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CELEBRATING 85 YEARS IN BUSINESS

It all started in 1931 when S. Wagner Evans opened an insurance agency in Pottstown and sold insurance for one carrier, Harleysville Mutual. Over the years the agency grew by numerous acquisitions and appointments. In 1965 the merger of Wagner Evans, Leon Hauseman and C. Linford Richard resulted in the official incorporated name of Evans, Hauseman & Richard. Since then the agency has seen many partners join and succeed; today the agency is owned and operated by Pete Hallman, Len Gieseler and Gregg Caplan.

Evans, Hauseman & Richard has been at its current location of 343 E. High St in Pottstown since 1994. During the past year, the interior spaces of the agency have been going through renovations, bringing the décor more in tune with today. The agency plans to update the exterior next year.

Evans, Hauseman & Richard is a full service insurance agency with over 4000 clients.

We are dedicated to building long term relationships with both personal and commercial clients. Once a relationship has been established, we are able to provide a one source approach to all our client's insurance needs. As an independent insurance agency we are able to represent many different insurance carriers, giving us the ability to provide the right insurance for each client. The agency provides personal, commercial, life and health insurance along with specialty and niche insurance products.



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Our slogan, "One source For Innovative Insurance Solutions" says it all. In today's insurance market it is easy to just give a proposal and a price, all agencies can do that. At EH&R we pride ourselves on working closely with our clients and acting as their Professional Insurance Advisors. We look for gaps in coverages, shop the market place and put together policies that work best for each client on an individual basis. Acting as an Insurance Advisor is much more than shopping our markets for the least expensive policy. Our job is to fully protect our clients against losses that would create a financial burden. With our guidance and sound professional advice, EH&R's clients have peace of mind.

We would like to thank our clients for their continued business and support. We look forward to strengthening our current client relationships and look forward building new relationships going forward. We believe that Pottstown and the surrounding Tri-County community is primed for growth and EH&R is strategically aligned to continue to be the premier Independent Agency in the region. EH&R is proud to be part of the Pottstown Community for 85 years.

Evans, Hauseman & Richard will celebrate their 85th Anniversary with an open house for their clients and vendors on Friday October 21st from 11:00am to 6pm.

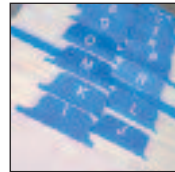


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Cover Story: *Cisick Nester Insurance & Financial Services offers a personal touch while solving big issues for employers, employees, and individuals seeking Individual Medical Insurance, Employee Benefits, Medicare, Life insurance, and Financial Services (IRA, 401K, and retirement plans).*



28-29: A variety of gift giving options, dining, and services to help make your holiday unique and special.



31-35: Browse the Business Marketplace to grow your business, network, and keep your money local.



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PINE RUN CONSTRUCTION

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Pine Run Construction Corporation, a general contractor that specializes in petroleum and chemical industry construction, marks its thirty-second year in business with two notable milestones: its one hundred fiftieth gas station built and its one thousandth underground storage tank installed with its Costco construction project currently in progress at Flemington, NJ.

"We are very fortunate to have had such longevity and success in a very competitive environment," says Gregory Dubas, President and Owner of Pine Run in Doylestown, Penna. "We owe a great deal of our success to our loyal family of employees and their sophistication with prioritizing our clients' needs."



Another proud milestone for Dubas is the five-year anniversary since his son, Brian Dubas, joined the business as Vice President. Brian has helped expand Pine Run's product lines into installation, service and design of diesel exhaust fluid (DEF) and compressed natural gas (CNG) systems. Likewise, revenues have grown as the client base has expanded with Brian's efforts.

Growing up, Brian never dreamed that one day he would join the family business. Quite the opposite, "Getting up at 4:30 in the morning to work all day as a laborer was pretty tough as a teenager," says the younger Dubas. Yet he enjoyed working among a talented crew and seeing the fruits of their group effort. In fact, Operations manager, Rob Bresser and Senior Foreman Rich Gable, with whom he worked in the late 1980s, are with the company to this day.

Following college, Brian pursued a career in banking and, as vice president with Meridian, TD and Commerce Banks, he enjoyed success growing branches and managing billion dollar portfolios. Yet, when his father approached him about joining Pine Run, he decided to take on the new challenge.

"The familiarity of working with the guys I had worked with as a teenager was a great 'coming home' experience, and the opportunity to grow an already successful business was too great to pass up," says Brian.

Pine Run Construction, a major force in eastern Pennsylvania, New Jersey and Delaware for installing, removing, and inspecting both aboveground and under-

ground storage tank systems, has built its brand on collaboration and respect—for both its clients and its employees. The senior Dubas, who began his career as a field engineer and engineering manager for Mobil Oil, understands the expectations of corporate engineers. An integral part of meeting the unique needs of Pine Run's corporate clients is its team of employees who know they can expect steady work, benefits, and the opportunity to grow.

In the Rt. 422 corridor, Pine Run has completed successful projects, including: the installation of a 20,000-gallon aboveground storage tank for Pottstown Hospital, to support the Hospital's boiler system, the installation of gas stations for a major convenience store chain in Limerick and Royersford, and a diesel upgrade for a large gas station on Boyertown. In addition, Pine Run installed a new Compressed Natural Gas station in King of Prussia, and has provided inspections at numerous sites of aboveground and underground tanks for loyal and new customers.

"Day by day, decade in and out, we deliver on expectations," says Greg Dubas. "It's a simple, no-surprises formula, but it works."

Founded in 1985, Pine Run Construction is a general contractor specializing in underground storage tank installations, tank inspections, CNG fueling stations, environmental testing and remediation. It is certified to install, remove, and inspect aboveground and underground storage tank systems.



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CONSTRUCTION**

www.pinerunconstruction.com

CISICK NESTER INSURANCE & FINANCIAL SERVICES



PETER CISICK



BRYAN NESTER

PHOTO BY STYLISH IMAGES PHOTOGRAPHY

Big Agency Solutions, Small Agency Attention

They say that competition is good for business. In some cases, collaboration can be even better. Just ask independent insurance brokers Bryan Nester and Peter Cisick, who met six years ago while resolving a situation involving competition for the same customer. During their amicable phone conversation, they quickly realized that they had a great deal in common. They both shared the same family values. They shared a common love of what they both do for a living, helping others by providing necessary and needed insurance products. They shared the same passion and commitment to providing the best possible customer service to their clients. That initial conversation led to a series of lunch meetings.

Within a year, on a handshake agreement, Peter and Bryan decided to combine their talents and form Cisick Nester Insurance & Financial Services, offering expert “big agency solutions with small agency attention,” applying a personal touch while solving big issues for employers, employees, and individuals.

Areas of Expertise & Working With Others

Peter’s areas of focus are group and individual medical, life, and disability products with expertise in retirement programs such as IRA’s and other employer sponsored retirement programs.

Bryan brings expertise in Group Health Insurance, Medicare plans, Life Insurance, Long-Term Care and other supplementary employee benefits; such as, Dental, Short-Term and Long-Term Disability.

Bryan and Peter also partner with other brokers, planners and agencies to help their customers with products, like group benefits, that they may not be as familiar with as with their core business. Cisick Nester has created a reputation for both quality service and the ability to work cooperatively with other brokers and financial planners. Likewise, Bryan and Peter refer out requests for products they do not specialize in, such as auto and homeowners insurance, to experts in those product areas.

“We specialize in providing personalized service and we’re there to help our clients whenever and wherever they need us.”

The Personal Touch

Insurance rates are filed with the state, which means they are relatively uniform regardless of agent or broker. The difference is the level of service provided. Peter and Bryan have built a well-earned reputation for helping their clients wherever and whenever they need it. Clients have their direct phone numbers. They will come to your home or office and design an individualized plan that specifically meets your needs. If, for example, a client needs to change a beneficiary, Bryan or Peter will drive to their home or office and help them fill out the form and then submit it for them.

They’ve also found that group health insurance has become a confusing area for many small business owners. Peter and Bryan are happy to assist employers with the entire enrollment process, including the benefits meetings, collecting the applications and waivers from each employee, answering questions, etc. Bryan says, “We specialize in providing personalized service and we’re there to help our clients whenever and wherever they need us.”

About Peter and Bryan

Peter Cisick grew up in Mont Clare, PA and graduated from Montgomery County Community College with an Associate’s Degree in Business Management. He began his insurance career in 1994 as an insurance and financial products specialist. Since starting his career, Peter has obtained professional designations of Chartered Life Underwriter and Chartered Financial Consultant through the American College in Bryn Mawr, Pennsylvania. Peter resides in Skippack, Pennsylvania with his wife and four children.

Bryan Nester grew up in Ohio and started working in the family business — vending machines and sports merchandising — at an early age. Working in the family business taught Bryan how to run a successful business. He graduated with a Bachelor’s degree in Business from Baldwin Wallace College, now Baldwin Wallace University, and has been an independent agent since 2007. He started implementing indemnity plans in small businesses and has since become a full benefit broker for businesses and individuals alike. Bryan resides in Limerick, Pennsylvania with his wife and child.

Services

Cisick Nester Insurance & Financial Services specializes in the following:

- Individual Medical (dental, disability, health, life insurance, long-term care, Medicare supplements, and travel insurance)
- Employee Benefits (health, selective executive retirement plans, incentive plans, disability, dental, life insurance, and voluntary products)
- Medicare
- Term and permanent life insurance
- Financial Services (IRA, 401K, and retirement plans)

As brokers, Bryan and Peter represent more than one hundred different insurance companies, and they cover Berks, Chester, Bucks, Montgomery, Delaware, and Philadelphia counties in Pennsylvania, along with parts of New Jersey and Delaware, and beyond.

Ready to Serve

Bryan and Peter are ready to serve individuals and business owners looking for objective advice and help with their Medicare and employer health insurance plans coming up for renewal in November, December, January, and beyond. Open enrollment for changing some Medicare plans runs from October 15 – December 7.

Peter and Bryan always have their clients’ best interests in mind and back that up with personalized service, their experience, and expertise, and a network of brokers, financial advisors, and agencies that can provide whatever insurance or financial services their clients may need. Peter explains, “Everything we do, we do on behalf of our customers. We truly work for our customers.”



INSURANCE & FINANCIAL SERVICES

For more information about Cisick Nester Insurance & Financial Services, please call Bryan at 610.585.7278 or Peter at 610.247.6842, and visit www.cisickandnester.com.

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FOCUS ON PHYSICAL THERAPY AND CHIROPRACTIC CARE

October 2016 is National Physical Therapy Month (NPTM) as designated by the American Physical Therapy Association (APTA). The APTA is currently engaged in a coordinated national effort to raise awareness of physical therapy as a safe alternative to opioids for pain (visit www.apta.org for links and additional information). Both physical therapy and chiropractic medicine are considered safe, non-opioid alternatives for managing pain. We asked the following regional physical therapy provider and a regional chiropractor to provide a description of on their services:

PHOENIX Rehabilitation

PHOENIX Rehabilitation is proud to offer the specialized service, decompression traction therapy to Royersford area residents suffering from low back pain due to herniated discs, degenerated discs, muscular spasm/strain, radicular pain and osteoarthritis. With the use of advanced technology known as the Triton DTS® Traction System, back and neck pain sufferers now have a better chance of resuming a normal, pain-free way of life without the risks, complications and expenses often associated with spinal surgery, drugs and/or injections.

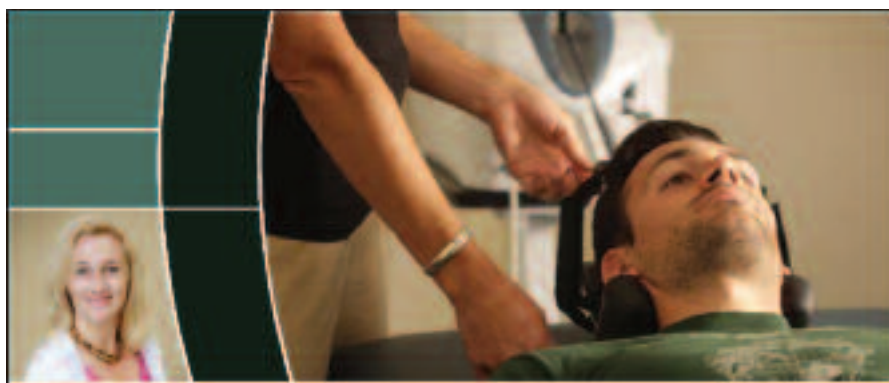
What makes the Triton DTS® Traction System different is the approach behind the system. Utilizing simple, yet sophisticated, FDA registered equipment, including the Triton DTS® table, this mechanical traction makes use of an electric tension head used in conjunction with the unique table design and QuicWrap™ belting system that work together to mimic hands-on therapy. During the procedure, decompression traction therapy gently stretches the spine, relieving pressure on the discs, joints and muscular tissues, while enhancing the body's natural healing process. Furthermore, unlike any

other decompression device, the Triton DTS® table provides several positioning options. At the same time, patients will be prescribed an individualized program consisting of manual therapy techniques, flexibility exercises, postural and core stabilization and strengthening activities.

For more information regarding this highly effective, state-of-the-art, non-surgical treatment, please call PHOENIX in Royersford at 610.948.8680. PHOENIX is conveniently located at 780 Main Street near the corner of Main Street and Lewis Road. When seeking physical therapy, it's the consumer's right to choose his/her provider. Decompression traction therapy is covered by most insurance plans. Unlike others offering this service, PHOENIX will bill your insurance company for treatment — you pay no out-of-pocket expenses (excluding co-pays/deductible if applicable).

