; Circuit Boards; Fax Machines; Hard/Floppy Drives; Keyboards; Memory; Modems; Monitors; Network/Video/Sound Cards; Power Supplies; Printers. **No Television or Microwaves**

Business equipment only, no personal items; Registration is required – fill out and return the form enclosed in this issue.

Sponsored by: **Beacon Container Corporation; Lewis Environmental, Inc.; Pottstown Industrial Complex**

Additional Sponsorship Opportunities Available

Save the Date! Economic Development Luncheon is on Wednesday, October 19 from 11:30 AM – 1:30 PM at Sunnybrook Ballroom.



Save the Date! Giving Thanks Holiday Mixer / Expo is on Tuesday, November 15 from 4:30 – 6:30 PM at Norco Fire Co.



Save the Date! Girl's STEM Event will be on Thursday, December 1 from 5 – 8 PM at Copperfield Inn at Lakeside

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.

RIBBON CUTTINGS

Citadel Federal Credit Union,
36 W. Ridge Pike,
Suite 101,
Limerick, PA 19468



Ervina White Beauford Funeral Service, P.C.,
1133 E. High St.,
Pottstown, PA 19464





SEPTEMBER MEMBERSHIP BREAKFAST

Thursday, September 8, 2016
7 to 9 AM

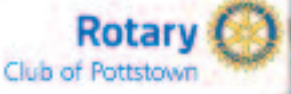
SunnyBrook Ballroom
50 Sunnybrook Rd, Pottstown, PA 19464

\$26 per Member (prepaid by 9/2); \$32 per Member (invoiced or after 9/2); \$50 per non-member

This breakfast will feature a legislative update from Gene Barr, President and CEO of the PA Chamber.

Sponsored by:







BUDGET UPDATE

On June 30th, the Senate voted 47 to 3 and the House voted 144 to 54 to approve the final Budget Bill, SB1073. The total for the overall spending plan for SB1073 is \$31.62 billion, which is actually an increase following a move by the Senate to transfer \$95 million a Commonwealth Financing Authority, a bonding authority. As reported by the Morning Call, the final budget includes:

- An increase of Education Funding by 6 percent, or \$665.2 million, for a total of \$11.7 billion. Nearly half of that increase will go to cover rising pension costs for public school employees, while an additional \$200 million from the increase will go to the state's per-pupil subsidy, the Department of Education's largest expense.
- \$15 million for Opioid Addiction Funding.
- 13 percent increase to \$313 million for the Legislature.
- 9 percent increase to \$184 million for the Governor's Office.
- Plus, many of the Administration's Agencies are also seeing a funding increase

However, the Governor let the legislation become law without his signature until the

legislature passed a revenue package to fund SB1073. This was done via a rare Conference Committee on July 13th. The Conference Committee report was approved in the Senate by a vote 28-22 and 116-75 in the House.

Revenue to balance the budget includes:

- \$55.5 million in removing the sales tax vendor discount
- \$431 million in increased cigarette taxes and \$48.2 million in taxes levied on smokeless tobacco, along with \$13.3 million in an e-cigarette tax, and \$3.8 million in taxes from roll-your-own cigarettes.
- \$46.9 million in subjecting digital downloads and streaming to the sales and use tax
- \$23 million in changes to the Bank Shares Tax
- \$15.8 million by expanding the personal income tax to include prizes won in Pennsylvania Lottery cash prizes
- \$28.5 million in a transfer from the Tobacco Settlement Fund
- \$20 million assumed from the Volkswagen settlement, and \$37 million in balance transfers

Revenue also being used to balance the budget comes in the form of \$149 million from liquor modernization and expanded gam-

bling to include, \$16.8 million from a two percent tax increase on table games, \$100 million in a promised gaming expansion proposal, \$50 million in a casino slots license fee in Philadelphia, and \$24.8 million in tables games license fees.

As reported by Pennsylvania Legislative Services, the Fiscal Code also requires a \$200 million loan to the General Fund from a surplus in the Pennsylvania Professional Liability Joint Underwriters Association, a non-profit created under the MCare law.

While the Chamber was disappointed to see sales tax vendor discount removed and the new tax on digital downloads, we thank the legislature to responding to our advocacy to not install a broad based tax increase or increase/expansion of the sales tax.

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

Pro Business Sponsor:



Next Pro Business Council Meeting

Monday, August 15,
10 – 11 AM at
the Chamber Office

Contact Eileen if you are interested in attending

Also, don't miss the **Legislative Coffee** on Friday, September 23, 8:30 – 9:30 AM at the Chamber Office. Local legislative representatives have been invited to attend this informal discussion. Stay tuned to see who will be in attendance!

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

BREATHE EASIER WITH THE AIR QUALITY PARTNERSHIP



By Ashley Nuckles, TDM
Coordinator, GVF TMA

If someone asked you, "what is one thing you can't live without?" What would you say?

Many of us may first think of a favorite piece of clothing or activity, instead of the 3,000 gallons of air we breathe every day! As we move into summer and high ground – levels of ozone increase, it is important that we begin to become more conscious of the air we cannot live without and how it makes us feel.

The Delaware Valley Region Planning Commission (DVRPC) program, The Air Quality Partnership (AQP), was developed to educate and advise the public on the region's air quality. AQP educates residents throughout the Delaware Valley region on the effects of ground-level ozone and monitors the daily conditions to alert residents when they are at risk.

According to DVRPC:

"Ozone in the upper atmosphere protects us from the sun's harmful rays.... At ground level, where people breathe, ozone can be harmful to lungs and the environment. In the summer, sunlight and heat can "bake" pollutants to form ground-level ozone, also known as smog..."

Ground-level ozone impacts everyone's health, but is particularly dangerous for children, elderly, people with any lung disease (such as asthma) and people who work or exercise outside. It is important that we

protect ourselves, family, friends and neighbors by knowing the Air Quality Index (AQI) each day. To make this simple, AQP, has the Air Quality Forecast on their homepage at www.airqualitypartnership.org. There you can also sign-up for alerts to be sent directly to your inbox.

One of GVF's mission's for the past 26 years has been improving the air quality of the communities we work in. We strive to raise awareness of the effect of the transportation system on the environment and promote alternatives to single occupancy vehicles.

One of the easiest and most convenient ways you can help combat pollution is by rethinking your or your employees commute to work. We have created www.WeAreTDM.com to assist people in learning about alternate ways to commute and resources to get started. We also host or participate in events such as Dump the Pump Day, Bike to Work Day, Car Free Day, and PARK(ing) Day to further encourage people to try a new mode of transportation and reduce their carbon footprint!

As temperatures continue to rise, it is important that we continue to strive to combat pollution in an effort to protect our health, environment and one another. We hope you will join us in our fight to improve air quality and visit www.airqualitypartnership.org/action.htm for ways you can TAKE ACTION against pollution and prevent high ground-ozone days!

Ashley Nuckles, TDM Coordinator, GVF TMA. To reach Ashley, email anuckles@gvftma.com, or call 610.354.8899.

TCACC President Eileen Dautrich Graduates from Citizens Leadership Academy

The Chamber's President, Eileen, graduated from the Citizens Leadership Academy on Monday, July 11. The Borough of Pottstown provided the following information on the program: "The Citizens Leadership Academy is a no cost, interactive civic education program open to Borough residents, property owners, and business owners interested in becoming better acquainted with the Borough's operations, policies, and procedures. The program was developed to provide a glimpse of the inner workings of Municipal government, to develop civic leadership, and to build a stronger community through well-informed, engaged residents.

The inaugural session of the Academy began on Tuesday, May 3rd and concluded with a



graduation ceremony during the Borough Council meeting on July 11th. The 10 session course covered subjects such as Finance, Parks and Recreation, Public Works, the Water and Wastewater Treatment Plants, Licensing and Inspections, Transit, the Fire Department, and Pottstown Police Department. Each session was presented by a Borough Staff member representing their department, and many included tours of various facilities."

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. May's Business of the Month was chosen from Members who attended the June Business Card Exchange.



Citadel is pleased to offer its full range of banking products and services to people in the Limerick area. Citadel opened its newest full service branch office on June 1 in Limerick. The new office is located at 36 West Ridge Pike, and is the fourth for the company in Montgomery County. Other Montgomery County branch offices are in East Norriton, West Norriton, and Pottstown. Two additional branch offices are scheduled to open this year in Harleysville and Lansdale.

Today, Citadel is one of the areas largest, locally owned banking institutions and has 20 branch locations, serving more than 184,000 customers and 400 companies. It has grown from a small credit union founded in 1937 to serve the employees of Lukens Steel, to a \$2.6 billion company with offices in Bucks, Chester, Delaware, Lancaster, and Montgomery Counties. Citadel continues to grow and prosper by offering better rates, unparalleled products and services, and an unyielding commitment to customer service.

Citadel employees are committed to doing what it takes to exceed expectations. In fact, Citadel consistently receives high ratings for excellence in customer service. Providing the highest levels of service quality to customers is exemplified in the Citadel Class Service Pledge:

"We promise to deliver superior banking products by providing Citadel Class Service. Our passion goes beyond merely meeting your banking needs. With every interaction, we want to exceed your expectations, making you a highly satisfied customer."

Citadel is excited to introduce area residents to its newest branch, and to the benefits of banking with Citadel. Citadel is a full-service financial institution offering free checking, high rates on savings, low rates on loans, and digital banking tools such as online and mobile banking.

In addition to consumer banking products, Citadel also offers a range of retirement and investment services, insurance products, and a variety of loans and funding options for small businesses.