Visit phoenixrehab.com for a complete listing of locations or call toll free 888.644.7747. Consumers are encouraged to stay connected with PHOENIX via Twitter (@PHOENIXRehab1), Facebook (PHOENIXRehab), LinkedIn and YouTube (PHOENIXRehab1997).

(Continued on page 10)



Rebecca Sheaffer
Doctor of Physical Therapy

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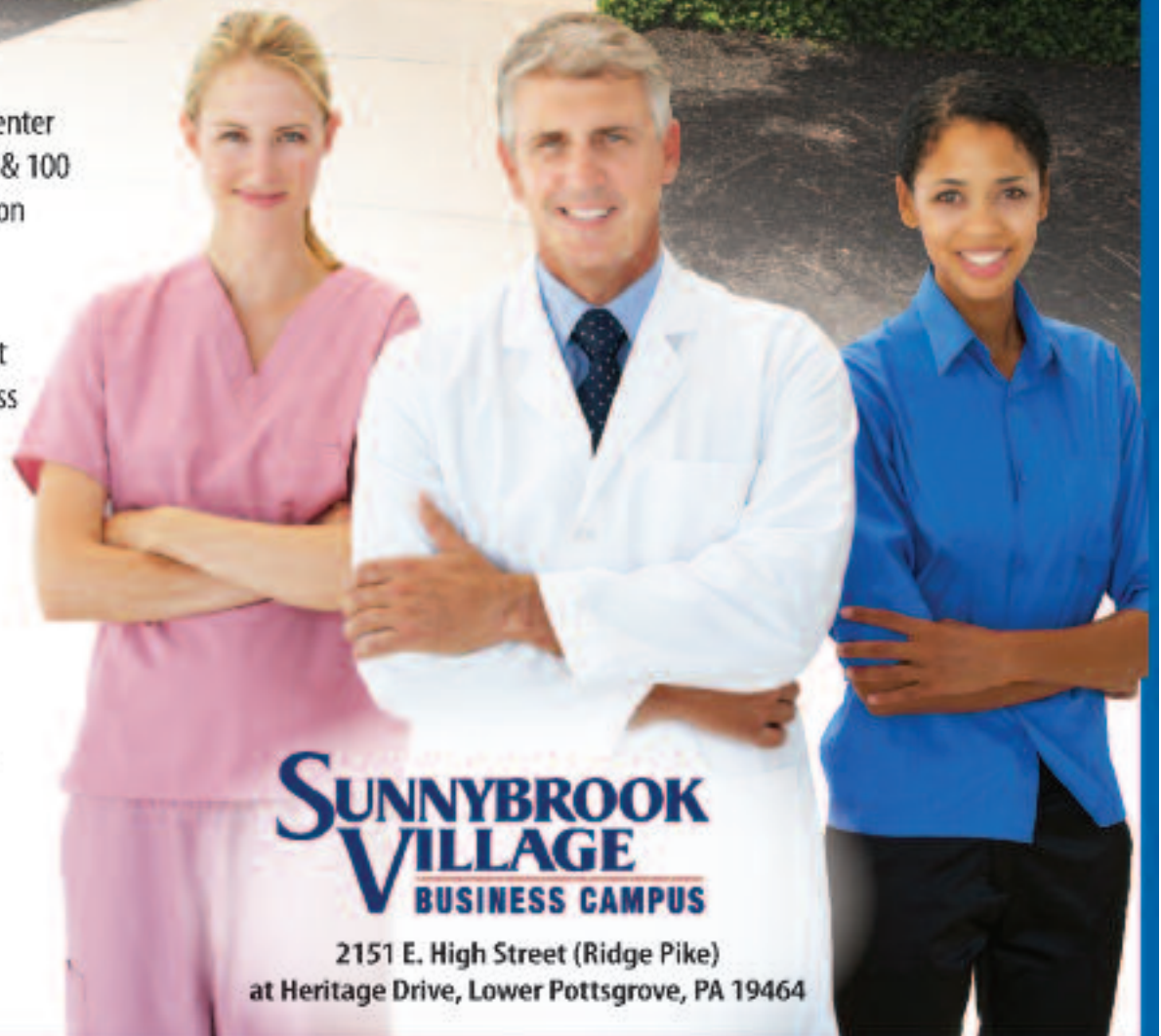
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Great Amenities:

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- Building and suite signage
- Abundant free front-door parking

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Centre for Healing Arts @ Limerick

Our Approach

Our approach to chiropractic & health care is: Your health is your choice. We offer different levels of care, from just pain relief to spinal rehabilitative care to wellness care or even chiropractic tune-ups. It's up to you. We're here to help.

Our Office

My entire staff is dedicated to helping people to better health. Our office is both friendly and warm, and we try our best to make you feel at home. We have a wonderful service, at an exceptional fee. Our office is called Centre for Healing Arts @ Limerick and we are located at the corner of N. Lewis Road and W. Cherry Lane in Limerick across the street from the newly developed Westfield 41 Condos.

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Our Qualifications

After graduating from Life University, School of Chiropractic I began practicing in Pottstown, PA. Since that time I have been practicing in this area for over twenty-four years, finally settling my practice in Limerick.

Centre for Healing Arts @ Limerick

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-Dr. Michael P. Connelly

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FOCUS ON PHYSICAL THERAPY AND CHIROPRACTIC CARE

(Continued from page 8)

Centre for Healing Arts @ Limerick

Dr. Michael Connelly at the Centre for Healing Arts @ Limerick has been practicing in our area for the last 24 years. At the Centre for Healing Arts we offer comprehensive, conservative care of the spine and spinal conditions. We have been treating accidents, injuries, and maintaining the health of our patients in the community. Our approach to chiropractic and health care is: Your health is your choice. We offer different levels of care, from just pain relief to spinal rehabilitative care to wellness care or even chiropractic tune-ups. It's up to you. We're here to help.

"Several times a day, patients thank me for helping them with their health problems. But I can't really take the credit. My confession is that I've never healed anyone of anything. What I do is perform a specific spinal adjustment to remove nerve pressure, and the body responds by healing itself. We get tremendous results. It's as simple as that! The immune system fights colds, the flu, ear infections,

and other sicknesses. So you may not be running off to the doctor as much." – Dr. Connelly.

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SUCCESSFUL WOMEN IN BUSINESS

What Did I Bring Home from Paraguay? PERSPECTIVE.



By Sharon Mast, Spark Solutions & Support

Each of us has experiences that are life changing. These special moments change us and can make us better versions of ourselves — and in February 2016, I was awarded the opportunity to have just such an experience.

At the invitation of Paraguay's President Horacio Cartes, I was to accompany John C. Maxwell and his team to teach Transformational Leadership to 15,000 Paraguayan leaders. Imagine a president inviting you to teach leadership to government officials, the military and police personnel, school administrators, the media, health & human service agencies and religious leaders! To say the least, I was excited, humbled and honored. While we were seen as the leadership experts, it was I who walked away with the best gift of all — the gift of perspective.

Transformation Begins with Me. So often we look at those we work with and wish they were different. But before I can ask others to change, I must first look at myself. Am I being the best leader I can be? Notice I said leader, not manager. Leadership is about people. It's having the awareness of who you are and what you stand for and how you influence others to act and engage. It's modeling the behavior you want to see in others — but leading by example only gets you so far. We have to invite and inspire others to grow along with us. In Paraguay, our job was to teach and facilitate Transformational Roundtables. Roundtables are a simple yet highly effective process of engaging a small group of people led by a facilitator to explore a subject, in this case values and how to live with intention. Each roundtable followed a specific pattern: understanding or gaining insight into the values and intentional living concepts; discussion around the benefits one would experience when that concept is a focus; concrete steps to implement the value or concept; reflection on how you currently model the value or concept and action planning for further development. It gives you the opportunity to explore why this value or concept is important then ask, "What can I do?" and "How can I do it?"

One day I was sent to meet with department leaders at the Ministry of Defense. As we were exploring the value of Competence, a young lawyer spoke up. "I'm doing this all wrong," he said. The others looked at him with questioning eyes. "You see, before today, I saw competence as having to be the best no matter what the cost. I wanted people to see me as valuable so my competitive nature did whatever it took to prove I was the best. I realize now, I was confusing being right with being knowledgeable. And if I am to own my competence, then I also need to use it to help others not hinder their progress so I look good." Wow!

Roundtables are a great way to engage staff in exploring the principles your company is built on. It allows us to take them off the nice plaque on the wall and bring them to life. This is what inspires and keeps good employees and clients coming back even when your prices aren't the cheapest.

How You Influence Others is a Choice. From white collar to blue collar, my second day was spent with a group of mechanics at an auto body shop. This small, tight knit



group had a lot going for it but the owner was a strong willed, proud man who had trouble taking advice from others. He built his business on hard work and his ability to figure things out and he had a lot of pride. The lesson on the Art of Listening struck him between the eyes. He thought his job was to teach his young mechanics all that he knew. He learned that day his job was also to listen. What I experienced from that lesson was a kindness and compassion from his staff who explained to him that they were not trying to discredit his knowledge. They loved him and wanted to add value to the business. They too wanted to go home each day with a sense of pride in their work. Without learning to listen, he was creating a team that followed directions but didn't take the shop to the next level.



You Don't Need the Best Instruments to Make Beautiful Music. On the outskirts of Asuncion, the capital of Paraguay, is the landfill for the city's 525,000 people. Built on this huge trash dump is a small impoverished slum with a one room school in the community center. No playground. No organized sports or clubs. Most children don't finish school. Ecologist Favio Chavez was working on a recycling project at the dump and was a lover of music. He wanted to teach the children to play music to give them something to do while their parents were working and also to keep them off the landfill, which was their playground. There was no money for instruments so Chavez began to sift through the waste to create makeshift instruments. Strings and wind instruments were made from oil and tin cans, old car radiators, forks and bottle caps and guitars from discarded wooden and cardboard boxes. In seven months, he had an orchestra. Social media put Landfill Harmonic on the map and 60 Minutes made an incredible documentary of its story. Our last night in Paraguay, we got to hear the kids play and I have to tell you, there was not a dry eye in the place. If you had your eyes closed, you would never know the instruments were made from trash.

(Continued on page 12)



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SUCCESSFUL WOMEN IN BUSINESS

(Continued from page 11)

How do these stories impact you in business or you as an employee?

Our circumstances are what is happening to us, but they do not define us. Every day there are challenges to overcome and opportunities to explore. We can get sidetracked by fear, ego and what is not working and get stuck. We get caught up in, "We can't," "That won't work," "We don't have the time, money, resources" and as a result, our brain cannot hear or see the opportunity. When we step back and realize that as leaders, our job is not to have all the answers but to appreciate and tap into the experiences and ideas of our people, to challenge our own thinking and the world around us as we see it, we open the space for innovation and creativity and set ourselves apart from the competition.

Think about your business, your school, your organization. What values, behaviors, attitudes and actions tell others who you are and what you stand for? Many companies have uphill hopes but downhill habits. "We don't always get what we want, we get what we are."

When you don't get the ticket you want, take the ticket that will get you closer to the ticket you want. If you are learning in your losses and humble in your wins, you will climb.

Transformation begins with me. As a leader, what is the message you send through your behavior, actions and attitude. Do your employees and customers lean into you or back away from you?

Your company's sweet spot is the intersection between purpose, passion and planning. Share your vision then listen with intention. If your employees feel your passion and understand their purpose, they will help you to create a culture of excellence where they bring their best, give their best and be their best day in and day out.

That is top level leadership. That is a legacy to leave.

Sharon Mast is the owner of Spark Solutions & Support, a global training and facilitation company and a certified John C. Maxwell coach. Spark helps organizations and individuals to create the environment where everyone has the opportunity to reach their potential, is motivated to reach their potential and is inspired to help others do the same. Through workshops & trainings, facilitation of workgroups & Master Mind® groups and professional coaching, Sharon will take you and your team from Insight 2 Influence. For additional information, please call 610.781.1888 and visit www.sparkss.com.

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Hobart's Run Working to Attract New Businesses to Pottstown Neighborhoods

Hobart's Run is a recently-formed 600-parcel neighborhood district in Pottstown, Pa. Hobart's Run leadership and volunteers strive to work with Borough officials and organizations, residents, and property owners to revitalize the neighborhood through safety and cleanliness initiatives and community-building programs. These outreach endeavors seek to provide incentives for home ownership and improvements and generate opportunities for sustainable commercial and retail development. In addition, Hobart's Run hopes to attract new or relocated businesses to High Street's mid-town corridor to enhance restaurant and shop selections for all of Pottstown's residents.

This grassroots effort is being facilitated by Twila Fisher, hired in January by The Hill School as its Manager of Community and Economic Development. To date, Fisher has organized numerous block clean-ups with activities such as distributing free flower planters and porch light

bulbs to residents; initiated a bicycle ambassador program and goodwill rides through Pottstown; led three neighborhood meetings in various locations; solicited feedback from 12 nonprofit boards and other groups; and conducted various surveys regarding neighborhood concerns as well as aspirations.