Ryan Frazier, the Manager of the new Limerick office, lives in the Collegeville area, and is very active in the local community, including serving on the board of the Pottstown YMCA and as an Ambassador for the TriCounty Area Chamber of Commerce. Ryan and his team welcome everyone to visit the new Limerick branch and discover why Citadel is all about "Banking with One Focus. You".

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



Introducing the 2016-2017 Ambassadors

2016-2017 Ambassadors Pictured:

Back Row: **Bill Wellen**, FASTSIGNS; **Timothy Forester**, The Life Financial Group, Inc.; **Ray Maillet**, First Priority Bank; **Ryan Frazier**, Citadel Federal Credit Union; **Russell Lowe**, Fraser Advanced Information Systems; **Josh Petrauskas**, Furniture Soup, Inc.; Front Row: **Lisa Kania**, L & J Cleaning Service Inc.; **Janet Flack**, Platinum First Realty; and **Carrie Robinson**, Schultz Technology.

Not Pictured:

John Armato, Pottstown School District; **Brad Bartman**, Wrigley's Business Products and Services; **Elizabeth Peters**, Tri County Area Federal Credit Union

Mission: The Ambassador Program assists in maintaining open lines of communication between the TriCounty Area Chamber of Commerce Board of Directors and its Members. The mission of the Ambassador Program is to stimulate membership through both attraction and retention using volunteers to engage, connect and inform members.

Purpose: The purpose of the ambassador program is to assemble a knowledgeable, passionate and proactive group of Chamber members, which will recruit directly from its sphere of influence and enhance our members and guests' experiences at events.

Some Responsibilities Include:

- Assist in recruiting new members and member retention for existing members
- Assist new members at events, acclimate them to membership and facilitate connections
- Attend Ambassador meetings
- Attend Membership breakfasts, mixers, membership anniversary luncheons, and grand opening/ribbon cutting ceremonies

AMBASSADOR SPOTLIGHT



Carrie Robinson is the Client Relations Manager for Schultz Technology. Carrie finds time to be an integral part of the TriCounty Chamber, serves on many committees and was the 2015 TriCounty Ambassador of the Year. She currently serves on the Philadelphia Freedom Valley YMCA Pottstown Board of Directors. Being part of the Chamber is an important role in her career; it helps to build business relationships.

In her personal time, Carrie enjoys spending time with family and friends. She is a mother of two, her son attends Pottsgrove High School and her daughter will attend Johnson and Wales University in the fall. Carrie and her Fiancé, a Reading Firefighter, enjoy riding together for charity events, such as Toys for Tots, H&K Rock and Roll Spina Bifida and Autism, and Rides for Veterans, Fallen Police and Firefighters.

"Believe in yourself and follow your dreams" is one of Carrie's favorite quotes. She says "Build a strong network and your hard work will pay off. Get involved in the Chamber events and be the face of your company."

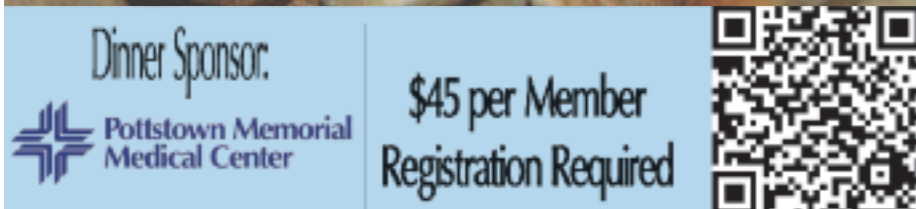
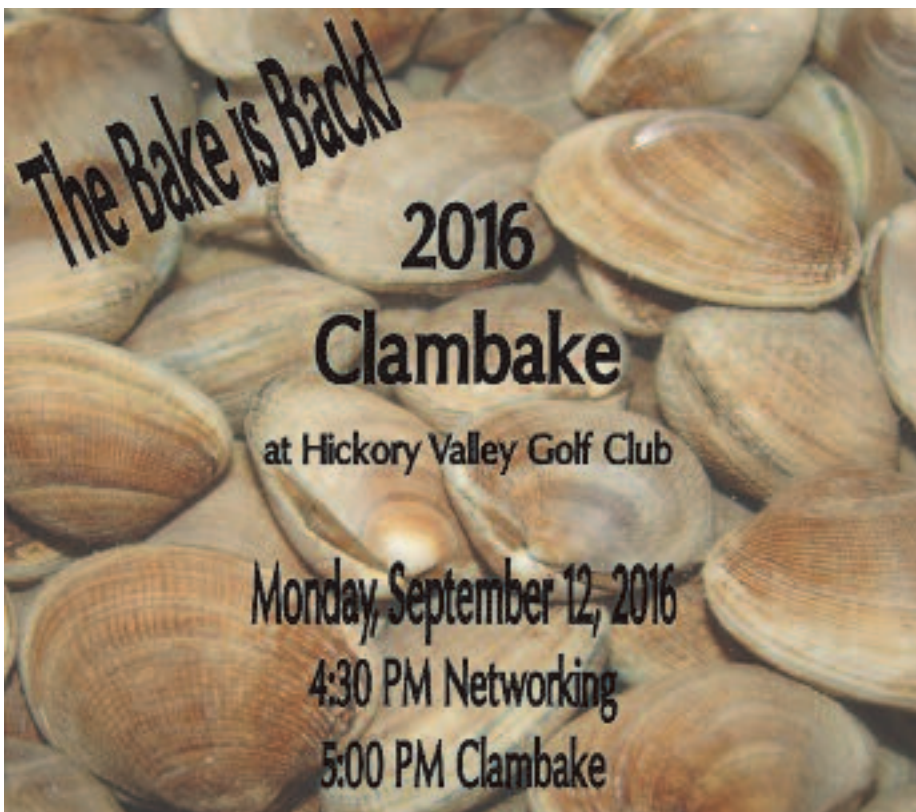
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"MADE IN THE TRI-COUNTY AREA" TOUR – BALLY BLOCK COMPANY

On Wednesday, June 22, Members of the TriCounty Area Chamber of Commerce were hosted by **Bally Block Company**, 30 S. 7th St., Bally for the third and final in the 2015-2016 series of



"Made in the Tri-County Area" Tours. Bally Block Company was founded in 1920 as Bally Manufacturing Co. and was purchased by the Michigan Maple Block Co. in 1929. Bally currently uses seven species of wood and the process of making products includes drying and kilning, cutting, gluing, sanding, and finishing. Some of the finished products include: student work benches, locker bench seats, work bench tops, shuffleboards, dart boards, and more.



JUNE BUSINESS CARD EXCHANGE

On June 28, over 70 Chamber Members were able to get a firsthand view and tour of the newly renovated Sunnybrook Ballroom. The well attended event featured tastings of Sunnybrook Ballroom's latest creations as well as networking, a DJ, and a photo booth where members were able to create their own fun pictures.



Sponsored by:



Members networking at the June Business Card Exchange at Sunnybrook Ballroom.



NETWORKING OPPORTUNITY IN AUGUST:

- **Business Card Exchange and Ribbon Cutting**
- **Tuesday, August 23**
- **4 – 6 PM**
- **Commonwealth Cyberknife**, 1611 Medical Drive (Rear Entrance), Pottstown 19464

Join fellow Chamber Members for a Ribbon Cutting and networking to showcase Commonwealth Cyberknife, a department of Pottstown Memorial Medical Center and their newest technology.

No Charge; Members Only; Reservations Appreciated

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SPEED NETWORKING WITH R3



At Speed Networking with R3 on July 19, a group of Chamber Members joined the weekly networking referral group R3. At this event, participants were able to meet everyone in attendance by rotating from table to table and sharing their one-minute elevator pitches.

R₃ Relationships Revitalize Referrals

On July 19, a group of Chamber Members joined the weekly networking referral group, R3, at a Speed Networking event. The program is designed to bring together business representatives from non-competing industries to share observations on potential business opportunities for other businesses that the general public may not yet be aware of.

R3 is looking for participants!

As a non-competing group, this means R3 has only one company represented per category! Below is a list of categories in the current R3 group. **R3 is looking to add a second weekly networking group** – so if you see your category listed and are interested in being a participant in our second group, contact Eileen at 610.326.2900 and she will add you to the list!

Current Categories of R3 Members:

- Accountants/CPAs
- Advertising Agencies
 - Attorneys
- Banks/Credit Unions
- Burglar and Fire Alarms/Security Systems
 - Chiropractors
- Computer Consultants/Support Services
 - Copying Machines and Supplies
- Engineers – Civil / Environmental / Mechanical / Municipal
- Food Products – Specialty
 - General Contractors
 - Graphic Design
 - Insurance Companies
- Landscaping and Lawn Care Services
 - Mortgage Companies
- Office Equipment/Furniture/Supplies
 - Payroll Processing Services
 - Printers/Publishers
 - Real Estate – Residential
- Salons – Hair/Nail and Skin Care/Tanning

BUSINESS EQUIPMENT RECYCLING DAY

A TriCounty Area Chamber of Commerce Member Benefit!



**Tuesday, October 11, 2016
8 to 11 AM**

Pottstown Industrial Complex
Keim Street, Pottstown, PA 19464

Please register by Friday, September 30, 2016.
Scan the QR Code for a list of accepted items
and to obtain the registration form.

For Members Only; No Charge

**NO TELEVISIONS OR MICROWAVES
NO PERSONAL ITEMS**

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



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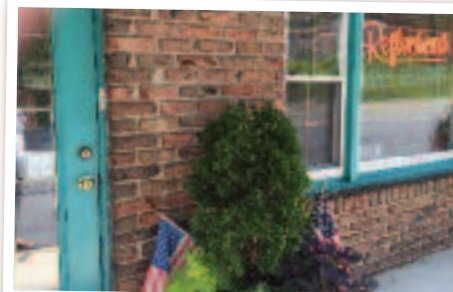


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SHOW US YOURS!

Let us know that your decal is posted in your storefront and we will come by, snap a photo, and share it in the *Route 422 Business Advisor* and on social media. Or you can snap a photo and send it to Melissa at melissa@tricountyareachamber.com.



Reflections Hair Designs,
939 E. Schuylkill Rd,
Pottstown, PA 19465

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NEWS RELEASES

FEATURED MEMBER BENEFIT OF THE MONTH

Members! You have the option of sharing news releases on the Chamber's website under Member News! This feature is easy and FREE!

Another example of how your Chamber Membership can help you stand out! News releases posted on the website will also be featured on the Chamber's homepage and social media.

How to Share News Releases:

- ❑ After signing onto Members Only, click on the 'News Releases' tab on the left side module
- ❑ Click 'Add a News Release'
- ❑ Enter the title of your news release (headline). News releases appear on the website for one week
- ❑ Enter your message, contact information, etc.
- ❑ For the type/category, click on Member News box
- ❑ Click 'Preview and Save'



Always Buy Chamber

Don't forget to support your fellow Members by **Always Buying Chamber!** We thought we would make it easier for you by listing Members under their primary categories. Check future issues of the *Route 422* for more categories - and more Members to connect with!

Dry Cleaners

Clothes to Home, LLC

Economic Development

Greater Reading Economic Development Partnership

Limerick Township Industrial Development Authority

Montgomery County Development Corp.

Pottstown Area Industrial Development, Inc.

Pottstown Downtown Improvement District Authority (PDIDA)

South Eastern Economic Development Company of PA (Seedcopa)

Electrical Contractors

McGee Electric, LLC

The Longacre Co.

Employment Agencies

Gage Personnel

Montgomery County Economic and Workforce Development

PeopleShare, Inc.

Environmental Contractors

J & J Environmental, Inc.

Lewis Environmental, Inc.

Event Planners

Coventry Planners LLC

Financial Services

Boenning & Scattergood, Inc.

College Planning Center

Edward Jones – Bonnie L. Thompson, Financial Advisor

French Creek Financial LLC

Independence Planning Group

IVC Wealth Advisors

Koch Financial Advisors & Insurance Brokers LLC

Main Line Financial Advisors, LLC

The Pennsylvania Community Development & Finance Corporation

Thrivent Financial

UFinancial Group

Fire / Water Restoration

Miller Restoration, Inc.

Fire Protection

H & H Systems, Inc.

Floor Coverings and Materials

My Dad's Flooring

Florists/Garden Centers/Nurseries

Wendy's Flowers

Food Products - Specialty

JT's Gourmet Delivery LLC

Responsible Portion Trends

Funeral Home Supplies

Heritage Coach Company, Inc.

General Contractors

Good Contracting LLC

Hollenbach Construction, Inc.

JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

This month's resumes include: **Administrative/Clerical**

Know someone looking for a job?

1. Have them send their resume to Melissa at melissa@tricityareachamber.com.

2. They can also go to the Chamber's website and view Chamber Members who currently have positions available at their company.

PMA Medical Specialists - Limerick – Registered Cardiac/Vascular Sonographer

Pottstown YMCA – Child Watch Staff

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BUILDING COMMUNITIES –

Because you want to Advocate for the Region!

- Provide pro-business leadership to enhance economic opportunity and quality of life in the tri-county region through strategic partnerships.
- Contribute to the Chamber realizing its Vision – *Effecting Change to Create a Thriving Region.*



CREATING CONNECTIONS –

Because you want to Build Relationships!

- Designed for business professionals and entrepreneurs looking for connections which lead to business growth.
- Help us expand the Chamber in its role as a premier organization for connecting people, business organizations, government, and strategic partners.



SUPPORTING COMMERCE –

Because you want to Grow and Succeed!

- Make the business community even stronger and be a resource for business and consumers.
- Aid the Chamber in establishing our organization as a means to enhance all businesses in the tri-county region.

As a Member, your support makes all of this possible! If one of the three focuses above is your key reason for joining – we are trying to make it easier for you to stay up to date on initiatives in that focus.

Keep an eye out for the **new email format** – the email is split into the three sections so you can focus on what really matters to you.

Also, the Chamber just recently unveiled a brand **new website format**. Similar to the emails, the website is split into the three focuses. Check it out – tricityareachamber.com!

Monday, September 12
Hickory Valley Golf Club
12 PM Shotgun Start

Presented by:
SCHÜLTZ technology

TRICOUNTY AREA
CHAMBER OF COMMERCE

* Golf Themed Prizes * Putt for Cash * Golfer Players Pack * All Golfers Receive Gift Set

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DIALECTICS OF CHANGE



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

Change happens no matter who tries to stop it or promote it. When I go into a town to revitalize, by definition of the word it means change. You are taking what is in the town and offering either an enhancement, or repositioning in the regional marketplace. I always seek to look at how I proceed in terms of a linear programming model — To get from point A to point B in the straightest line possible, which will, in many cases be subject to constraints.

I look at constraints falling in two categories: real constraints and artificial constraints. By arriving in a town from outside the normal flow of local folkways, I have a little bit of perspective concerning what are real and what are artificial constraints. Much of what I find is in the first days of my arriving, is that everyone is “gung ho” to do what it takes. Things start to moderate a little bit after the goals and objectives setting takes place.

After the initial meetings, the constraints that you are subject to are more pronounced. In DuBois, they had a main business district street called Long Avenue that intersected in the with Route 219. The street was one way, and it was the wrong way. The street emptied onto 219, and the business district was like “I can see it, but how do you get to it?” So through a contemplative process, we worked through how to make it two ways. The big complaint was that it was one way for so long, that someone would not know and be killed. This even came up in the public hearings, and a few people were being very one sided with public safety issue of the man or woman doomed to die.

The question for me was how to engage in a constructive manner the concerns. I always fall back on Plato’s *Socratic Dialogs*, where it is all reasonable input that is talked about, and reasoned to derive the truth. It is through free exchanges that the constraints outlined as a reaction to a premise are discussed and not debated. To arrive a real truth, the real constraints are either taken into consideration and utilized in a new premise, or discarded because they are artificial constraints.

In a public forum sometimes it is hard to get this across to the group, because when you ask someone a question, and take the idea out to the logical extreme, sometimes the person will take offense to the process. It is my job to arrive at the truth and try not to make it a debate, or try not to hurt someone’s feelings or bruise an ego.

So how do you do that? You have to understand that there is a possibility that the premise was flawed and in the discussion, the truth will be found and there will be an alternate premise to the original, which will incorporate the enlightened thinking.

(Continued on page 52)



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www.McGeeGenerators.com

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Business & Home Backup Generators

MEMBER OF THE TRI-COUNTY AREA CHAMBER OF COMMERCE & NARI-BIE (BUILDING INDUSTRIES EXCHANGE)

DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 51)

One of the constraints of the project, in the beginning, was that the street was not wide enough to accommodate two cars, and two sides of parking. Eliminating parking was going to be a real constraint. There was no way that the business district could survive if we eliminated 25 spaces from in front of the stores. That led to a discussion about what it was going to cost to widen the street. The street widening was almost an artificial constraint, because the street had to be widened by less than a foot. But it was true and all of the requirements needed to be met.

Then there was the money constraint, because now instead of just changing the way the street goes, we had a capital project that needed to be funded. I was going to do a streetscape project anyway, and it did not cost that much to put the new curbs and it meant that there would be one linear foot less of sidewalk along one side. So we were back to the beginning.

There was the question concerning if the sidewalk would then become too small, but there was really plenty of room, handicapped accessibility and all of that, so that constraint withered and died under the rules and regulations set forth by the governing bodies.

But I ran into a brick wall when the issue of someone dying came to light. The guy pressing this was a guy who had a very authoritative tone in his verbiage and was somewhat persuasive. After about a half hour of carrying on without a comma, he brought forth his witnesses. Here were about six older people who each said they feared that they would be killed. I sat there at this public hearing and listened intently about the witnesses not knowing that the road was going to go two ways and being afraid they would die.

It got a little wild when people were saying they were not good drivers, they could not see and they were afraid they would die. The guy leading the charge was shaking his head yes and he moved to help people back to their seats after they spoke.

At that point I had no real argument that was going to sway them one way or the other, and it appeared that by just making this an open decision making process I could not dismiss their fears... they were old... they were half blind... hard of hearing... poor perception in distance and I was putting them in danger. It was all true... it would be harder for them.

Then from the back of the room arose the police chief. In uniform and looking particularly concerned. He was not my buddy under any stretch of the imagination, and he was not particularly in favor of changing the timing

on the traffic light at the intersection. I think he said I would have traffic backed up a mile.

As the chief rose and walked slowly to the microphone he asked the following questions. "Do you know about this improvement now? They all shook their head yes. He said "well none of you will die because you did not know... am I correct? They all shook their head yes. He then said something that I will remember 'till the day I die, "I forgot who said what, who has trouble driving that creates an unsafe condition?" There was silence, not only was there silence but a couple of muttered denials.

He then turned and sat back down. The truth prevailed but it prevailed in a way that was not adversarial. It was common consensus that the street widening did not pose a threat and the possibility of someone dying, because we changed the street to two ways was not a real constraint. It is the collaborative process without a presumption of right or wrong that seeks to identify the truth that works in almost all cases. It is working together to improve the situation and completely vetting the idea in a non-prejudiced forum that made it a good project for everyone. ▀

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MEDICARE CONDITIONAL PAYMENTS – LAWYERS BEWARE



LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire, Wolf, Baldwin & Associates, P.C.