"I've met with more than 300 people," Fisher says. "There is a great deal of enthusiasm within Hobart's Run as well as throughout Pottstown for this initiative. In terms of businesses that Hobart's Run residents say they would support, individuals frequently say they'd like a trendy coffee shop that offers live music, as well as artisan-style shops with local meats, cheese, breads, and other locally produced retail items. People believe our Hobart's Run community and all of Pottstown will support such vital businesses," she added. Prospective businesses can contact Twila at tfisher@thehill.org.

Hobart's Run is
Open for *Your* Business



HOBART'S RUN STRIVES TO:

- Make our Pottstown neighborhood **clean, safe, and inclusive**
- Promote home **maintenance** and **ownership**
- Encourage business **investment** and private real estate **development**

To learn more about Hobart's Run and how we welcome local business development, email **Twila Fisher**, manager of community and economic development, at tfisher@thehill.org or call **610-780-6324**.

Facebook.com/HobartsRun

HobartsRunPottstown.org



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EXELON NUCLEAR STATIONS DELIVER WHEN SUMMER HEATS UP

Limerick Generating Station ran at greater than 96 percent power in June, July and August

Exelon's fleet of 13 nuclear power plants ran at an average 96.9 percent capacity factor through June, July and August, despite hotter than average summer temperatures and more than 30 hot weather alerts from regional grid operators. Capacity factors are used throughout the nuclear industry to track operational performance and reliability.

According to the National Oceanic Atmospheric Administration, June and July 2016 recorded the warmest average temperatures since 2012 for Illinois and Pennsylvania, and since 2013 for New Jersey, New York and Maryland — the five states where Exelon owns and operates nuclear plants.

"Nuclear facilities are by far the most reliable source of energy during extreme weather conditions," said Bryan Hanson, president and chief nuclear officer of Exelon's nuclear fleet. "Nuclear is also the cleanest source of baseload power during weather events, providing about 63 percent of the nation's carbon-free electricity."

When temperatures rise, regional grid operators issue hot weather alerts, which signal generation facilities to avoid or reschedule maintenance and testing activities that could cause a loss of generation to the grid. This summer, all 13 Exelon nuclear facilities ran at their maximum allowable power levels during those hot weather alerts, providing 24/7 carbon-free baseload power to offset higher demand.

Limerick Generating Station contributed to the fleet's summer reliability, operating at 96.7 percent capacity during June, July and August.

"Operating at a high capacity factor enables the station to provide critical infrastructure support for regional grid reliability and helps maintain uninterrupted service," said Rick Libra, Limerick Site Vice President. "This high level of performance is a testament to the expertise and professionalism of the employees who run and maintain Limerick Generating Station."

Limerick Generating Station is located approximately 21 miles northwest of Philadelphia. The plant produces enough carbon-free electricity to power approximately two million homes. Join them on Twitter and YouTube.

WAYS TO CREATE GREAT CONTENT FOR YOUR POSTS AND TWEETS



MASTERING SOCIAL MEDIA

By Alyse Mitten, Owner, Interlace Communications

So often when I'm training business owners about social media I ask, "What is it that keeps you from getting involved with social media?" They answer, I don't know what to write or share.

First, we will discuss what types of posts are working well on social media channels. No longer is Twitter just 140 characters of text. You can add photos and videos, too. For Facebook, you can use live videos, videos, photos, and text. If LinkedIn is where you are, it's videos, photos, long posts, and short posts. As far as what works best, it's videos, next is photos, and last is text.

Let's talk about curating content. Sharing content from other sources without copyright issues requires reaching out

to the author for permission as well as sourcing them when using it. I know I would have no problem if someone was to use this column as long as they source and link back to our website. It's about respect to the author and sourcing them that is most important.

VIDEOS – One of my earlier columns had instructions on how to create your own videos using your smartphone. But, what about finding videos that others have created? The key is to know the keywords and keyword phrases visitors use to find your site. Next, do a search of those keywords and choose to sort only the videos from the keywords. Research the results to see whether there is a source with more than one video which aligns with your beliefs. Reach out to them to use the videos on your social media sites and source them.

PHOTOS – Photos are a bit more sensitive. By attaching a single pixel of information to an online photo, the owner of the photo is able to monitor its use throughout the internet making it easy to catch culprits using the photos without paying for its use. There are plenty of free photo sites as well as take your own photos to be able to use with your posts and tweets.

(Continued on page 17)

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SMALL BUSINESS 504 LOAN PROGRAM



By Marie Shires

Small businesses are vital to the growth of our economy, and the Small Business 504 loan program is an entrepreneur's perfect tool. It appears to be one of the best kept secrets for business lending, with at or below fixed rates, 10 or 20 year terms and low down payments to purchase land and finance new construction, buy an existing building including renovations or to purchase machinery and equipment. Refinancing of existing commercial real estate and equipment is also currently available to eligible small businesses, with the same low fixed rates and the ability to tap into their real estate equity and take cash out equity for business expenses.

How small business can obtain an SBA 504 Loan:

Reach out to a local, non-profit Certified Development Company (CDC) which is licensed by the U.S. Small Business Administration (SBA) and partner with Banks, Credit Unions & other Lenders to provide financing to small businesses. PCDfc takes pride in helping small busi-

ness owners navigate the steps to securing an SBA 504 loan.

In 2014 PCDfc assisted Applied Video Technology (AVT) with an SBA 504 loan allowing AVT to move out of their cramped, outdated leased facility and purchase & renovate a historic 65+ year old Kimberton Village, Chester County property. The project allowed them to create a state of the art work space and expand their workforce with over 8 new jobs. AVT has been an award-winning systems integration company providing products and video solutions for broadcast, production, corporate, education, medical and government markets for the past 2 decades. AVT is a women owned, one stop source for design procurement, audiovisual, videoconferencing, video-streaming, digital signage, video-production, control room, visualization and broadcast solutions.

Businesses can finance up to 40 percent of a project at a long term fixed rate. Down payments as little as 10 percent, help businesses preserve working capital. Real estate purchases are at a 20 year term with no balloon payment. Equipment purchas-

es are typically at a 10 year term. Most closing costs can be rolled into the total financing package. Many small businesses express the biggest benefit to the 504 loan program is the little amount of up-front cash required.

Eligible applicants for the SBA 504 loan program include for-profit businesses that occupy a majority of their real estate with a net worth of less than \$15 million and less than \$5 million in profit after taxes.

In June 2016 SBA reauthorized its 504 debt refinancing program, giving eligible small-business borrowers options to help them refinance fixed assets and business expenses. Small business owners interested in refinancing their real estate or equipment debt can potentially see substantial savings for their businesses. Key benefits are lower monthly payments and the ability to cash out equity for business expenses.

Marie Shires is the Vice President of The Pennsylvania Community Development & Finance Corporation (PCDfc) a Certified Development Company that offers the SBA 504 loans statewide in Pennsylvania. Based in Reading, she can be reached at 610.898.6045 or marieshires@pcdfc.com. For more information visit www.pcdfc.com.

Stages Your 504 Loan Will Go Through - From Approval Through Funding.

Applying For Your SBA Loan - Getting It.

Project is structured and Business & Personal financial information and required exhibits for your application are gathered and reviewed in conjunction with the partner Lender. CDC approves the SBA loan package and arranges for SBA authorization of funds.

Initial Funding - Your Bank

With SBA's authorization, partner Lender will fund two loans; the primary loan being a first lien mortgage and a temporary "bridge" loan to provide interim, additional financing while your SBA 504 loan is prepared for funding.

Closing Your 504

Once you move into your new/expanded building, the 504 funding process is accelerated to pay off the partner bridge loan. The closing package which includes updated financial information and final loan documents are executed and sent to the SBA for final approval.

504 Loan Funding

Your loan is pooled with other 504 loans from various communities and funded via a federally insured bond sale. Your low interest rate is locked in based on current market conditions. The partner bridge loan is paid off with sale proceeds and replaced with an SBA 504 loan.

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MASTERING SOCIAL MEDIA

(Continued from page 15)

Additional ways to create interactive photos is to create what I call “wordy photos.” With apps like Word Swag and Over, you can add simple messages to the photos as well as your logo, name and contact information. Imagine this photo collection on Pinterest, Snapchat, and even Instagram. What a great way to promote your business through social media channels which focus on photo marketing.

TEXT CONTENT – Here’s where you have more flexibility. Your website is an excellent resource for text to create posts. But, what if you have a brain cramp and have run out of ideas? One tool I love to use is Google Alert. By creating an alert for “social media marketing” I am able to collect all sorts of excellent information to share. Here’s where it’s important to contact the owner of information you would like to curate and to source them in your posts with links to their blogs, Facebook page, or wherever the information originated. I also like to listen to podcasts and do the same with those as well. One of the challenges with podcasts is that they are mp3s and, to use content, it’s a matter of typing the content as you listen. Some of them do create summaries of their pod-

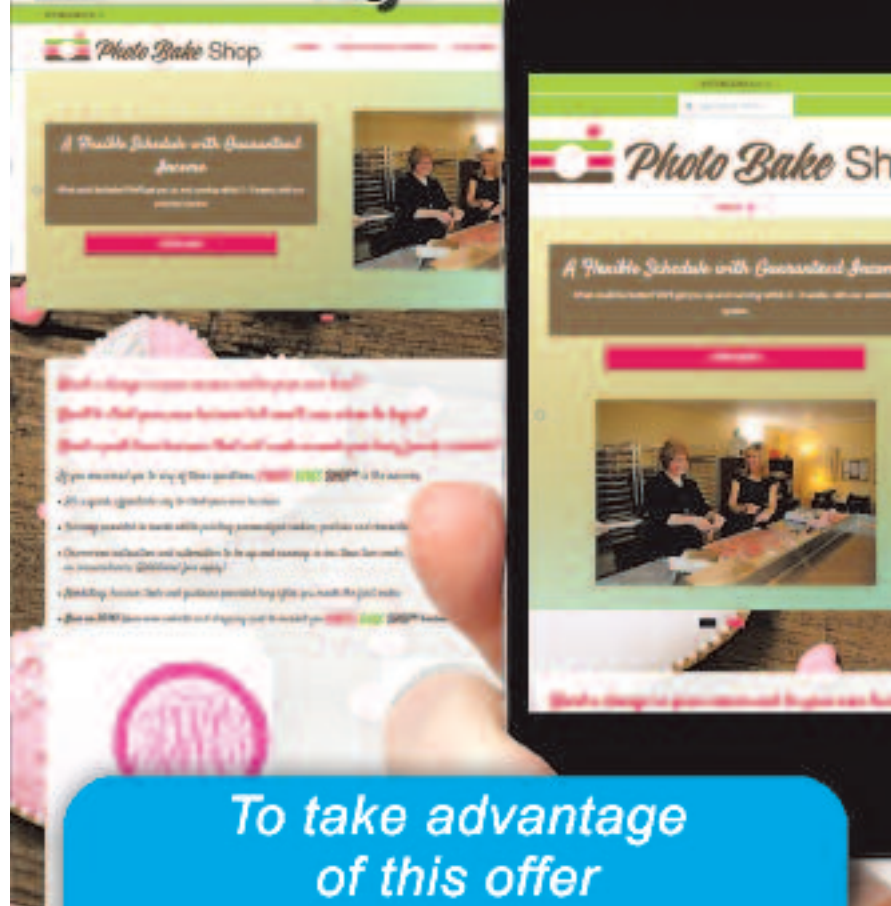
casts, which are very helpful. YouTube, on the other hand, creates a transcript of their videos making it easy to collect the content to use.

Once you have collected content, it’s then a matter of creating posts and tweets that your followers and fans will want to engage. What’s important when creating content is to create messages that your followers are interested in seeing. Look at your analytics to see if there is more interaction with videos, photos or content. See if they like motivational, informational, tips, products, sales and promotions. Make sure your message is being delivered when the majority of them are online. It’s not about what you want to promote but instead about what they want to know about you and engage.

Now that you have the tools, tips, and information to create effective content, don’t hesitate to engage with your fans.

The team of Interlace Communications helps small to mid-size businesses market their businesses both online and in print with websites focused on marketing their products and services to drive traffic to the site through social media channels and print marketing.

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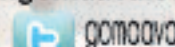
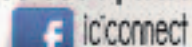
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A celebration of local craft and international beer, the 5th Annual King of Prussia Beerfest Royale is the suburban Philadelphia region's must-attend beer festival of the fall. The event features over 100 craft and international beers, inspired dishes from King of Prussia's most popular and newest restaurants, as well as live music on multiple stages. Produced by the King of Prussia District (KOP-BID), all proceeds from Beerfest Royale are used by the organization for physical improvement projects throughout King of Prussia.

The two-day, one-of-a-kind festival features an outdoor beer garden, food from King of Prussia's best restaurants, live music from Philadelphia favorites Swift Technique and the Shady Street Show Band and, of course, a wide variety of beer from across the U.S. and around the world! Beerfest Royale is the perfect opportunity to sample hard-to-find and exclusive beers, including the event's annual specialty beer crafted just for the event. The exclusive beer for 2016, Noah Better Better, is the first French Saison brewed by Weyerbacher Brewing.

DONNERSTAG: HAPPY HOUR – THE BEST HAPPY HOUR

The festival kicks off on Thursday, October 6 with THE best happy hour. This unrivaled tasting night features 20+ of King of Prussia's finest and newest restaurants paired with craft beer favorites to create inspired dishes for sampling all night long. In addition, guests can enjoy a cocktail lounge featuring inventive spirits from Manatawany Stillworks and local wine from Chaddsford Winery, decadent desserts, a cigar lounge (with a complimentary cigar for each guest), live music and much more—all for one great ticket price: \$75 per person, \$85 at the door (if available). Date Discount! Purchase two or more tickets in one order, receive \$5 off each ticket.