Most lawyers who practice injury law know at least vaguely of the existence of the Medicare Secondary Payer Act. In general, the Medicare laws require that if there is a primary payer, such as a health insurance plan, workers' compensation, or automobile insurance, which covers an individual's medical expenses, Medicare should always take a back seat; i.e. Medicare should always be a secondary payer. 42 U.S.C. § 1395y(b)(2)(A)(ii). Some lawyers may not know that they could potentially have personal liability if they fail to protect Medicare's interests. There are two such interests in the realm of injury law: the future potential interest, which could require a Medicare Set Aside trust, and the past interest, dealing with conditional payments. This article will discuss only the latter, and particular pitfalls for attorneys.

Conditional payments, loosely defined, refer to payments made by Medicare when there was another primary payer, like workers' compensation, which should have paid the bill. These situations can occur frequently in the beginning of a claim, where the person has been injured recently and the medical provider is unaware of the primary payer or the primary payer's claim has not even been set up yet. In the case of a denied workers' compensation claim, an injured worker might go for months without workers' compensation accepting liability for the injury. In these cases, Medicare often pays the bills. But when liability is established against the primary payer, Medicare wants its money back. This is the essence of the

conditional payment – Medicare is paying, conditionally, until liability by the primary payer is established.

The pitfall for attorneys was recently brought into focus by a case out of the United States District Court for the Eastern District of Virginia, *Humana Ins. Co. v. Paris Blank, LLP*, 2016 U.S. Dist. LEXIS 61814 (May 10, 2016). In that case, Humana, a Medicare Advantage provider under Medicare Part C, made conditional payments on behalf of its enrollee who had been injured in an automobile accident. The enrollee engaged Paris Blank, LLP as her lawyers, and they initiated a lawsuit and collected personal injury proceeds.

(Continued on page 55)

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MAKING THE MOST OF ROTH IRA OPPORTUNITIES



Provided by Dean Fox, Financial Advisor, Independence Planning Group

Although Roth IRAs (Individual Retirement Accounts) have been around for years, they initially were not available to many higher-income individuals due to restrictions imposed by Congress, which limited those of high net worth from contributing to these accounts. Under the Tax Increase Prevention and Reconciliation Act, Roth IRA *conversions* became available for everyone starting in 2010. This change in the law created a significant planning opportunity for many high-income retirees.

To take advantage of this opportunity, some individuals may now wish to consolidate their Traditional IRAs into one. Depending on the taxpayer's Adjusted Gross Income, it also may be possible to begin making annual contributions to a Roth IRA or non-deductible contributions to a Traditional IRA. For reasons discussed in this article, such contributions can accelerate the tax benefits of assets that will later be converted from a Traditional to a Roth IRA.

Roth IRA Basics

There are two main ways to participate in Roth IRAs – annual contributions or conversions.

- **Annual contributions** – Taxpayers whose Adjusted Gross Incomes (AGIs) do not exceed certain limits may make an annual contribution to a Roth IRA. Contributions are made with after-tax dollars and earnings

compound on a tax-deferred basis. Withdrawals of Roth contributions may be taken tax free at any time. Withdrawals of earnings are tax free, provided the Roth has been in existence at least five years and withdrawals are taken after age 59½. Tax penalties apply on withdrawals of earnings prior to age 59½, unless a permitted exception applies – such as death, disability, medical expenses, first-time home purchase, or higher education expenses.

- **Conversions** – Currently, any taxpayer (single or joint filer) may convert money from a Traditional IRA to a Roth IRA. The amount converted is added to the account holder's taxable income in the year of the conversion and taxed as ordinary income. Since converted amounts then may qualify for tax-free withdrawals under the same terms as Roth IRA contributions, conversions are a way of pre-paying income taxes in an IRA.

(Continued on page 56)

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LEGAL PERSPECTIVES

(Continued from page 53)

Despite a request, the lawyers did not pay any money to Humana to resolve Humana's claim for reimbursement of its conditional payments. Humana then sued the lawyers under the Medicare Secondary Payer law.

The Medicare law generally "establishe[s] a private cause of action for damages (which shall be in an amount double the amount otherwise provided) in the case of a primary plan which fails to provide for primary payment (or appropriate reimbursement) in accordance with paragraphs (1) and (2)(A)." 42 U.S.C. §1395y(b)(3)(A).

The lawyers moved to dismiss the case, essentially arguing that the Medicare law does not allow a private right of action for a Medicare Advantage provider to bring a claim to pursue conditional payments. The District Court rejected this argument, allowing the claim against the lawyers to move forward. It noted that the Federal Third Circuit Court (which covers Pennsylvania) has already found that a Medicare Advantage Organizations could maintain a private right of action to recover conditional payments, citing *In re Avandia Marketing, Sales Practices, &*

Products Liability Litigation ("In re Avandia"), 685 F.3d 353 (3d Cir. 2012).

The lawyers also tried to argue that since they were not primary payers, they should be immune from suit. The District Court countered that "the law does not carve out exceptions for attorneys and law firms" and noted that the Medicare regulations identify attorneys as an entity from which recovery may be sought under the Medicare law.

The takeaway for lawyers is to beware. Attorneys who dabble in injury claims and attorneys who practice primarily injury law alike should be sure to verify that no conditional payments have been made before making distributions to clients. Failure to account for Medicare's interests can land them in hot water. ☑

Levi S. Wolf, Esquire is a shareholder in the law firm of *Wolf, Baldwin & Associates, P.C.* with offices in Pottstown, Reading, and West Chester. He is certified as a specialist in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court, and focuses his practice on workers' compensation law and family law. Mr. Wolf can be reached at 610-323-7436 or by e-mail to Lwolf@wolfbaldwin.com.



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MAKING THE MOST OF ROTH IRA OPPORTUNITIES

(Continued from page 54)

Advantages of Roth Conversions

- A Roth IRA conversion can help to accumulate tax-advantaged assets during retirement, simplify tax compliance, and pass on estates on a tax-advantaged basis.
- Roth IRA owners may make post-tax contributions at any age. (In a Traditional IRA, contributions are not allowed after age 70½.)
- While there are no required minimum distributions (RMDs) from Roth IRAs during the owner's lifetime, a Roth IRA conversion also avoids the annual calculation of the annual RMD that is required in most Traditional IRAs after age 70½.
- Since no income tax is due on qualifying distributions from a Roth IRA during the owner's life or after death, a Roth can make life easier for heirs by leaving them tax-free assets. Although heirs are a subject to annual RMDs from Roths after the original owner's death, they have some flexibility to "stretch" these distributions over several years, thus enabling the tax-deferred growth to continue for some time.

Tax Rates Can Make a Difference

One of the more challenging questions to consider is this one: *"Do you think that, on the whole, tax rates will increase or decrease during your retirement?"* Because Roth contributions and conversions effectively pre-pay income taxes, they may make sense for individuals who believe tax rates will increase during their retirement. Some people think it is a mistake to pre-pay taxes because they will lose the "time value of money" on the taxes paid. However, this is not the case, due to the following rule: *A pre-tax dollar in a tax-deferred investment will have exactly the same after-tax future value as a post-tax dollar in a tax-free investment, if you assume that tax rates stay constant.*

For example, suppose you put \$1 of pre-tax money into a Traditional IRA and over 10 years it compounds (at a 4% annual return) into \$1.58. You then pay

federal/state income tax at a hypothetical 30% rate, leaving \$1.11, after taking a taxable withdrawal. By comparison, suppose that you put 70 cents of post-tax money (\$1 less 30 cents tax) into a Roth IRA and it compounds over 10 years at the same 4% to produce \$1.11. Since the full amount can be withdrawn tax free, the amount available for retirement security is exactly the same as in the Traditional IRA.

While it is impossible to know whether federal, state and local income tax rates will go up or down in the future, many financial professionals feel that taxes have nowhere to go but up. Despite this, since no one can predict the future with any level of certainty, one strategy advisers sometimes recommend is to hedge against unknown future tax rate levels by dividing retirement money between Traditional and Roth IRAs.

Even for those who aren't sure about the wisdom of Roth conversions, it can be useful to contribute or convert a small amount to a Roth before retirement. People over age 59½ are allowed to take tax-free withdrawals from Roth IRAs starting five years after the account was opened. Even a small amount put into a Roth now starts that "five-year clock" ticking.

Summary

Roth IRAs have become a viable planning tool that can help to increase tax-advantaged asset accumulation and allow individuals to enjoy a certain level of tax-free income during retirement. Because changes in the tax law have made Roth conversions universally available, that makes this a good time to begin evaluating their pros and cons. Be sure to consult a financial professional for assistance with your personal situation. 

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KEEPING YOUR OFFICE CLEAN

Between visits from your cleaner, your office may start to become dirty, messy, and disorganized. The first thing you can do to help reduce the mess is to keep your paperwork in order. Office cleaners can tidy up and help keep your office from getting an infestation, but you are in charge of your piles of paperwork. Put new files in a logical place as you get them. If you finish a project, store those files out of the way of new projects. Organize files on your computer as well using a reasonable folder system. Unorganized files or paperwork could cause stress or distractions and make it more difficult to work. Be careful not to keep all of those files you organize, though. Set a limit to how much storage space you will use and stick to that. If your filing cabinet or shelf is full, get rid of any old and unneeded paperwork and files to make room for the new.

Personal additions to the office, as well as decorations and supplies, can quickly pile up and cause you to dig to get to what you need. Keep the number of family photos, free pens, calendars, and knickknacks to a minimum and try to take something home each time you get something new. Supplies and personal additions you keep in the office should be labeled, organized,

separated, and given a place where they should stay when not needed. This also means keeping many of your supplies off of your desk and in a drawer or on a shelf. Many people only need a computer, a phone, a couple pens, or other objects of frequent use.

With your office supplies and paperwork out of the way, there is more room to quickly disinfect and dust the office. The best way to judge what has to be cleaned the most is to pretend that you are a client. What would you see in the office and how clean is it? If the client could see it, you'd better clean it. Use disinfectant on your desk, shelves, and other non-electronic flat surfaces. As for your computer, use wipes made to clean screens to remove dust and smudges. Make sure to vacuum or wipe the floors regularly and keep smaller cleaning supplies close enough for quick access. Set aside a few minutes a day for cleaning and organizing your office to maintain the cleanliness between office cleaner visits. 

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Why Harrisburg MATTERS



By Elizabeth Stelle, Director of Policy Analysis;
 Commonwealth Foundation

Sometimes, policy debates in the state Capitol can feel like Star Wars—happening “a long time ago, in a galaxy far, far away.” While you’re busy building your business, investing in your community, raising a family, and planning for the future, who has the time — or inclination—to think about what happens under the Capitol Dome?

But if you’ve ever filled your car with gas, owned a home, stopped at Starbucks for coffee, started a business, hired a worker, sent your child to public school, brought home a paycheck, bought an eBook, or downloaded a song from iTunes, that far-away galaxy has collided with your own.

Think about it. Your Starbucks latte carries a six percent sales tax. Your car’s gas is taxed at the highest rate in the nation. Your business must abide by multiple state regulations to avoid threat of shutdown. Wage regulations influence the cost of your workforce. Your property taxes help fund the state’s pension system. Your paycheck carries a 3.07 percent income tax. And as a result of budget negotiations last month, you now pay a sales tax on digital downloads.

Facing seemingly endless mandates and fees, it’s easy to feel powerless and resign yourself to the belief that this is simply “the way it is.”

Thankfully, America’s entrepreneurs have never settled for the status quo. Instead, entrepreneurs and small business owners have innovated, created, developed, improved, and taken the proverbial bull by the horns to overcome obstacles.

Sadly, many of these obstacles come from government itself. If we want to create the best environment in Pennsylvania for businesses to launch, grow, and succeed, then we must work to ensure policies coming from Harrisburg are enabling growth, not working against it.

The first step is understanding the policies — both obvious and lesser known — that influence our state’s business environment.

For example, in 2015, Pennsylvania ranked 32nd in business tax climate, according to the non-partisan Tax Foundation. In other words, 31 states have a tax structure that’s more attractive to businesses. In fact, Pennsylvania has the second-highest corporate income tax rate in the nation, at 9.99 percent. Combined with the federal tax rate, it’s the second-highest in the world.

Beyond corporate taxes, Pennsylvania job creators pay personal income taxes, property taxes, sales taxes, and unemployment insurance taxes, to name just a few. No wonder one person migrated out of Pennsylvania every 12.5 minutes last year.

(Continued on page 60)

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"We are their partners in packaging," said company President and CEO Gregory A. Stoudt, who is proud to note his company is 100 percent employee owned. "Being partners means that Beck Packaging's consultative sales professionals serve as advisors whose intention is to increase productivity and success for their customers."

"We just don't just sell a product and walk away. We first consult with our customers to determine if they are currently using the right and most cost-effective products."

The Beck Packaging formula that was perfected over the past 45 years goes beyond a competitive price and an extensive inventory.

"We are not just a catalog leaving you to guess how to do the job," Stoudt said. "Our value proposition includes an experienced team of packaging sales professionals and customer service representatives."

The crew at Beck Packaging gets creative when it comes to solutions. This creative thinking is enhanced by the company's transparency and an open-door policy with its employees. "By allowing a free exchange of thoughts and ideas we can adapt 'on the fly,'" said Stoudt. "We empower our employees to 'think inside the box!'"

Once they've assessed a customer's needs, the staff offers recommendations that add value and further reduce costs to a client's packaging initiatives and bottom line.

"We have the expertise to follow-up and assist, as well as service, any packaging equipment and materials sold. Our efforts extend well beyond the initial sales," Stoudt explained. This customer-forward approach has made it possible for growth and

expansion at Beck Packaging.

In 2002, Beck Packaging became an Employee Owned company. Today we are 100 percent Employee Owned. Our employee-owners have a financially vested personal interest in our customers and our success.

In 2007, the company moved to a new facility in Allentown close to the Lehigh Valley International Airport and major highways. Since then they have also continued to invest in new material handling capabilities, technology and enterprise software updates and delivery vehicles. It's this approach that has led to the establishment of strong, long-term relationships with a number of regional manufacturers.

Beck Packaging offers efficient delivery via a fleet of company trucks that service clients within a 75-mile radius of Allentown. Depending on a client's needs, delivery service can span an even larger distance.

Stoudt says his company represents some of the leading packaging materials and equipment manufacturers in the industry, including Sealed Air Corporation (a manufacturer of bubble wrap, inflatable air pillows and other protective packaging); Intertape, 3M, and Shurtape (manufacturers of some of the best industrial tapes in the world); and Signode (a leading manufacturer of steel and plastic strapping and systems).

Stoudt also added that his company has taken a more advanced approach to selling and servicing packaging systems and equipment, including shrink- and stretch-wrapping systems. They also distribute and convert commodity packaging products such as peanuts, chipboard, corrugated cartons and sheets, and all types and forms of poly bags and other films. ■

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WHY HARRISBURG MATTERS

(Continued from page 58)

That's 41,600 people who found better opportunities to raise their families, find jobs, or start businesses in more welcoming states.

Certainly, taxes are necessary to keep government's core functions running. But many state activities limit opportunity for businesses to grow and create jobs—and create the need for even higher taxes.

Through selective business subsidies, for example, the state directs hundreds of millions in tax dollars to “economic development” programs. To do this, the government must take money out of the private sector—including from businesses such as yours.

Consider, too, Pennsylvania's \$63 billion public pension debt which amounts to \$5,000 for every man, woman, and child in the state. The Commonwealth Foundation has been warning of the coming pension catastrophe for more than a decade. In that time, pension debt has skyrocketed 730 percent.

Years ago, private sector businesses embraced 401(k)-style retirement plans, recognizing the unsustainability of traditional pension plans. The state, though, has consistently balked at modernizing our archaic pension system, letting the problem grow by billions every year instead.

Pension payments are now the primary driver of property tax increases, which directly affect your ability to invest in your business.

But it's not all about money. We all want to pass on to our children the same — even better — opportunities for a great education, a fulfilling career, and a happy life that we enjoyed.

The truth is that from West Chester to Norristown, state policy impacts lives — and businesses. The better we understand this, the better we can work together to ensure policies coming from Harrisburg allow the greatest opportunity for all Pennsylvanians to create a prosperous future for ourselves and our families. 🗳️

Elizabeth Stelle is Director of Policy Analysis for the Commonwealth Foundation (CommonwealthFoundation.org), Pennsylvania's free-market think tank.

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REALLY WANT THAT NEW HOUSE? Consider an Escalation Addendum



By Jeffrey Hougue, Weichert Realtors Neighborhood One

Finding the right home is just the beginning. The next step is to acquire that home. Understanding your home purchase options is critical. An escalation addendum may be a solution.

So you have found that perfect home. You tell your Realtor® you want to make an offer. Your Realtor® calls the listing agent and asks if there are any other offers on the home. The listing agent says no but there have been several showings and an abundance of interest. In fact, the listing agent says that another agent is likely to bring an offer.

After hearing there is other interest your mind races. What to do next? How do I get the home and the best deal at the same time?

Your real estate agent does a market analysis on the home. It shows that previous properties sold for less than what the home you have chosen is listed for — Argggghh!!!

The scenario I have laid out is becoming more common in the Berks County area. It has been almost nine years since we have seen significant home price appreciation and things are changing. On top of that, it is now prime home selling season which means we are likely to set new and higher value standards.

The analysis of past home sales will likely lag the market and show that many homes are listed higher than they should be.

As we make our way through the coming months, nice homes are likely to sell at or above their market value range. Many of these homes will have their prices driven up by the sheer desire and demand of the home buying public. This is how the real estate

market is supposed to work. It is something we will gladly have to get used to in the near term Berks County home market.

Back to the strategy portion of our show...

I advise my buying clients to make their offer based firstly on their desire to own the home and secondly on the market analysis. If someone plans to live in a home for 20 years as opposed to 5, the market analysis has less gravity. This is indicative of a strong desire being greater than the present value (long term investing).

Now the issue of the other interest in the property...

When there is more than one offer on a home the listing agent often notifies all interested parties to bring their highest and best offer, this means price, terms and conditions. The reasoning is that there is NO auctioning here!!! The best offer will be the only one that gets accepted or negotiated. The other offer(s) are done.

Now is when the escalation addendum comes in...

An escalation addendum allows you to make an offer and a counter offer to other offers at the same time. Say you offer \$200,000 on a home listed at \$209,900 but are willing to pay \$210,000. You may agree to offer \$500 over any competing offers.

(Continued on page 62)

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ESCALATION ADDENDUM

(Continued from page 61)

This means that if someone else offers \$205,000 your offer would automatically be \$205,500 but if someone offered \$211,000 your highest offer would be the \$210,000 you proposed in the escalation clause. I call this end number the cap.

An interesting note about the escalation clause is that in order for the price to be escalated, the listing agent must present the competing offer as evidence. Another thing is that all offers are considered NET. This means that if there is a seller credit involved, it does not escalate the offer. So if someone offers \$211,000 but has a \$5,000

seller credit, the NET offer is \$206,000 and your escalated offer would be \$206,500.