SATURDAY SESSIONS AT KOP BEERFEST ROYALE

On Saturday, October 8, Beerfest Royale continues with two incredible sessions (12-3:30 PM and 6-9:30 PM) offering unlimited access to over 100 different beers from 50+ craft and international brewers. Two grand tents will set the stage for the festival, which features live music on two stages, photo ops and more! Come hungry as King of Prussia restaurants take over the

beer garden with delectable eats (all for purchase under \$10!).

All festival-goers will receive a KOP Beerfest Royale tasting mug for unlimited 5 oz. samples during their session. Tickets are \$50 per person, \$60 at the door (if available). \$15 Designated Driver tickets are available. Six-Pack Discount! Purchase six or more tickets in one order, receive \$5 off each ticket.

Website: kopbeerfest.com

Facebook: facebook.com/kopbeerfest

Twitter: @KOPBeerfest

Instagram: @visitKOP, #KOPBeerfest

ABOUT KING OF PRUSSIA DISTRICT: King of Prussia District (KOP-BID) is a 501(c)(3) not-for-profit, special services organization. KOP-BID engages public and private partners to collaboratively improve the economic environment in King of Prussia by making it more vibrant, attractive and prosperous.



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At Maggiano's in King of Prussia, we think each and every special event should incorporate exquisite cuisine and hand-crafted cocktails at a beautiful location. Regardless of your occasion, Maggiano's private dining rooms can host events that vary from intimate to extravagant. From nationwide corporate events to social celebrations like a wedding reception, Maggiano's strives to provide a perfect experience for your event. Plus, when you have an event at Maggiano's, you'll get

so much more than our incredible Italian-American dishes (family style or buffet style, you choose!). Our private dining room also offers Event Specialists and world-class amenities such as adjustable lighting, a talented wait staff, and beautifully decorated rooms. Let Maggiano's host your next special event.

Maggiano's Little Italy is located at 205 Mall Boulevard, King of Prussia; 610.992.3333.

Bonefish Grill

The fresh fish experts at Bonefish Grill in King of Prussia specialize in seasonal fish species from around the world, savory wood-grilled specialties and hand-crafted cocktails. Guests receive "chef's coat service" by experienced "anglers" and are guided through an innovative menu and specials featuring the highest-quality, fresh ingredients.

The 7,850-square-foot restaurant features a spacious dining room with a large bar area with six large community tables and two large private dining rooms available to book for meetings, parties and conferences seating up to 72. Overall, the restaurant has a seating capacity for approximately 355 patrons, making this restaurant the largest Bonefish Grill in the U.S.

The Bonefish Grill experience is based on the premise of simplicity, consistency and a strong commitment to being incredible at every level. With a big-city bar, the King of Prussia location offers hand-crafted cocktails and a distinct list of 30 wines by the glass offering a great match for any food pairing.

The new fall menu celebrates the season with crave-worthy dishes and perfectly paired cocktails. These selections are only available as the leaves are falling and include the guest seasonal favorite **Fresh Swordfish + Pumpkin Ravioli** topped with feta, crispy onions and a hint of butter. The fresh, wild Swordfish is hand-cut in-house at the peak of its season, then wood-grilled to perfection. The new **Cedar Plank Bourbon Salmon** – fresh Norwegian Salmon served on a cedar plank, topped with fall maple and Jim Beam bourbon glaze is sure to become another guest favorite.



Cocktail pairings like the **Fresh Pear** and **Fall Apple Martinis** are ripe for picking on the menu this fall at Bonefish Grill. These hand-crafted cocktails combine the juices of nutrient-packed, low-cal fresh apples and pears with premium specialty vodkas and flavorful infusions.

fresh apples and pears with premium specialty vodkas and flavorful infusions.

Hours of operation are:

Monday – Thursday 11 a.m. – 10:30 p.m.

Friday – Saturday 11 a.m. – 11:30 p.m.

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BUSINESS PROFILES

Michael's Classic Limousine Outlines Services

Michael's Classic Limousine has seen some steady growth over the past few years, and recently the growing trend was enhanced with the acquisition of Wanish Limousine of Pottstown in April.

According to owner Christopher Haines, "We had done some work with the Wanish group over the years, and having been in business since 1984, they had a very good reputation and client base. When it came for them to retire, they approached us and it worked out to be a great opportunity for everybody involved."

Michael's has a diverse fleet of vehicles including: Cadillac and Lincoln luxury sedans, SUVs, passenger vans, limousines and limo busses.

Part of the success has been due to the quality of the chauffeurs who drive these vehicles. Each applicant must have an excellent driving record and be approved by the insurance company. Further, a criminal background check is done on each applicant along with a drug test and a physical.

The company is based in Leesport on Route 61. For additional information, please call 610.929.4919, or visit www.michaelsclassiclmo.com.

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Gary and Elaine Brown founded Berks Digital Inc. in 2005, with a focus on maturing digital printing technologies, which have changed the printing industry.

Starting in the basement of their Muhlenberg township home they quickly outgrew the home business. In 2008 they moved operations to their current location at 2620 Hampden Boulevard, Reading PA. In 2010 Berks Digital acquired a competing company that focused on the "Large Format" market and 2015 marked the 10th consecutive year of sales growth for the firm.

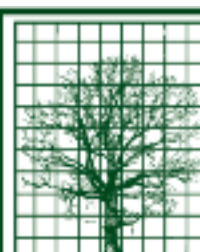
"This year we've upgraded our roll printers and added 98" wide UV flatbed and roll capabilities for expanded service and quality" said Gary Brown, partner at Berks Digital. With continued investment in automation technologies they have been able to offer both large and small companies fast turn around times on high quality digitally printed materials at competitive prices.

The new equipment has allowed Berks Digital to take on larger production sign and banner orders, producing thousands of high quality signs and banners for large companies in a few days. "We've been able to prove that we can meet the needs of big business, when we get to speak to the right person in these companies the value we provide is pretty clear" said Gary Brown.

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

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

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DOES YOUR CLIENT PAY SLOWLY?



THE GOOD LIFE

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

There is a growing trend among companies to pay later and later. What was 30 days to pay is now becoming 45. Those previously at 45 are going to 60.

Worse, small companies are typically targeted first. Here's what you can do to speed up clients who pay slowly:

- 1. Get paid at time of service.** If your service is completed on the same day you show up, request payment immediately. You'll need to ensure the client is there to pay you or get credit card authorization before you start. This works well when dealing with individuals as clients, but is a little harder when working with a business. There are many credit card readers available to use with your smartphone.
- 2. Invoice early and often.** For longer projects, you will want to have progress payments. Make sure your project is broken down into small enough segments so you can bill about every 2 weeks. So even if your clients pay slowly, you'll have started the pipeline earlier.
- 3. Begin charging a down payment on start of project.** You can typically charge up to 30% to start the project, especially if you have materials to buy for the client.
- 4. Reduce the amount of credit you extend.** If a client's receivables become too large, request payment before signing up for any new projects. Be respectful, this is probably one of your larger clients and you value the relationship.
- 5. Keep better records of shipments and deliveries.** Companies strapped for cash will claim they didn't receive shipments or give spurious complaints to delay the time to pay. Make sure you are keeping delivery receipts, service authorization records,

and correspondence about the project.

- 6. Start a credit and collections activity system.** If you are not getting an Accounts Receivable report from your accounting system, start immediately. There's not a lot of time involved if you systematically follow up with clients after 45 days, 60 days, 75 days. Call them with a friendly reminder, ask about the payment. Specifically, ask them when you can expect payment.
- 7. Have a credit policy.** Specify your payment terms, how they can pay you, and what will happen if they don't pay on time. Write these down. You can include them in your statement of work, your original proposal or even summarize verbally. You don't want to appear heavy handed, just business like, so don't make a big issue out of it.

Systematically working through these ideas will dramatically reduce your slow paying clients. Collect your client pay sooner following these hints and turn your slow paying clients into fast paying clients. While there's no quick fix, you'll see results in just a few weeks.

Merra Lee Moffitt, CERTIFIED FINANCIAL PLANNER™ Professional (CFP®), is a Senior Partner at Good Life Financial Group, Wyomissing. She loves helping business owners and other families grow their financial independence. She helps her clients keep work/family balance while they pursue lifetime financial success. It's part of her financial planning process.

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Brightway Insurance, The Richardson Group

Brightway Insurance, The Richardson Group is a locally owned Insurance Agency offering insurance coverage and advice for home, auto, motorcycle, boat, umbrella, flood, and life. Rob Richardson started this agency in 2016. Rob, born in Pottstown, has been a business owner in the community for 24 years and a longtime resident of Limerick where he lives with his wife Evelyn and there two dogs, Champ and Belle.

(Continued on page 24)

Rob Richardson
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SMALL BUSINESS EXPO

Celebrating the Future of Small Business

Pottstown SCORE's second annual Small Business EXPO is shaping up to be even bigger and better than last year's event. The EXPO provides a relaxed atmosphere for local business, civic leaders and supporting organizations to exchange ideas and learn while promoting their business.

A highlight of this year's EXPO is guest speaker Gail S. Bower, founder and president of Bower & Co. Consulting LLC, who will speak about “What is the Future of Small Business?” Trained as a futurist (and a member of the Association of Professional Futurists), Bower studies where society is headed, what trends are on the horizon, and how these trends impact her clients' businesses. Along with her consulting work for major international firms, she has been interviewed by, and quoted in, major national and international news outlets and other specialized media.

The EXPO will also feature approximately 50 exhibitors: successful SCORE clients who will share information about their businesses, sponsors, and community

and business development partners such as the SBA, Kutztown SBDC, lenders and Chambers of Commerce who will be there to share information and answer questions.

Everyone is invited to attend (admission is free). Those attending will get a better understanding of the trends and challenges facing small businesses, and learn about SCORE and other resources available to our small business communities. It will be a great opportunity to mingle with and learn from peers, have fun, and enjoy good food and drink from the cash bar.

The event will be held on Thursday, October 20 from 4-7:00 pm at the Brookside Country Club, 850 N. Adams Ave. in Pottstown.

About Pottstown SCORE: Pottstown SCORE, a nonprofit organization, is celebrating its 25th anniversary. It is comprised of experienced volunteers who provide free and confidential expert business counseling to individuals who are considering starting a business, as well as owners and managers who are already in business.

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(Continued from page 22)

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SOLUTIONS ARE CLOSER THAN WE THINK



By Nathan Benefield, VP of Policy, Commonwealth Foundation

Ask any Pennsylvanian what he or she wants in life, and the answers will probably be remarkably similar: a great job, freedom to make choices, the best opportunities for their kids, and overall happiness.

Yet, the debates over what politics will deliver these outcomes are marred by partisan rhetoric and politics that trump all substance. In our state capitol, for example, name-calling and finger-pointing are standard practice, each side labeling the other "extremists."

Drowned out by all this noise is serious discussion of the policies that will make Pennsylvania a better place to live and work. Contrary to what partisan rhetoric suggests, Pennsylvanians agree on many of these policies—from education and state spending to pension and liquor reform.

Overwhelmingly, Pennsylvanians recognize the need to address our massive, and still growing, pension debt. Over the past decade, our unfunded pension liability jumped from \$7.6 billion to \$63 billion, a 700 percent increase. This triggered an unprecedented rise in property taxes and teacher layoffs, even as state aid to school districts rose to record levels.

A majority of voters, including half of Democrats and 58 percent of Republicans, support fixing the broken pension system by offering 401k-style plans to all new state employees. This would protect taxpayers from rising debt, prevent politically motivated underfunding, and provide better options for younger workers who are more likely to change jobs during their careers.

Likewise, Pennsylvanians agree children should have the best education possible. Nationwide, school choice programs have improved student learning, saved money, and reduced segregation, according to a recent summary of research from Ed Choice. Not surprisingly, school choice in Pennsylvania enjoys public support that transcends party lines.

Pennsylvania is home to one of the most successful programs, the Educational Improvement Tax Credit program, and its newer cousin, the Opportunity Scholarship Tax Credit. Both programs provide tax credits to businesses that contribute to scholarship organizations. These organizations, in turn, offer 50,000 students scholarships to a better or safer school.

School choice is particularly valued in urban centers like Philadelphia, where traditional public schools have too often failed their communities. Though charter and private schools provide compelling alternatives for many, tens of thousands of families remain on waiting lists, hoping for a chance at a brighter future.

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(Continued on page 27)



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FOCUS ON INSURANCE AGENCIES

(Continued from page 24)

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SOLUTIONS ARE CLOSER THAN WE THINK

(Continued from page 25)

In fact, more than 60 percent of Pennsylvania voters, including majorities among Democrats, Republicans, and Independents, want to eliminate the state-owned and operated liquor stores—the primary roadblock to the convenience consumers crave.

And in the ever-present discussion of state government spending, almost two-thirds of voters, including more than 60 percent of Democrats, believe state spending growth should be limited to the rate of inflation and population growth. Such spending limits would allow the budget to increase every year, but with responsible guidelines for sustainable rates of growth in both good economic times and bad. Over the last 45 years, adjusting for inflation, state government spending increased by \$13,800 per family of four.

This overspending has resulted in persistent budget deficits and multiple tax increases, including a \$650 million tax increase this year, which will hit working families and small businesses.