The best thing to have when buying a home in Berks County or anywhere for that matter is a real estate agent who can navigate and negotiate your deal using all the tools available. Finding the right real estate agent is as important as finding the right home. After all, what good does finding the right home do if you never get to own it.

Knowledge is Power! 📖

Jeffrey C. Hogue, jeffreyhoguerealtor.com

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Gerrie Sobities - Keller Williams



610-792-9956

"TAKE YOUR VACATION DAYS"



HUMAN CAPITAL MANAGEMENT

By William Kreider, CEO of HR FUTURE GROUP

Too many people limit their happiness and success by assuming that taking time off from work will send a negative message to their manager/co-workers and slow their career advancement. New research, by the U.S. Travel Association, titled "Project: Time Off," says that the opposite may be true.

Their analysis found that Americans are taking less vacation time than at any point in the last four decades. "Why?" According to Gary Oster, Managing Director of the project, "Many people don't take time off because they think that it will negatively influence their manager's perception of them. But, that isn't the case at all."

The benefits of managers' encouragement for employees to use their vacation time, generally makes good business sense.

The research data showed that people who take all of their vacation time have a 6.5 percent higher chance of getting a promotion or a raise than people who leave 11 or more days of paid time off on the table. That percentage sounds small (and remember that a correlation does not prove causation), but it may begin to move us away from the idea that staying at work means getting ahead. It simply does not.

Shawn Achor is the *New York Times* bestselling author of "The Happiness Advantage." His TED talk has over 11 million views. He has lectured or researched at over a third of Fortune 100 companies. His longitudinal and meta-data analysis not surprisingly found a positive, engaged brain improves important personal and business outcomes.

Specifically, research shows that when the brain can think positively, productivity improves by 31 percent, sales increase by 37 percent, and creativity and revenues can triple. His conclusion, based on a decade of research, was that "the greatest competitive advantage in the modern economy is a positive and engaged brain." To be truly engaged at work, our brain's needs periodic breaks to gain fresh perspective and energy.

Of course, vacations are not all created equally. Some vacations yield no improvement in people's levels of energy or happiness upon returning to work. (Think Disneyworld, trying to satisfy the wants and needs of energetic young children, or a weeklong group tour of Europe, with your grandparents, parents and aunts and uncles) In these cases, it was not the time away, which caused the negative or neutral impact. It was the travel stress. (Really? Thank goodness for research! We've all needed a "vacation from vacation" every now and then, right?)

(Continued on page 65)

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DON'T TAKE CASH FLOW FOR GRANTED

Without oil, your car won't run. Without water, your plants will wither. And without good cash flow, your small business is almost certainly doomed.

Yet despite its importance, cash flow is relatively simple to monitor and manage. It comes down to making certain that more cash enters your business than exits your bank account.

The first step toward ensuring a healthy cash flow is converting sales into real money as quickly as possible. That boosts your bottom line, and provides a safeguard against unpleasant surprises such as slow or non-paying customers, and unexpected expenses.

One way to shift cash your way is to ask for all or a portion of payment up front. Asking for at least a deposit before you begin work protects both you and your customer. And if you establish the policy fairly and properly, it shouldn't alienate good customers.

Accepting credit card payments also can help speed cash into your account, though it does require a small transaction fee. If you already have a merchant credit card account, encourage customers to use this option more often. Also consider new technology such as Square, which allows credit card transactions to be made using smart phones, regardless of where you do business. This technology expedites the flow of cash into your bank account, sometimes as quickly as the next business morning, and adds a welcome measure of convenience for your customers.

A healthy cash flow also requires close attention to your receivables—the money that customers owe to you for products or services you've delivered. Create a detailed "aging schedule" of what you are owed, by whom, and for how long. Call overdue accounts, focusing first on the largest amounts due. Don't rely on email unless you feel certain you'll receive a response.

SCORE has developed a variety of helpful templates and other starter guides for projecting, managing, and analyzing cash flow. Just search the "Tools and Templates" section of www.score.com. SCORE and its chapters also regularly host workshops on cash flow, both on-site and via the Web. You'll find a complete schedule in score.org's Local and Online Workshops sections.

To learn more about cash flow and other critical small business financial issues, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 13,000 volunteer business Mentors 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. 

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

• 171 East Bridge Street, Phoenixville, PA 19460 • 610.933.3070 • fax 610.917.0503
• info@phoenixvillechamber.org • www.phoenixvillechamber.org



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

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

UPCOMING EVENTS

YPN – Young Professionals Networking Event with the Phoenixville Jaycees – August 2

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: 6:00 pm; Location: PJ Ryan's Pub, 231-233 Bridge Street, Phoenixville, PA 19460; Cost: Free for professionals ages 21-40!

Membership Meeting - August 9

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!

Join the Chamber for its Annual Picnic on Tuesday, August 9! Please visit our website's Community Calendar to register and to view more details of the event. Time: 11:30am to 1:15pm; Location: To Be Confirmed; Cost: \$20 for pre-registered members; \$25 at the door; \$30 for non-members.

3rd Annual Business & Networking BBQ – August 17

Join the Chamber and Royal Bank America for the third annual Business Networking & BBQ event on Wednesday, August 17th! Bring business cards, a business colleague, and a big appetite for this great opportunity to network and enjoy great food and summer weather! We hope to see you there! Time: 5:00 pm; Location: Royal Bank America – Phoenixville, 124 Main Street, Phoenixville, PA 19460; Cost: Free!

Ribbon Cutting with Affinity Patient Advocacy – August 23

Join the Chamber as we welcome Affinity Patient Advocacy to the community on Tuesday, August 23 with a Ribbon Cutting Ceremony! Time: 7:00pm; Location: Affinity Patient Advocacy, 221 Bridge Street, Second Floor, Phoenixville, PA 19460

Chamber 101: Membership Orientation – August 25

This event offers new, existing, and potential members a face-to-face opportunity to make connections with other Chamber members and staff as we provide an overview of the various tools available to market your organization. Don't miss this chance to learn how you and your employees can take advantage of all the benefits your membership in the Phoenixville Regional Chamber of Commerce has to offer! Designed for both new and longstanding members, the Chamber 101 session will provide an overview of the various tools available to market your organization. Time: 8:30am to 9:30am; Location: Royal Bank America, 124 Main Street, Phoenixville, PA 19460

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. July 1st is this month's First Friday, with the next scheduled for August 5th, and we hope to see you there! For more information, please visit www.phxfirstfriday.com.



Annual Charity Gala

The Phoenixville Regional Chamber of Commerce's 2016 Annual Charity Gala will be held on Saturday, November 19 between 5:30 and 9:00pm, with an after-party to follow. This event features stylish hors d'oeuvres, a savory plated dinner and tasty dessert, multiple tables of auction items, a live band, and an amazing opportunity to meet new people and enjoy the company of current connections.

Tickets are currently being sold, and auction item donations are being accepted. Proceeds from this event benefit a local non-profit organization who is a member of the Chamber – this organization will be chosen in the coming weeks. Last year, our beneficiary The House – Phoenixville Women's Outreach received a \$6,500.00 donation based on the proceeds from the sold out event. To reserve a ticket, donate an item, or apply to become this year's non-profit beneficiary, please visit www.phoenixvillechamber.org/charitygala

Art Inside Out

Starting in August, in a partnership between Phoenixville First and the Philadelphia Museum of Art, high-quality reproductions of the museum's masterpieces are coming to Phoenixville!

This exciting act of artistic and cultural outreach features the works of 11 classical artists, including Vincent van Gogh, Claude Monet, Diego Rivera, and Sarah Mary Taylor. A full list of art works, as well as a map of their locations and a schedule of guided tours can be found at www.phoenixvillechamber.org/ArtInsideOut.

Visitors may also download the free Art Inside Out app in the Google Play Store and Apple App Store to view detailed information on the pieces and their locations to plan your own walking tour.

Thank you to all of our members who have supported these pieces being placed on their property! The artwork will be displayed until November 1 – be sure to check it all out!

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

Welcome our Newest Members

CD's Place Restaurant & Catering

J & K Excavating, Inc.

UPCOMING EVENTS

August 11, 2016 – Membership Luncheon

Spring Hollow Golf Club: 11:30 a.m. – 1:00 p.m.

Speaker: Police Chief Discussion Panel

\$25.00 Members; \$35.00 Non-Members

August 18, 2016 – Shark Think Tank

Copperfield Inn: 11:30 a.m.–1:00 p.m.

*Business Owner Members Only

August 20, 2016 – Limerick Community Day

Business Expo

Limerick Community Park

11:00 a.m. – 3:00 p.m.; Free to attend

August 25, 2016 – WIN Painting with a Twist

Royersford Painting with a Twist

5:30 – 8:00 p.m.; \$35 per person

September 7, 2016 – Chamber Mixer

Spring Hollow Golf Club

5:00 p.m. to 7:00 p.m.; Free for Members

September 8, 2016 – Membership Luncheon

Brookside Country Club: 11:30 a.m. – 1:00 p.m.

Speaker: Dr. Doug Swede; Living a Healthier Life

\$25.00 Members; \$35.00 Non-Members

September 13 – Network Before Work

Citadel FCU: 8:00 a.m. to 9:30 a.m.

Free for Members; \$10 Non-Members

September 15 – Shark Think Tank

Copperfield Inn: 11:30 a.m. – 1:00 p.m.

\$25.00; *Business Owner Members Only

September 27 – Learn, Lead, Excel

Workshop Series: Reveal the Leader Within

Keller Williams office, 542 N. Lewis Rd.

8:00 a.m. – 9:30 a.m.