Given such wide agreement on commonsense reforms, why haven't we made more progress towards these reforms?

For years, government union leaders—who profit from maintaining the status quo—have actively fought against every single reform mentioned above. They have lobbied against school choice, advocated for higher taxes and spending, spent millions to oppose consumer choice in liquor, and even denied the existence of a pension crisis.

These union leaders contributed \$10.5 million to state candidates last election cycle—from campaign contributions collected at taxpayer expense.

That is why two-thirds of Pennsylvania voters—again spanning party lines—support paycheck protection. This would end the use of public resources to collect campaign contributions for union leaders, putting government unions on a level political playing field.

Commonsense, politically popular solutions are closer than we think. Embracing them will create a better place for all Pennsylvanians to live, work, and raise a family.

Nathan A. Benefield is vice president of policy for the Commonwealth Foundation, Pennsylvania's free market think tank.

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THE BENEFITS OF WORKING "OUT OF THE OFFICE"



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By Maria L. Novak

Working remotely or from home, whether this is on an ad-hoc basis or as a regular occurrence, can allow people the scope to undertake their roles to their very best advantage. People quickly learn how best to shape and adapt their hectic schedules and workload. I know that having the flexibility to work from home has benefitted my business. My best designs and creative thoughts have come when sitting on my sofa with no distractions.

The rigid micro management process adopted by many traditional style corporations is not always effective and can actually decrease employee morale and productivity levels.

Heightened Productivity

Working remotely frequently enables an increase in productivity, as commuting times to and from work and meetings are either eradicated or decreased. Many people also work better without the distraction of their colleagues. Through often unintentional interruptions, such as internal discussions or general office banter, many official "working" hours can be lost.

The majority of the original technology issues associated with remote working have now been eradicated. The increased prevalence of mobile enabled platforms and cloud computing have allowed individuals to access all required files and networks and to maintain effective communication with clients and colleagues.

Increased Creativity

"An office is where you can climb the corporate ladder. Coffee shops and other hot spots are where you can change your

life and have the ideas to change the world around you." Chris Ward, author of *Out of Office: Work Where You Like & Achieve*. Ward asks, "Did you know that over great coffee, Harry Potter and Moshi Monsters were born; Obama's first presidential speech was composed, and many websites such as Craigslist and Foursquare.com were built?" Just a few examples of tangible proof that many great business ideas are actually devised by people free from the constraints of traditional desk or office cubicle roles.

Creative sparks can fly and business acumen strengthened in cafes, hotels, restaurants, virtual offices or even during commutes. Who hasn't seen hordes of people furiously typing away on their laptops in all of the aforesaid locations?

Perhaps the term "out of office" will soon take on a whole new meaning, as more and more examples of this advantageous working style arise. Soon being "in the office" will be a rare occurrence.

Maria L. Novak Dugan is president of Marketing Solutions & Business Development, a firm in West Chester, PA, offering creative marketing services and goal implementation for small & medium sized businesses. For more information, contact Maria at 610.405.0633 or MariaNovak001@yahoo.com or visit www.Maria-L-Novak.com.

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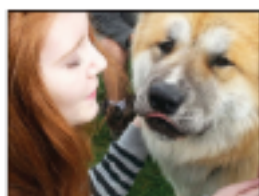
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SIX SIMPLE WAYS TO IMPROVE YOUR POSTURE AT WORK



BUSINESS, HEALTH & FITNESS

By Jeffrey S. Harrison, CSCS, NSCA-CPT, ACE-AHFS,
Certified Fitness Professional

It should come as no surprise by now that sitting for prolonged periods of time is poor for our health.

One of the many negative effects of sitting is a compromised posture. Poor posture can cause several obvious pains but has also been linked to feelings of depression, energy loss, and poor circulation.

For many in today's workforce, sitting for hours of the day is not only necessary, but a requirement of their profession, so getting up to move away and straighten up is not always easy. However, there are a few tricks you can use while sitting at your desk to help improve your posture. You can begin by not slouching to read this article.

Get Up and Move

The simplest and easiest way to improving your posture is just to get up and move as often as you can. Sitting for long periods of time just isn't very good for the body. Your blood flows slower, abdominal muscles get weaker, bones get thinner due to inactivity and your life expectancy decreases. If you can't leave often, try to incorporate mini-walks into your daily schedule, getting up every hour or so. In addition, start taking the stairs, and take breaks to stand up and walk to bathrooms that are farther away. Integrating constant motion into your work routine also has an added benefit: it will improve your efficiency and concentration.

Keep Your Ears in Line With Your Shoulders

If you're leaning too far forward (slouching) or backward in your chair, your posture is off. Adjust your chair so that you are sitting upright with both feet on the floor and elbows are at a 90° angle with palms flat on desk or keyboard. If you use a computer monitor, have it raised to eye level.

Lift and Roll The Shoulders

A simple method to loosen up the shoulders is to perform a shoulder shrug by lifting both shoulders up to your ears (as if gesturing "I don't know") and down. To combat the effects of scapular protraction (shoulders rounding forward), roll both shoulders forward by lifting the shoulders up and moving them forward in a circular motion 10-15 times. Repeat in the opposite direction.

Keep Your Feet Flat

The correct way to sit in a chair requires you to place your feet flat on the ground. That means no crossing your legs or sticking them out in front of you.

(Continued on page 37)

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The Village at Valley Forge is a mixed-use Town Center and walkable community on a 125-acre site at the crossroads of Interstate 76, Route 422 and Route 202 in King of Prussia, PA. G&A's involvement with the project began in 1998 when two different mixed-use site development plans were submitted to the Township in support of a zoning challenge for the former golf course property. G&A assisted Owners and other consultants in developing a Town Center Land Use Plan for the site and a Manual of Site Development Standards providing objective zoning and design criteria. The agreement provides for up to 3,000 residential units, 500 hotel rooms and up to 1,000,000 SF of commercial uses. As of the writing of this post, several uses are open and operating including Wegmans grocery, Children's Hospital of Philadelphia Specialty Care Facility, and several of the retail stores and restaurants in the 235,000 SF Town Center. Four apartment buildings

including over 1,200 units are currently under various stages of construction as well as a 134-unit townhouse community. G&A was responsible for design and construction administration for all of the roads / streetscapes, water system, sanitary system / pump station, and stormwater management facilities. The stormwater management system includes two permanent ponds with over 40 acre feet of storage. One is a sediment basin and the other serves to retain runoff for dosing into a gravity drain system comprised of nineteen 12" diameter wells drilled into the limestone subsurface geology. The wells are capable of infiltrating the entire 2-year post development storm. G&A reviews the site plans for all of the buyers who seek to develop a portion of the project and prepares exhibits for the Owner to use in sales and easement agreements. Adaption and extension of the existing infrastructure to support new projects is an on-going process as well as permit management and renewals for the multi-phase, multi-year project.

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- Sit upright, then lift your arms overhead, keeping your elbows straight. Interlace your fingers and bend slowly to the right side, then the left side.

- Cross your left leg over your right leg. Cross your body, placing your right arm over your left leg. Look over your left shoulder and slightly twist your body. Repeat this on the opposite side.

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Dans at Green Hills

Dans at Green Hills is the perfect place for a business meeting, special event, or just a fantastic night out. Dans is fine dining with a friendly staff that still believes in old world service of preparing the table for each course, and your water or wine glass will never go dry. The food is delicious, and made with the finest ingredients, and they serve only "Prime" meats and fresh seafood. Everything is prepared to order, so changing a side or preparing something differently is never a problem. In fact they cater to many guests who may have food allergies or other dietary needs.

William "Bill" Woolworth and partner, MD Moniruzzaman aka "Monir" reopened Dans Restaurant almost 11 years ago in downtown Reading, and started with a "boutique" style cellarette with 40 chairs. As their client base grew along with the need for off-street parking, they purchased the facility formerly known as the Green Hills Inn, and changed the name to Dans at a Green Hills. They added additional parking, more private rooms, and a beautiful outdoor patio. The restaurant now has 120 chairs, and can accommodate another 50 people outside — Although Bill reminds people that it is not about the number of guests, but about the intimate and personalized service that is provided.

Dans at Green Hills has won several awards both for food and business achievements. Bill and Monir were recognized by the Greater Reading Chamber of Commerce two years in a row for entrepreneurial excellence, and for successfully growing the business. Although they appreciate the recognition, their philosophy is that the best award is the happy faces or positive comments from the wonderful customers who have encouraged them along the way over the past decade. Dan's is open 7 days a week for Dinner Only. The hours are Sunday & Monday 4-8 PM and Tuesday through Saturday from 4-9 PM. Lunch is served the 2 weeks before Christmas or for special events. It is the perfect place for that next event or a just for wonderful night out. For additional information, please call 610.777.9611 and visit www.dansatgreenhills.com.

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• 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

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



Not a member of the Chamber or Members – know someone who would benefit from Chamber Membership? Attend an open house to learn more about what the Chamber has to offer:

Thursday, October 6 or Tuesday, October 18, From 9 – 10 AM at the Chamber Office

WELCOME APPROVED NEW MEMBERS!

Congratulations to the businesses listed below. Their applications were approved by the Board of Directors on September 21.

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!**

DaBrian Marketing Group
500 Penn Street, Suite 201
Reading, PA 19602
610.743.5602
www.dabrianmarketing.com
Advertising Agencies / Advertising Specialties / Graphic Design / Marketing/Market Research
DaBrian Marketing Group began as a sole proprietorship in 2007 and has steadily grown ever since. We began as a Search and Analytics agency and have evolved into a full-fledged, full-service Digital Marketing Agency.
Referred by Patti Seigel, Route 422 Business Advisor

DMKintzer Productions
255 Blimline Road
Mohnton, PA 19540
610.777.2747
www.photofore.com
Event Planners / Fundraising Consultants / Photography
A special events company focused on serving the community by assisting non-profit and charitable events increase revenue with non-traditional methods.
Referred by Josh Petruskas, Furniture Soup

Keefer Photography
1481 Meadowview Drive
Pottstown, PA 19464
484.366.1193
www.keeferphotography.com
Photographers / Photography Studios
Keefer Photography offers portraits for both the consumer and the professional. We specialize in headshots, High School Seniors, events, product, automotive and commercial/real estate/architectural images. We also provide Small Business Solutions that offer affordable websites that include photography.
Referred by: Mindy Lipsky, Productivity Pointe

PA Office of Vocation Rehabilitation
3602 Kutztown Road
Reading, PA 19605
610.621.5800
www.dli.state.pa.us
Nonprofit
OVR serves Pennsylvanians with disabilities to enter or maintain competitive and integrated employments. OVR also offers businesses no-cost services to assist employers recruit qualified employees, develop employee retention strategies and learn about disability-related issues.
Referred by Patti Seigel, Route 422 Business Advisor

RBX Active – Philadelphia Premium Outlets
18 W. Lightcap Road, Suite 759
Pottstown, PA 19464
484.550.7552
www.rbxactive.com
Apparel and Accessories / Retail Sales
RBX Active believes that fitness should be accessible to everybody. We offer the most affordable and fashionable fitness apparel and accessories for men, women and children so everyone can Live Life Active!
Referred by Bill Wellen, FastSigns

Stevens Electric
133 Stitzer Road
Fleetwood, PA 19522
610.316.9998
www.stevenselectricalcontractors.com
Electrical Contractors / Electric Assembly and Design
Stevens Electric a full service electrical contracting company based out of Fleetwood Pennsylvania serving its surrounding area with a team that is reliable and ready to work. We are a family owned business that has over 25 years of experience whose mission is to give quality work at competitive prices. Joshua Stevens, owner of Stevens Electric, is committed to providing fantastic customer service, innovative ideas and honest pricing.
Referred by Josh Petruskas, Furniture Soup

THANK YOU

Thank you to September's Coffee and Email Sponsor:

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

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

38 YEARS

Windstream Communications, Inc.

29 YEARS

TriCounty Active Adult Center

YWCA Tri-County Area

21 YEARS

Carroll Engineering Corporation

Limerick Township

14 YEARS

Keller Williams Realty Group

10 YEARS

Premier Orthopaedic: Brandywine Institute of Orthopaedics Division

5 YEARS

Cigas Machine Shop, Inc.

1 YEAR

Patrick J. Murphy & Associates

Rick Linn, LLC

Tompkins VIST Bank

Your CPA Alternative

Member Renewals

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

Beverly's Pastry Shop

Borough of Boyertown

Catagnus Funeral Home & Cremation Center

Colebrookdale Railroad Preservation Trust

Diamond Credit Union

East Coast Seed Connection, LLC

Hollenbach Construction, Inc.

Limerick Bowl

New Hanover Township

Occupational Health at CarePlex

Owen J. Roberts Education Foundation

The Perkiomen School

Rhoads Limousine Service, Inc.

Service Electric Cablevision, Inc.

Tornetta Realty Corp.

Visiting Angels

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@tricityareachamber.com.



TRICOUNTY AREA CHAMBER OF COMMERCE

UPDATED MEMBER INFORMATION:

Sign Trade Pro Plus –
New address: 243 Henry St.,
Pottstown, PA 19464;
New phone number: 484.752.4393

Beginning October 1, **Pottstown SCORE** is now **SCORE TriCounty**.
New website: www.tricityareachamber.com;
New phone number: 610.326.3731

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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

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

Sponsored by: Reading Eagle Company

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 are 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.**

Tuesday, Oct. 11

8 – 11 AM

Business Equipment Recycling

Pottstown Industrial Complex, South Keim St., Pottstown 19464

Opportunity for Chamber members to discard unwanted business equipment and electronics “free of charge”. **No personal items and No televisions or microwaves!**

Sponsored by: Beacon Container Corp; Industrial Investments; and Lewis Environmental, Inc.

Weds., Oct. 19

11:30 AM – 1:30 PM

Economic Development Luncheon Presented by Pottstown Memorial Medical Center & TCACC

Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

“Government and Industry Moving PA Forward” will be the focus of the 2016 Economic Development Luncheon. Ryan C. Unger, President and CEO of Team PA, will present on the well-known fact that thriving businesses are essential to a successful economy. Team PA plays a number of roles in Pennsylvania’s business attraction, expansion and retention efforts. It supports initiatives that provide investors the information they need to choose Pennsylvania. They connect businesses, focus initiatives on business growth, education and workforce development, and government efficiency. Join us to learn about Team PA, its impact in the state, and successful programs benefiting your business.

\$55 per Member; \$400 per Member table of 8; \$70 per non-member

Presenting Sponsor: Pottstown Memorial Medical Center

Co-Sponsor: Pottstown Area Health & Wellness Foundation

Platinum Sponsors: Montgomery County Community College; O'Donnell, Weiss & Mattei, P.C.; Pottstown Area Industrial Development, Inc.; PECO
Additional Sponsorship Opportunities Available

Monday, Oct. 24

1 – 4 PM

Chamber Blood Drive

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

Help out your local community – donate blood at the Chamber Blood Drive! Cancer patients, premature babies, accident victims, patients with internal bleeding, and many more can benefit from blood donations. You can register on Miller Keystone’s website, www.giveapint.org, and use sponsor code 5128 or you can register on the Chamber’s event page.

Cost: 1 pint of blood! Only 10 slots are available.

Tuesday, Oct. 25

4 – 6 PM

Business Card Exchange

Wheels In Motion, Inc., 525 E. High St., Pottstown 19464

A one stop auto shop for detailing, repairs, restorations, etc. Enjoy networking and light refreshments in their Showroom and a look at their shop and what goes on behind the scenes.

Members Only; No Charge; Reservation Appreciated

Sponsored by: Wheels In Motion, Inc.

Thurs., Oct. 27

11:30 AM – 1 PM

WOW Luncheon

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

Marie Monville – Overcomer. Believer. Wife. Mom. Adoption Advocate and Author of “One Light Still Shines” will tell her story. The wife of the man who created the horror of the tragedy of the Amish schoolhouse shooting at Nickel Mines, will lead you to “Dream and Believe”. Everyone has a choice and our choices are powerful. There are moments in life when we must harness the power of adversity and make it our agent of change. Her focus is “not about her past, but about your future”.

\$26 per Member (prepaid by 10/21); \$32 per Member (invoiced or after 10/21); \$35 per non-member

Sponsored by: Hobart’s Run; RiverCrest Golf Club & Preserve

SAVE THE DATES

Thurs., Nov. 10

7 – 9 AM

Inspirational Membership Breakfast

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

Dr. Tony Campolo, Professor of Sociology at Eastern University, will provide an inspirational message on “Finding Balance in an Unbalanced World”. Many have spent time and energy trying to figure out how to strike balance. We need to spend time on our everyday responsibilities and not neglect our deep emotional, relational, and spiritual needs. Join us for easy to understand illustrations and explanations on how you can try to meet that need.

\$26 per Member (prepaid by 11/4); \$32 per Member (invoiced or after 11/4); \$50 per non-member

Sponsored by: Citadel Federal Credit Union; The Landing of Collegeville an Atria Senior Living Community; McCarthy Engineering Associates, Inc.

Tues., Nov. 15

4:30 – 6:30 PM

Giving Thanks Holiday Mixer/Expo

Norco Fire Co., 144 W. Schuylkill Rd., Pottstown 19465

A unique opportunity to increase exposure and build and strengthen your business network with Chamber Members while enjoying refreshments donated by our Member restaurants and caterers.

Holiday Wreath Auction – Businesses can donate a decorated wreath for Members to bid on, or provide a door prize for a business card drawing. Proceeds to benefit the TriCounty Area Chamber of Commerce Foundation, Inc.

PART will be accepting donations for the Pottstown Cluster of Religious Communities – check out the event registration page for a list of accepted dry good items.

Members Only; \$50 for Expo Table (table reservation is required); No Charge to attend Mixer

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

Additional Co-Host Sponsorship Opportunities Available

Thurs., Nov. 17

8:30 – 10 AM

“Made in the Tri-County Area” Tour – FlagZone LLC

FlagZone, LLC, 105A Industrial Drive, Gilbertsville 19525

FlagZone is a leading manufacturer of U.S. flags which include, but are not limited to: U.S. State, Foreign, Military, Marine, Message, and custom flags and banners. They pride themselves in producing a **Made in America Product** and one that is a worldwide symbol of freedom and liberty for all. This tour is limited to 25 Chamber Member participants

\$10 per Member; Members Only; Reservation Required

Sponsored by: FlagZone, LLC

Thurs., Dec. 1

5 – 8 PM

S.T.E.M. Event

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

Kimberle Levin, Founder & CEO of KidzTri3, will be the moderator of this new event. The focus of STEM is to expose middle and high school girls to career opportunities that are available in the highly sought after areas of science, technology, engineering, and mathematics. Interactive presentations from our Champion sponsors will highlight these career choices: Rep from Exelon (Science); Dr. Gayathri Moorthy, Montgomery County Community College (Technology); April Barkasi, CEDARVILLE Engineering Corp. (Engineering); Karen Norheim, American Crane & Equipment Corp. (Mathematics).

Free for Students; \$35 for Adults

STEM Champion Sponsors: American Crane & Equipment Corp.; CEDARVILLE Engineering Group, LLC; Exelon Nuclear; Montgomery County Community College

STEM Supporter Sponsor: Traffic Planning & Design, Inc.

SAVE THE DATES!

• Tri-County Area Women’s Roundtable — Thursday, January 5, 2017
from 5 – 8 PM at Copperfield Inn at Lakeside

• Boyertown Area Progress Dinner — Wednesday, January 18, 2017 from
5 – 8:30 PM at La Massaria at Bella Vista Golf Course

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.

SEPTEMBER MEMBERSHIP BREAKFAST

On September 8, Chamber Members heard a legislative update at our Membership Breakfast at Sunnybrook Ballroom in Pottstown.

Breakfast began with Chamber Announcements and the presentation of the 2015-2016 Annual Report. If you would like to view a copy of the report, please visit the Chamber's website. It is located in the 'About Us' section under 'Your Chamber'.

Chairman of the Board, Rich Graver, presented new initiatives for the 2016-2017 program year:

- Sponsorship opportunities organized into our three key focus areas (Building Communities, Creating Connections, and Supporting Commerce) as well as the addition of two new sponsorship opportunities.
- Weekly emails have been organized into our three key focus areas.
- The launch of a newly designed website for the Chamber
- New Event Opportunities: STEM on December 1; Education & Career Fair on October 6 has opportunities for businesses to exhibit; Pottstown Progress Luncheon coming in Spring 2017; and New Member Expos at Membership Breakfasts!

The following **New Members** were introduced: Boyertown Area Multi-Service, Inc.; Brightway Insurance, The Richardson Group LLC; Pottstown Parks and Recreation Foundation; Productivity Pointe LLC; and Tents Party Rentals and Planning.

The members of the **Leadership Tri-County Class of 2017** were presented to the Membership by the Director of the Leadership Tri-County Program, Kitty Papp. Check out page 45 for a recap of their first session that started at the Membership Breakfast!

Eileen Dautrich, Chamber President, introduced the guest speaker for the morning - **Gene Barr**, President and CEO of the **Pennsylvania Chamber of Business and Industry**. Key points from his presentation included:

- Biggest problem the state is facing is the issue of public pensions; Barr said "If we don't fix this crisis, everything else will be irrelevant."
- Barr discussed funding for schools, school pensions, as well as the school property tax.
- And if property taxes are eliminated, business owners will end up paying more.

*Thank you
to our sponsors*



September's guest speaker, Gene Barr, President and CEO of the PA Chamber.



From left to right: Thomas Villareale, Tents Party Rentals and Planning; Rebecca Moussa and Mindy Lipsky, Productivity Pointe LLC; Kourtney High and Marley Kasper, Pottstown Parks and Recreation Foundation; Rob Richardson, Brightway Insurance, The Richardson Group LLC; and Karen Youse, Boyertown Area Multi-Service, Inc.



The 2015-2016 Annual Report was presented at the September Membership Breakfast!

NEXT MEMBERSHIP BREAKFAST

Thursday, November 10 from 7 – 9 AM
at Brookside Country Club.

Dr. Tony Campolo will present
"Finding Balance in an Unbalanced World."

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

Leadership

TRI - C O U N T Y

Kicks Off in September

The Leadership Tri-County Class of 2017 started with a one and one-half day session on September 8 and 9.

On September 8, class members began their first session at the Chamber's Membership Breakfast at Sunnybrook Ballroom. Afterwards, the class traveled to the Chamber Office where they heard presentations from David Kraybill, Executive Director of the Pottstown Area Health & Wellness Foundation (PAHWF), and Robin McMonagle, Director of Rehabilitation and Occupational Health at Pottstown Memorial Medical Center and Leadership Tri-County Class of 2016 Alumni.

After participating in ice breaker activities and enjoying lunch, the class ended their first day's session at Fellowship Farm. Even though it was a hot day, the class enjoyed the Excellence in Leadership Program featuring team building exercises.

On September 9, the class met at Montgomery County Community College for their first session in BoardCorps: Bootcamp™, hosted by Laura Otten, PH.D., Executive Director of The Nonprofit Center at La Salle University's School of Business, Philadelphia. BoardCorps: Bootcamp™ is The Nonprofit Center's signature immersion into the roles and responsibilities of nonprofit boards. This portion of the program is sponsored by PAHWF.

After the session, the class ended their half-day at the Chamber Office where 10 Chamber Member non-profits presented project proposals.

Over the next 8 months, members of the class will be working on the following projects:

Greater Pottstown Tennis & Learnings – Short Video for Marketing/Story Telling

- Howard Brown, Pottstown Area Health and Wellness Foundation
- Jennifer Gilbert, The Victory Bank

HIP HOP, Inc. – Pottstown – A Bully Free Zone

- Liz Peters, Tri County Area Federal Credit Union
- Melissa Shainline, TriCounty Area Chamber of Commerce
- Dinell Smith, Sealstrip Corporation

Pottstown Parks and Recreation Foundation – Strategic Plan

- Craig Colistra, Pottstown Area Health and Wellness Foundation
- Laura Justiniano, MEMOR Coaching & Consulting
- Christina Weller, Pottstown Memorial Medical Center

Pottstown YMCA – Youth Volunteer Opportunities

- Josh Petruskas, Furniture Soup, Inc.
- Natalee Sassaman, Borough of Pottstown
- Jill Vincent, Wellness Council of Boyertown

Wellness Council of Boyertown – Social Media Engagement

- Andie Graham, Borough of Pottstown
- Joyce Weand, Pottstown Area Rapid Transit, Inc.

YWCA Tri-County Area – 'Let's Talk' Business Plan

- Wendy Gaynor, Pottstown Cluster of Religious Communities
- Nicole Martinez, Schultz Technology



The Leadership Tri-County Class of 2017 is sponsored by:

CO-SPONSORS



EDUCATION SPONSOR



TRANSPORTATION SPONSOR



The Leadership Tri-County Class of 2017 (not pictured Craig Colistra, PAHWF)

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

2016 SEPTEMBER SCRAMBLE & CLAMBAKE / AWARDS DINNER



Baran Schultz, Presenting Sponsor Schultz Technology (L) and his guest Al Vitello, Vitello Law Firm, on the course.

The September Scramble presented by Schultz Technology & TCACC, was held on September 12, at Hickory Valley Golf Club in Gilbertsville. It was a beautiful day, and the golfers enjoyed the event.

After attendees finished their golfing, they networked during Social Hour/ Clambake portion of the event. The Social Hour began with the Putt for Cash Final. The program at dinner featured the announcement and trophy presentation to the first, second, and third place foursomes.

We also thanked our sponsors because the golf outing would not be a success without their support!

Each attendee left with a goodie bag filled with items from our Members.