Free for Members; \$15 Non-Members

**RSVP for all events through
www.springfordchamber.com

Spring-Ford Notes

- **ALERT!!!** Spring-Ford Chamber will be starting their 2017/2018 Directory. Now is the time to start thinking about your advertisement; for more information contact April Thorum in the Chamber office.
- A special thank you goes out to Dr. Dave Carr from Swede Chiropractic for being our MC at the first annual Bingo Bash. He did an amazing job!!! Way to go Dr. Dave.



- Congratulations to Jason Mathias of State Farm and to Citadel Bank of Limerick for having ribbon cuttings in June. We wish you great success with your newest locations.



- Thank you to Adrean Turner and The Loft at Landis Creek for hosting the July Membership Lunch. All who attended are now "Social Media Experts."
- Now is a great time to schedule a Mixer; if you would like to host a mixer this summer or fall please contact the chamber office.

- Save the Date for the Holiday Happy Hour. It is planned for Thursday, December 8th at Cutillo's.
- Network Before Work is taking a break for the summer months; however, we have openings for November and December. If you are interested in hosting one of these popular events, please call the office.

Spring-Ford Chambers celebrated their first annual "Bingo Bash"



On Friday, June 10th the Spring-Ford Chamber hosted their first Bingo Bash at Sacred Heart Parish Gymnasium. The event brought out almost 100 community and chamber members for a night of fun filled raffles and bingo bonanza. The chamber raised over \$3,500 for the education fund which provides college scholarships to area seniors who attend Spring Ford High School, Pope John Paul II High School and the Western Montgomery Career and Technology Center.

The event was a great time by all who attended and prizes included a grand prize of a \$300 gift card to the Philadelphia Premium Outlets sponsored by MW Group, Harleysville Savings Bank and R&M Construction, a Michael Kors Purse from our Chamber President Louise Tulio of Pope John Paul II High School and a variety of other fantastic prizes from chamber members.



Grand Prize Winner!

Join our first WIN "Friend-Raiser"!!

The Women in Networking group is hosting their first "Friend-Raiser". A fantastically fun night is planned at Painting with a Twist in Royersford on Thursday, August 25th at 5:30pm and don't worry guys, you are invited come and express your creative side as well. Feel free to bring your own food and beverages and don't forget some for your friends. To register for this great evening event please contact Carla or April in the chamber office. 610-489-7200

HUMAN CAPITAL MANAGEMENT

(Continued from page 63)

In a study of over 400 world travelers, Michelle Gielan from the Institute for Applied Positive Research found 94 percent of vacations result in higher levels of happiness and energy if you 1) plan a month in advance and prepare your coworkers for your time away, 2) go outside your city (the further the better), 3) met with a local host or other knowledgeable guide at the location, and 4) have the travel details set before going. Smart vacations lead to greater happiness and energy at work, and therefore, greater productivity, intelligence and resilience.

According to research done again by the U.S. Travel Association, when asked what would motivate managers to talk to their employees about using more vacation days, the top benefit was increased personal happiness (31 percent), followed by productivity (21 percent). Why does happiness win out? Because most managers understand that happy, clear-brained, engaged employees are more productive and collaborative.

Importantly, four out of 10 employees say that they cannot take their vacation because they have too much work to do. The reality is whether you take a vacation or not; you are still going to have a lot of work to do. Life is finite, and work is infinite. Your inbox or project list will never be empty. Communicate, plan and strategize with your manager and coworkers to minimize disruption.

However, what if you work in an organizational culture that is just not supportive of taking your accrued vacation time? In that case, it is time to come together with your manager and coworkers and create a new culture that encourages staff to take vacation time in a cooperative manner. This gives everyone license to benefit from time off.

If you need to modify vacation utilizations in your company, you may wish to review and share this research. Then, start planning your next vacation. It is good for you, your career and your company. 📌

William Kreider is the founder and CEO of HR Future Group, a firm that offers a full service suite of human capital management services for all sizes & types of businesses. From Transformational HR, Talent Management, Executive and Organizational Coaching, Leadership Development, Outsourcing, Compensation, Talent Acquisition and other HCM consulting services to Cloud-based Payroll, HRIS, Time & Attendance, and Benefit Administration, HR Future can assist your business. Mr. Kreider has significant executive experience in all areas within the HR profession in a variety of industries. For more information, please email him at BillKreider44@comcast.net or call 267.222.2834.

WHICH BUSINESS ENTITY IS RIGHT FOR YOU?

When starting a business, one of the first things you must decide is which type of business entity is the best fit for your circumstances. This decision will determine how a business pays its income taxes. It may also have an impact on how the business can be operated.

Most small businesses elect to operate as a Sole Proprietorship, a Partnership or a Limited Liability Company. Let's take a look a little further into these entity types:

A Sole Proprietorship is an unincorporated business owned by an individual who pays personal income tax on profits from the business. As such, a Sole Proprietorship is relatively easy to create and maintain and is generally the least expensive type of entity to operate. Some of the drawbacks of a Sole Proprietorship are that the individual, as the business owner, may be personally liable for any debts the business incurs and the individual must also pay both personal income tax and self-employment taxes on the business profit.

A Partnership has many of the same benefits and drawbacks of a Sole Proprietorship. The main difference is that a Partnership is a business owned by two or more individuals instead of just one and as such, the profits, losses and liabilities associated with the Partnership are the responsibility of all the individual Partners.

A Limited Liability Company, also known as an LLC, is commonly defined as a hybrid between a Partnership and a Corporation. An LLC enjoys the benefits of having limited liability protection, similar to a Corporation, along with the advantage of the relatively simple business structure of a Sole Proprietorship or a Partnership. An LLC may also elect to be taxed as a Corporation. A drawback for an LLC is that it is generally more expensive to establish than a Sole Proprietorship or a Partnership.

Two other entity options are the Corporation and the S Corporation, which may offer their shareholders significant tax savings, but are significantly more involved to start and require more involved record keeping.

No matter what type of entity you select, it is a great idea to consult with an attorney regarding your specific business plan. Once you decide, give Ryder & Company a call and find out how we can help you with all of your business accounting needs. Be sure to watch our monthly blog in the upcoming months for more about starting your own business and recommendations for existing businesses. 📁

Ryder & Company is located in West Lawn, PA and offers a variety of accounting services, part-time CFO services, payroll preparation, and much more! We also offer tax preparation for individuals, as well as businesses and nonprofit entities.

REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



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

Welcome to the Perkiomen Valley Chamber of Commerce!

Creating opportunities for members to connect with business professionals, mentors, and potential customers, 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

August 25, 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.

Spring Ford Country Club, 48 Country Club Road, Royersford. Time: 11:30 a.m. - 1 p.m.

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

August 31, 2016 - New Member Orientation sponsored by Maillie

Wednesday, August 31st, 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

September 13, 2016 - Mixer at Rock & Roll After School

Are you ready to rock? Music industry veteran Erin Riley invites PV Chamber members to attend the schools Open House Mixer. **Join us for networking, food, drinks, contests....and of course, live musical performances!** Meet families from the Rock & Roll After School community and take a **chance to win a Fender Guitar!** Rock & Roll After School is a unique and safe place where kids are inspired to create their own music, make new friends and build confidence. In addition to private lesson rooms, sound studio, and stage, the facility has a basketball court, game room, saunas and quiet areas where kids can do homework!

Location: Rock & Roll After School, 305 2nd Avenue (Redner's Shopping Center), Collegeville

Time: 5:00-7:00pm; Cost: FREE for members; \$10 non-member

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

September 21, 2016 - Speed Networking with Phoenixville Chamber Members!

Don't miss this fun, loud, energetic networking event, sure to jump start your business book. Bring your business cards, promotional materials and elevator pitch and be ready to meet one-on-one with members of local Chambers. Pre-registration is required. Refreshments provided by Phoenix Village Apartments.

Location: Phoenix Village Apartments, 131 Bridge Street, Phoenixville; Cost: \$15/pp

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

GROUND BREAKING!



Residence Inn by Marriott Breaks Ground in Collegeville

On Tuesday morning, July 12, the owners of SSN Hotels (www.ssnhotels.com) gathered in hardhats to officially break ground on a new **Residence Inn by Marriott** hotel. Renee Blomstrom, PV Chamber Executive Director, Robert Henning, owner H & H Construction, Dan Weckerly, Valley Forge Convention and Tourism Bureau and Peter Bhai, CEO of SSN Hotels addressed the crowd of over 30 community leaders, including Ray Crespo, **VP of Tompkins VIST Bank** and PV Chamber Board and Ambassadors. The hotel located at 500 Campus drive in Collegeville, will operate as a Marriott franchise, owned and managed by SSN Hotels of Wilmington, De. The 111-suite hotel opening in Fall 2017 will serve both business and leisure travelers looking for a home away from home.

SAVE THE DATES

December 14, 2016 - Annual Holiday Party

Sponsorships Available...visit www.PVchamber.net

February 16, 2017 - PV Stars Best of the Valley Annual Gala at RiverCrest

Online nominations will open in September!

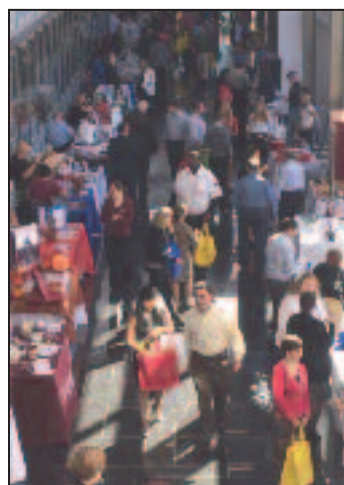
PV MEN Networking Happy Hour

Gentlemen... Kip Bilo, Committee Chair of PV Men, would like to thank fellow members and guests for their support of PV MEN Networking Nights. The monthly gatherings offer a fun time to unwind, network, and share in good company! Visit the Chamber website for upcoming dates. www.PVchamber.net



FEATURED EVENT

Showcase Your Business to Pfizer employees and PVCC Businesses!

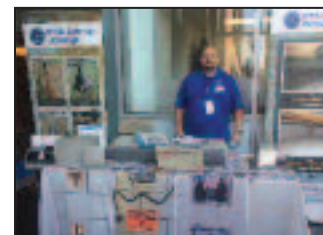


The Valley's premier B2B and B2C Expo will be held on **Thursday, October 13, 2016**. Admission to the event is restricted to pre-registered exhibitors and Pfizer employees (not open to public). The Chamber is now accepting ads for **Online Coupon Magazine** to be provided to Pfizer employees. The book filled with offers and incentives will also be sent to our email distribution list of businesses and residents and shared on www.pvchamber.net. Exhibit space and online magazine participation limited exclusively to PVCC members.

Exhibitor table \$165 (\$35 additional cost for electric); Online coupon magazine advertisements range from \$50 - \$200 based on size

Register early...limited tables per industry...this event sells-out every year! Registration and details www.PVchamber.net or email info@PVchamber.net or contact the Chamber office at 610-489-6660.

Not a member? Contact Renee Blomstrom at 610-489-7722 or email renee@PVchamber.net for membership information.



NORTHEAST BERKS CHAMBER OF COMMERCE

www.northeastberkschamber.com



The mission of Northeast Berks Chamber of Commerce is to be a resource and a voice for its members (and those who are not yet members) in Northeast Berks County.

UPCOMING EVENTS

August 18 – NINE O’Clock Club presented by KD Consulting, LLC. Northeast Berks Chamber Office, 110 West Main Street, Kutztown. Speaker: Robin Costenbader-Jacobson, certified professional business & life coach, www.rkjconsulting.net 9:30 a.m.-11:00 a.m. To register, contact Kim Davis at 610-683-0852.

August 28 – Northeast Berks Chamber Day at the Reading Fightin’ FirstEnergy Stadium; New Hampshire Fisher Cats (Blue Jays) @ 2:05 p.m.

September 8 – Chamber Networking Mixer at RKL Wealth Management, 1330 Broadcasting Road, Wyomissing. 5:30-7:30 p.m.



Dr. Hawkinson



Kellie Butsack

September 16 – Breakfast Program, Northeast Berks Chamber. Berkleigh Golf Club. Dr. Kenneth S. Hawkinson, President, Kutztown University. Presentation by Kellie Butsack, Associate Director, Programs, Alzheimer’s Association, Delaware Valley Chapter. 7:30 a.m. - 9:00 a.m. Sponsored by Interlace Communications & GoMAaVA. \$15 Advance Members; \$20 Door/Non-Members. Register online at www.northeastberkschamber.com

September 22 – Women’s Roundtable Four-Part Series facilitated by Robin Costenbader-Jacobson, RC-J Consulting Associates, LLC. Northeast Berks Chamber Office, 110 West Main Street, Kutztown, PA 19530. Sessions: 9/22; 10/27; 11/17; and 1/26/17. 7:30 a.m.-9:00 a.m. **Registration Deadline: September 8, 2016.** Members \$152; Non-Members \$172. Register online for the four-part Roundtable. www.northeastberkschamber.com.

WOMEN’S ROUNDTABLE

SESSION I: Thursday, September 22, 2016

Motivation – “When The Going Gets Tough” – Goal Setting

Motivation is a very powerful force that can help people to achieve unbelievable things.

SESSION II: Thursday, October 27, 2016

“Building My Self-Image – Introspection and Reflection”

Lock On Lock Out - You act according to the beliefs you hold about yourself. As a human being, you cannot hold two opposing thoughts/beliefs at the same time. By locking onto your goals, you are locking out the things that will interfere with your self-belief. Create positive Self-Talk.

SESSION III: Thursday, November 17, 2016

Two-Minute Pitch – “We All Have Our Own Story”

“As women, we do not promote ourselves, and we do not present our authentic selves ...” - RC-J, Reading Eagle, Count On Yourself 1/2013

The women of today are the thoughts of their Mothers and Grandmothers - embodied and made alive. We are capable, determined, and bound to win. We have thousands of generations behind us representing millions of women speaking through us today. Your pitch creates & builds YOUR self-esteem as a business leader.

Welcome, New Members in 2016!

Advance Auto Parts, Leesport, Edgar Espinososa
Advanced Disposal, Birdsboro, Tim Stover
Arden Courts of Allentown, Wendy Scott
Citizens Bank-Small Business, Kutztown, Karen Stetler
Domino’s Pizza, Kutztown, John Bower
Fleetwood Area School District FBIA, Kelly Ackerman
Hamburg Jaycees, Colleen Witman
Heatwaves Tanning Kutztown, Robert Carr, Jr.
How to Sell the Plague, LLC., Allentown, Richard Plinke
Images by Trish, Douglassville, Trish Kozola
Insight Information Solutions, LLC, Fleetwood, Jennifer Wegman
Kutztown University’s College of Business, Dr. Martha Geaney
Leesport Flower Shop, Paul Kitzing
McFeely Insurance Co., Flying Hills, Mary Fran Bachman
MEND Soul Holistic Arts, Kutztown, Tamu Ngina
Northeastern Berks EMS, Kutztown, Douglas Demchuk
PNC Bank, Macungie, John Scott
Rapid Suppression Fire Protection, Boyertown, Diane Yoder
Rescue One Restorations, Shillington, Michael Shaffer
RKL Wealth Management LLC, Wyomissing, Christopher Zavecz
Strunk Marketing, Kutztown, Matthew Strunk
Tommy Boy’s Pizza and Café, Kutztown, Thomas Mathias
Wanamakers General Store, Kempton, Arian Hungaski

SESSION IV: Thursday, January 26, 2017

Two-Minute Pitch – “Telling Our Stories”

Participants will share their Pitches for input. YOU have a personal tool to concisely tell others what YOU do & how YOU do it!

All Sessions 7:30 a.m. - 9:00 a.m.

Register online for the Four-Part Roundtables at www.northeastberkschamber.com. **Under the Program Tab, select Roundtables from the Dropdown. Light Breakfast & Handouts included. DEADLINE:** September 8, 2016

Member Fee: \$152 Non-Member Fee: \$172

All sessions held at the Chamber Office, 110 West Main St., Kutztown, PA 19530.

Contact Lori B. Donofrio-Galley, Executive Director 610-683-8860 or at ldg@northeastberkschamber.com.



Robin Costenbader-Jacobson, RC-J Consulting Associates, LLC

A Certified Professional Business and Life Coach, MasterMind© Group organizer and facilitator, multi-faceted business and community leader with a demonstrated record of success, Robin Costenbader-Jacobson, CTACC and Conflict Resolution Mediator, is the recipient of the ATHENA Leadership Award®.



Members Celebrating Members

Thursday, September 29, 2016

5:30-8:30 PM, Berkleigh Golf Club, Kutztown

To Purchase tickets visit Shining Star Portal at www.northeastberkschamber.com.

Cocktail Hour, Berks County Living b Scene Photo Opps, Dinner, Entertainment & Shining Star Awards Program

Nominate eligible chamber members in these categories:

Who will be our Shining Stars in 2016?

Large Business of the Year (Sponsor: The Goodlife Financial Group)

Mid-Sized Business of the Year (Sponsor: Keystone Villa at Fleetwood)

Small Business of the Year (Sponsor: Elite Business Solutions, LLC.)

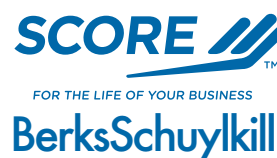
Nonprofit of the Year (Sponsor: Fraser Advanced Business Systems)

Entrepreneur of the Year (Sponsor: Hasch Daal Custom Embroidery, Silk-Screening & Promotional Items)

Advocate of the Year (Sponsor: BrowningDudley)

MEMBER OF THE YEAR (Sponsor: Interlace Communications)

OUR JUDGING PANEL:



Debbie Wanner, Berks County Castaway – Season 32, CBS Survivor: Kaoh Rong

Sponsored by:



GOLD SPONSORS:

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Lehigh Valley Health Network

SILVER SPONSOR:

ANTANAVAGE FARBIARZ P.L.L.C.



READING HEALTH SYSTEM

TABLE FAVORS:

SCHERLINE ASSOCIATES & The serious injury law firm.

PROGRAM:

TOMPKINS VIST Bank

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SCHERLINE ASSOCIATES & The serious injury law firm.

PHOTOGRAPHY



VIDEOGRAPHY



LET'S GET PERSONAL.

OUR TECHNICIANS HAVE GOTTEN ALL THE "BUGS" OUT!

Simply put, there aren't enough stars to accurately rate the quality of Kevin's work. I've never even heard of a service professional as prompt and flexible as what we got from Kevin and Patriot. Thanks to this, we'll be able to enjoy the weekend without a pesky bird house guest (and his fellow travelers). If you're reading this review and have a pest problem stop, drop, and call Patriot. And if this sounds like ad copy, well I can't help that."

— Star L. West Chester, PA



With over 50 years of experience and a 100% satisfaction guarantee, you can rest assured that Patriot Pest Solutions can eradicate any pest problem you may have in your residence or commercial property. As a local, family-owned business we offer the best wildlife and pest preventative and removal solutions in the area.

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- CERTIFIED QUALITY PRO COMPANY
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- LOCAL FAMILY OWNED & OPERATED
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