Thank you to the following companies who golfed:

Amatex Corporation	MacKissic, Inc.
Borough of West Chester	Maillie LLP
Canteen Berks County	Martin Stone Quarries, Inc.
Cappelletti Pinter & Co., P.C.	McCarthy Engineering Associates, Inc.
CEDARVILLE Engineering Group, LLC	Media Fusion Technologies, Inc.
Cisick & Nester Insurance & Financial Services	Misco Products
Citadel Federal Credit Union	O'Donnell, Weiss & Mattei, P.C.
CzarStar / Kriebel Security	Office Technologies
Earth Engineering, Inc.	Pottstown Memorial Medical Center
East Brandywine Township	Schlouch, Inc.
Entech Engineering	Schultz Technology
Exelon	Sealstrip Corporation
FM Brown's	Sigel Insurance Group
Fulton Bank	The Victory Bank
Furniture Soup, Inc.	Tompkins VIST Bank
Jacquet Mid Atlantic, Inc.	Translogistics, Inc.
Jesse Baro, Inc.	Vitello Law Firm
John Middleton, an Altria Company	West Nantmeal Township
Kistler Tiffany Advisors	Yergey, Daylor, Allebach, Scheffey.
Marshall Home Comfort	Picardi Law Firm
	Yucha Medical Pain Management & Chiropractic Rehabilitation

Thank you to the 2016 September Scramble Hole Sponsors:

Citadel Federal Credit Union
Cisick & Nester Insurance & Financial Services
Clothes To Home, LLC
Diamond Credit Union
First Niagara Bank
First Priority Bank
Fulton Bank
Gilmore & Associates, Inc.
Martin Stone Quarries, Inc.
McCarthy Engineering
McCormick Chiropractic
O'Donnell, Weiss & Mattei, P.C.
Pottstown Memorial Medical Center
Reflections Hair Designs
Schultz Technology
The Victory Bank
Tompkins VIST Bank
Wrigley's Business Products and Services

Special Appreciation To Our Volunteers For The Day:

Melissa Bachman,
April Barkasi, and
Curt Hatfield, CEDARVILLE
Engineering Group LLC

Ray Maillet, First Priority Bank

Nicole Martinez, Carrie Robinson,
and Kris Tufarolo,
Schultz Technology

Thank You For Your Contribution To This Event:

Advanced Disposal	Citadel Federal Credit Union	Pottstown Memorial Medical Center
Albina Veys, D.M.D.	Community Health & Dental Care	Pottstown Parks & Recreation Foundation
Arnold's Family Fun Center	Connections on High, Inc.	RiverCrest Golf Club & Preserve
Bellewood Country Club	Diamond Credit Union	Ron Black Agency/ The Laskey Group
Boyertown Museum of Historic Vehicles	First Priority Bank	Spring Valley YMCA
Brookside Country Club	Hickory Valley Golf Club	Tri County Area Federal Credit Union
Cisick & Nester Insurance & Financial Services	Leadership Tri-County	Tri County Toyota
	McCormick Chiropractic	



1st Place: From L to R: Tom Urban, Joe Corcoran, Jon Chandler, and Rob Bunton, representing Sealstrip Corporation.



2nd Place: Michael Murray, O'Donnell, Weiss & Mattei, P.C.; Josh Petruskas, Furniture Soup, Inc.; Rod Gabel, Yucha Medical Pain Management & Chiropractic Rehabilitation; and Kip Bilo, Czarstar / Kriebel Security.



3rd Place: Bryan Kulakowsky, CEDARVILLE Engineering Group LLC; Bryan Nester, Cisick and Nester Insurance and Financial Services; Gordon Pealock, Kistler Tiffany Advisors; and Glenn Dickey Jr., Marshall Home Comfort

ALSO AWARDED:

Straightest Drive at Hole #3:
Bryan Kulakowsky,
CEDARVILLE
Engineering
Group LLC

Closest to Pin at Hole #7:
Rob Hilliard, Lewis
Environmental, Inc.

Longest Drive at Hole #14:
Eric Gehman, Martin
Stone Quarries, Inc.

A SPECIAL THANK YOU TO THE SPONSORS OF THIS EVENT

Presenting:



Putt for Cash:



Lunch:



Dinner:



Cart:



Trophy:



Goodie Bag:



On Course Snack:



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

RIBBON CUTTING



Michael Romanelli Agency, Farmers Insurance,
342 W. Ridge Pike, Limerick, PA 19468



“I would like to thank the TriCounty Chamber for a wonderful ‘September Scramble’. There were some ‘uncontrollable’ aspects that made it nice, such as a perfect temperature, sunny, and no bugs. However, the ‘controllable’ aspects were just as impressive:

- Very organized from the time my clients and I arrived until we left
 - We were treated special throughout the day
 - The food was fantastic
- The putt for cash, 50/50 drawing, and scratch cards were a nice touch

We will be sure to participate again next year.

Thank you, TriCounty Chamber, and all the sponsors for a fantastic time!”

– SCOTT MCDEVITT, PRESIDENT/CEO OF TRANSLOGISTICS, INC.

2016 Economic Development Luncheon

“Government and Industry
Moving PA Forward”

TEAM
PENNSYLVANIA

Working Together:

Wednesday, October 19

11:30 AM – 1:30 PM

Sunnybrook Ballroom

50 Sunnybrook Rd., Pottstown

555 per Admission; 270 per person reimburse

3400 per Member Table of 8



Featuring:

Ryan C. Unger, President & CEO
Team Pennsylvania

Presented by:



TRICOUNTY AREA
CHAMBER OF COMMERCE

Building Communities. Creating Connections. Supporting Commerce.

Co-Sponsor:



Platinum Sponsors:



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

SULLIVAN'S BRIDGE CONNECTS RIDERS ACROSS THE REGION!

With the cooler weather and winter approaching, bikers, runners and walkers alike have been getting on the trails to enjoy the final weeks of the trail season.

This fall, trail users will be able to cross the newly opened Sullivan's Bridge over the Schuylkill River in Valley Forge National Historical Park (VFNHP). The bridge forges a new connection along the Schuylkill Valley Trail providing an important, safe and reliable connection for Montgomery and Chester Counties.

Here is some information about the bridge:

- Sullivan's Bridge is named after Major General John Sullivan who was tasked by General George Washington to build a bridge across the Schuylkill River.
- The bridge is 14 feet wide and 604 feet long.
- The \$9.2-million-dollar project opened on August 18, 2016 after a ribbon cutting ceremony attended government leaders, local organizations, including GVF, and the public. Hundreds of bikers gathered at the ribbon cutting ceremony to embark on their journey across the Schuylkill River and to be happily in the shadows of the pedestrian boardwalk bridge along US 422.

The bridge will join the over 300 miles of the Circuit Trail system built in the Greater Philadelphia Region and eventually be part of an expansive network of 750 miles of trails! Its opening could not have been more anticipated with the National Park Service's 100th Anniversary, this year has been one to celebrate for the VFNHP and the region!

GVF is proud to have advocated for the bridge's development and provided support through the project. It is connections like the Sullivan's Bridge that will continue to strengthen our regions commitment to alternatives to the single occupancy vehicle and provide a healthier tomorrow for generations to come. For more information about Sullivan's Bridge visit: <http://www.422improvements.com/sullivan-bridge-in-vfnhp>. For more information on mapping your next bike ride to the park, visit GVF's website at <http://www.weariedm.com/biking>.

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

Inspirational Membership Breakfast
Thursday, November 10
7 to 9 AM
Brookside Country Club, Pottstown
"Finding Balance in an Unbalanced World"
Dr. Tony Campolo,
Professor of Sociology at Eastern University

Inspiration Just Ahead

Scan the QR Code to register or find out more information!

\$26 per attendee (prepaid by 11/4);
 \$32 per attendee (prepaid after 11/4);
 \$32 per Member invoiced

Sponsored by: **Citadel** **THE LANDING OF COLLEGEVILLE** **McCarthy Engineering**

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. October's Business of the Month was chosen from Members who attended the September Membership Breakfast.



The Agent-Owned Cloud Brokerage™

Janet Flack, Realtor EXP Realty – The Future of Real Estate

EXP Realty is leading the way with the most powerful online marketing, green business practice and virtual technology.

EXP Realty is a national real estate brokerage with an innovative business environment for collaborating, supporting agents with their listings and transactions and an ecosystem for social interaction in and outside of the organization.

EXP Realty launched in the fall of 2009 as a leader in its real estate technology and agent compensation, leaving behind the traditional brick and mortar business model and moving towards a virtual community with the goal of keeping agents in contact with the best innovators, ideas and technology from around the world.

Janet Flack joined EXP Realty, along with the entire Platinum First Realty Office, in May 2016.

Janet is a full-time REALTOR with 19 years of real estate experience providing professional and dedicated service to each client making her confident that she will provide the best job possible with excellent end results. Being a well-seasoned Realtor, Janet has strong negotiation skills and is well versed in the latest technology. She specializes in buyer and seller residential re-sales, new construction, investment properties, vacant land, foreclosures and short sales.



Having been born and raised in Pottstown, she has a vast knowledge of the local area, along with Limerick/Royersford area and works in Montgomery, Chester and Berks counties.

Janet is a member of Montgomery County Association of Realtors. She currently serves as an Ambassador of the TriCounty Area Chamber of Commerce and received an award for 2009 Chamber Ambassador of the Year.

Feel free to visit her website at www.janetflack.com, or email her at janet@janetflack.com, or call direct at 610.639.4996.

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



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!

Limousine Service

Rhoads Limousine Service, Inc.

Lumber Yards/Supplies

A.D. Moyer Lumber & Hardware, Inc. - Gilbertsville

A.D. Moyer Lumber & Hardware, Inc. - Pottstown

Hollenbach Home Center

Malls/Outlets/Shopping Centers

Coventry Mall

Manufacturers and Processors

Bally Block Company

Beacon Container Corp.

Berk Wiper International, LLC

CEI - Douglassville, Inc.

Cigas Machine Shop, Inc.

Columbia Boiler Co.

Cooney Manufacturing Co., LLC

Dana Driveshaft Products - Dana Holding Corporation

Eagle Microsystems, Inc.

FlagZone LLC

Global Advanced Metals

J&T Technologies, Inc.

Jacquet Mid Atlantic, Inc.

JL Machine & Tool, Inc.

MacKissic, Inc.

John Middleton, an Altria Company

Patrick J. Murphy & Associates

Precision Polymer Products, Inc.

Sealstrip Corporation

Judson A. Smith Co.

Ultraflex Systems, Inc.

Universal Machine Co.

VideoRay LLC

Marketing/Market Research

JWM Business Services

Material Handling Equipment

American Crane & Equipment Corp.

PA Industrial Equipment, Inc.

Medical Services

Community Health & Dental Care

Reading Health Physician Network, Internal Medicine

U.S. Renal Care Pottstown Dialysis

Membership Organizations

AAA East Central

Building a Better Boyertown

Rotary Club of Pottstown

Mental Health Services

Fundamental Connections

NAMI PA, Montgomery County

Penn Foundation, Inc.

Mortgage Companies

Philadelphia Mortgage Advisors

Tidewater Mortgage Services

Wells Fargo Home Mortgage

Municipalities

Borough of Boyertown

Borough of Pottstown

Limerick Township

Lower Pottsgrove Township

New Hanover Township

North Coventry Township

Upper Pottsgrove Township

West Pottsgrove Township

Museums

Boyertown Museum of Historic Vehicles

Colebrookdale Railroad Preservation Trust

Music/Instruments/Training

Community Music School

The High Street Music Company

Newspaper Publishers

Reading Eagle Company



BROCHURE RACK

FEATURED MEMBER BENEFIT OF THE MONTH



Members – did you know that the Chamber has two brochure racks? The Chamber manages the Visitor's Center

brochure rack in the lobby of 152 High Street as well as a Always Buy Chamber brochure rack directly outside the Chamber's Office on the 3rd floor!

- Visitor's Center - This brochure rack is dedicated to providing information on the tri-county area to visitors. If you provide community-oriented events and services, this is the perfect spot for you to highlight your organization!
- Always Buy Chamber – This is a Members Only brochure rack for all of our Chamber Members. We have room for flyers, brochures, and any printed marketing materials you may have. Check it out the next time you are visiting our office.

You can drop off or mail your marketing materials to the Chamber Office and we will place them in our brochure racks!

JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

– Login to Members Only on the Chamber website and click the "Jobs" tab on the left side module.

– Click "Add New Job Posting," fill in the description.

– Preview your posting by clicking "Preview" on the bottom of the page.

– Click the red "Save & Exit" button on the bottom to finalize your posting.

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

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

KNOW SOMEONE LOOKING FOR A JOB?

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

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

Community Health & Dental Care - Controller

Diamond Credit Union – Teller

Liberty Environmental, Inc. – Senior Environmental Consultant

Traffic Planning and Design, Inc. – CADD Designer

Weigner Insurance & Financial Services – Insurance Sales Agent/ Sales Representative; PT Administrative Assistant

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

Members Participate in Legislative Coffee

On September 23, over 40 Members gathered at the Chamber Office in Pottstown for a Legislative Coffee. The event offered Members a laid back, meet and greet with local elected officials where they could discuss issues affecting them including the economy, state taxes, etc.



(L to R) Alex Rahn, Wanner Associates, Eileen Dautrich, TCACC President, Rep. Becky Corbin; Tyler Eidson, District Representative for Congressman Ryan Costello; Senator Bob Mensch; Rep. Tom Quigley; Rep. Marcy Toepel; Berks County Commissioner Christian Leinbach; Montgomery County Commissioner Valerie Arkoosh; and William Royer, representative for Rep. Ryan Mackenzie. Not pictured: Imani Johnson, representing Senator Pat Toomey.

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NEXT WOW LUNCHEON



- **Thursday, October 27**
- **11:30 AM – 1 PM**
- **Gianni's Catering and Events,**
1445 East Schuylkill Rd.,
Pottstown, 19465

Marie Monville – Overcomer. Believer. Wife. Mom. Adoption Advocate and Author of *"One Light Still Shines"* will lead you to *"Dream and Believe"*. Everyone has a choice and our choices are powerful. There are moments in life when we must harness the power of adversity and make it our agent of change. Her focus is *"not about her past, but about your future"*.

\$26 per Member (prepaid by 10/21); \$32 per Member (invoiced or after 10/21); \$35 per non-member

PHILADELPHIA SODA TAX

In June, newly elected Mayor of Philadelphia, Jim Kenney, approved a soda tax that would add 1.5 cents per ounce to all sugary beverages in the city of Philadelphia. The tax is set to begin on January 1st, 2017. Kenney has stated that the money from the tax will go toward building universal pre-school for children in Philadelphia.

Since then, Mayor Kenney has received polarizing reactions from those opposed and against. The week of September 16th, a group of Philadelphia residents and businesses joined the American Beverage Association in a lawsuit, challenging the newly approved tax. The lawsuit states that, "the new tax is preempted by state sales tax and would violate state law that requires similar products to be taxed at the same rate."

The lawsuit also takes issue with how the tax will operate with customers who purchase these sugary beverages using food stamps. Currently, food stamp items are exempt from sales tax, therefore, implementing a sales tax

on customers purchasing soda would be in violation of both state and federal law.

The argument for the soda tax is that it will raise a significant amount of money for Philadelphia's struggling public school system and it provides health benefits to those who choose to stop drinking soda and other beverages filled with sugar. However, according to a Forbes article pertaining to the Philly soda tax, nearly 20 percent of the estimated \$91 million of yearly revenue from the soda tax will go to non-education related city programs.

The tax has also been scrutinized by former Presidential Candidate Bernie Sanders. In a Philadelphia Magazine op-ed piece, Sanders claimed that the tax would disproportionately affect lower-income and middle-class Americans.

Other cities around the United States are now considering a soda tax, including San Francisco, which will vote on whether or not to approve the tax in November.

Alex Rahn, Senior Associate of Wanner Associates

AMBASSADOR SPOTLIGHT



Lisa is co-owner of L&J Cleaning Service, Inc. She grew up in Norristown and after graduating from Philadelphia University, Lisa and her husband, Joe, moved to Pottstown. There, they raised their four children and started their business.

Lisa and Joe started their business in 2002. They have been committed to the service of their clients ever since. Lisa's passion for service is evident in her business as well as her personal life.

She enjoys hosting family and friends, volunteers at the Pottstown Cluster and is involved in her church. Lisa and Joe, her husband of 35 years, are the proud grandparents of two young boys.

AUGUST BUSINESS CARD EXCHANGE



Chamber Members network at the August Business Card Exchange.

On August 23, Chamber Members gathered at Commonwealth Health Cyberknife for a Business Card Exchange and a Ribbon Cutting Ceremony. Commonwealth Health Cyberknife, a department of Pottstown Memorial Medical Center, is a new piece of Technology for the hospital. Refreshments were provided by Bause Catered Events.

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NETWORKING OPPORTUNITY IN OCTOBER:

- **Business Card Exchange**
- **Tuesday, October 25**
- **4 – 6 PM**
- **Wheels In Motion,**
525 E. High Street,
Pottstown 19464

Enjoy networking and light refreshments in their Showroom and a look at their shop and what goes on behind the scenes.

No Charge; Members Only; Reservations Appreciated

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

RULES, RULES, RULES



LEGAL PERSPECTIVES

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



One of the functions of government is to establish laws and other rules to govern and regulate how people treat themselves, others, and their property. All levels of government enact laws on many different topics. Obviously, the Federal government enacts laws that potentially impact the entire country, typically on a more broad scale. In addition to these laws, there is also a comprehensive series of administration regulations that accompany the laws essentially to fill in the blanks and provide specific detail where the law, itself, is vague or general.

At the State level, the State Legislature and the State Senate enact statutes which are also laws that govern and regulate issues within the Commonwealth of Pennsylvania. Similar to the Federal government, there are also administrative codes or regulations that are then promulgated to be read in conjunction with these statutes. The Codes provide specifics as it relates to the statutes that are enacted.

Finally, municipalities, which include cities, townships, and boroughs, also enact laws to govern residents of their municipalities, which are typically known as ordinances. These municipal ordinances regulate and impact each of our lives on a daily basis, potentially far greater than laws or statutes enacted by Federal or State government. By enacting ordinances, local governments play a key role in all of our lives. It is typically more common for urban municipalities to have more ordinances and rules than those municipalities that are rural in nature. However, given the problems faced by all communities, more and more municipalities have found the need to enact ordinances to address concerns of their residents.

Under municipal Codes, there are specific enumerated topics which can be the

subject of ordinances imposed by local governments. In addition to these specific items, local municipal governments are permitted to enact ordinances to safeguard the health, safety and general welfare of the community.

Many of these ordinances we understand and take for granted. For example, zoning ordinances govern how individuals can use their property. If you want to build a shed, install a swimming pool, or start a home-based business, local government ordinances control the placement of the structure, the size of the structure, the location of the structure in relation to your neighbor's property and what uses are permitted in the Zoning District in which you reside.

In addition, zoning Codes can dictate the amount of impervious coverage you are permitted on your property, which include decks or patios, along with requirements for green area or open space preservation.

In some municipalities, local governments create historic architectural districts. These are site-specific districts whereby ordinances are enacted to regulate and control the external appearance of buildings deemed to be historical in nature.

(Continued on page 53)

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BUSINESS PROFILE

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KinderCare ® is one of the nation's leading early childhood providers. Our teachers passionately embrace a balanced approach to learning—which gives parents confidence that their child will have fun as she or he develops socially, emotionally, physically and intellectually.

Each center has a management team consisting of a Center Director and Assistant Director, and a Health and Safety coordinator. Our management teams are here to answer any questions, discuss concerns, and help you with your child's educational and developmental needs—at any time.

We at KinderCare promise . . .

- to honor your role as a parent and to partner with you in the care and development of your child.
- you will feel completely confident and reassured when you leave your child with us.
- you will know that we value your child as a unique individual to be nurtured, protected, and respected at all times.
- you will know that committed, dedicated educators are caring for your child.
- you will watch your child develop a love of learning and a rich imagination.
- you will see your child develop strong bonds with our teachers and other children.

- you will share in the joy of your child's experiences in our center through regular communication.

- you will be treated as an important member of our family.

- you can expect us to listen carefully and respond quickly to any questions or concerns.

- you will know that it is our privilege to serve your family.

Please stop by the Pottstown or Douglassville center to meet one of the management members who will guide you through the school and introduce you to our Early Childhood educators.

Every teacher goes through the same rigorous hiring process to ensure their dedication and passion—and their ability to meet the developmental and emotional needs of your child. We confirm all professional references and conduct national criminal background screenings. Each member of our faculty meets or exceeds the qualification requirements set by the state of PA. Each year our faculty members attend 24 hours of off site training to satisfy all requirements as set forth by NAEYC and the PA STARS program.

For additional information, please call 610.326.0554 (Pottstown) or 610.385.6615 (Douglassville), and visit www.KinderCare.com.

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LEGAL PERSPECTIVES

(Continued from page 51)

Not all municipalities have HARB Districts, but regulations and ordinances for HARB Districts can be very specific and detail-oriented. Many times before undertaking improvements to their homes, homeowners must submit an application and the local Historic Architectural Review Board must review and approve any proposed changes.

There are also many municipalities that enact ordinances that regulate property maintenance. Such property maintenance ordinances can regulate the height of your grass and when mowing is required, limitation on outside storage on one's property, requirements to timely remove snow from your sidewalk, and regulations that control or govern the external appearance of your home or business.

Municipal ordinances can also regulate people's conduct. There are many ordinances that restrict or regulate open burning of items on property, regulations that relate to levels of noise and the creation of dust and odors, the establishment of curfews as they relate to juveniles as well as adults, and the regulation of animals that we would consider pets. These are just a few areas in which local ordinances can govern and control our lives.

Routinely, new ordinances are created to address problems that a municipality might be having when they find that none of the existing ordinances are effective to control that particular problem. Although members of the community are presumed to know the ordinances of a municipality, that is not always the case. However, many times municipalities will provide individuals with notice of perceived violations prior to taking any enforcement action.

Obviously, through the use of ordinances, local governments can significantly influence our way of life on a daily basis. In a future article we will examine some very unusual regulations that have been imposed by municipalities to address community concerns.

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

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Visit www.pottstownrotary.org or call Bill Wellen at 484.886.5396 to learn more!



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DIAMOND CREDIT UNION NAMED ONE OF THE BEST PLACES TO WORK IN PENNSYLVANIA

Diamond Credit Union has been named one of the Best Places to Work in PA for 2016. The awards program, created in 2000, is one of the first statewide programs of its kind in the country. The program is a public/private partnership between Team Pennsylvania Foundation, the Pennsylvania Department of Community and Economic Development, the Pennsylvania State Council of the Society for Human Resource Management, and the *Central Penn Business Journal*.

"This is an amazing honor and tribute to our phenomenal staff and Board of Directors who strive to make Diamond CU the best it can possibly be. We're proud to be featured among so many other fantastic organizations and to be the only Pennsylvania credit union to be recognized," stated John Faust, President/CEO of Diamond Credit Union.

This survey and awards program was designed to identify, recognize and honor the best places of employment in Pennsylvania, who are benefiting the state's economy and its workforce. Employers are categorized based upon the total number of employees they have in the United States, 25 to 249 employees and 250 or more employees.

To be considered for participation, companies had to fulfill the following eligibility requirements:

- Be a for-profit or not-for-profit business
- Be a publicly or privately held business
- Have a facility in Pennsylvania
- Have at least 25 employees working in Pennsylvania
- Be in business a minimum of one year

Companies from across the state entered the two-part process to determine the 100 Best Places to Work in PA. The first part of this process was evaluating each nominated company's workplace policies, practices, philosophies, systems and demographics. This part of the process was worth approximately 25% of the total eval-

uation. The second part consisted of an employee survey to measure the employee experience. This part of the process was worth approximately 75% of the total evaluation. The combined scores determined the top companies and the final ranking. The Best Companies Group managed the overall registration and survey process. The complete listing can be found at <http://teampa.com/2016/09/2016-list-of-best-places-to-work-in-pa-revealed/>

Diamond Credit Union will be recognized at the Best Places to Work in PA awards banquet on Thursday, December 1, 2016, at the Lancaster County Convention Center in Lancaster, PA. Rankings will be revealed at the ceremony. Tickets may be purchased online at www.CPBJ.com/events.

In addition to the public/private partnership, the program is supported by the following organizations: Lead Sponsor — Team Pennsylvania Foundation; Presenting Sponsor — BDO, USA; Major Sponsors — Harrisburg University, PA Department of Labor and Industry, Office of Vocational Rehabilitation, and Saul Ewing LLP; Selfie Sponsor — CenturyLink; Founding Partners — Team Pennsylvania Foundation, and the Central Penn Business Journal; Program Partners — The Department of Community and Economic Development, and PA SHRM.

For more information on the Best Places to Work in PA, please visit www.bestplacestoworkinpa.com or contact Emily Winslow, event coordinator at the *Central Penn Business Journal* at 717-236-4300 or emilyw@cpbj.com.

Creating a fun and rewarding work environment for our staff...That's younity.

Diamond Credit Union is the 18th largest credit union in Pennsylvania and is headquartered in Pottstown, Pa., with four additional offices. Diamond serves Berks County and the Tri-County Region and holds over \$531 million in assets with over 57,000 members. For more information about Diamond Credit Union, please visit diamondcu.org.

NARI-BIE HEATING VENTILATION AND AIR CONDITION: REMODELING DONE RIGHT™

It goes without saying that most people wouldn't drive their car 100,000 miles and never change the oil. It's widely accepted that oil changes should be a matter of routine maintenance to ensure efficient operation and to extend the life expectancy of our vehicles. This same logic should hold true for home mechanical systems, but all too often, these are overlooked.

Regular Heating Ventilation and Air Conditioning (HVAC) preventative maintenance is the best way to ensure trouble-free operation and peak performance of your home's comfort system. Equally as important is pre-season maintenance, which can help home owners avoid system failures during severe heat or extreme cold — the times when they are needed the most. Regular preventative maintenance can also assist in keeping energy bills from getting out of control.

So, this raises the question, when should preventative maintenance be performed? The answer is threefold. For a system that heats and cools, perform maintenance in the spring and fall. For a system that cools only, perform maintenance at least once per year — ideally before the cooling season. For furnace maintenance only, perform maintenance at least once per year — preferably prior to the heating season.

By and large, bi-annual preventative maintenance will ensure that your system runs as efficiently and effectively as possible and the best way to ensure that maintenance is completed is to contract with a reputable, local dealer or HVAC service provider. Many dealers and service providers offer priority service to customers who hold annual maintenance or service

agreements.

Remember to shop local and let NARI-BIE help you find the right professional for all of your HVAC 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.

Join us! Members and non-members are invited to our upcoming October event:

Dirty Networking: Tuesday, October 25th 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. Cost to attend – cash bar. Registration preferred.

Thursday, October 27 from 6:00 to 8:30 PM join us for a Special Tri-Chapter Event! The Bucks-Mont, BIE, and DelChester chapters of NARI will come together at the Sub-Zero and Wolf Showroom at the Navy Yard for unbelievable food, drink, tours, and learning. Featured speaker, Robb Best, from Elkay Manufacturing will be sure to “wow” the crowd at this exclusive event. Cost is \$30 for members and \$40 for non-members and pre-registration is required.

Event Location – Fretz at the Navy Yard, 4050 South 26th Street, Suite 100, Philadelphia PA 19112.

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

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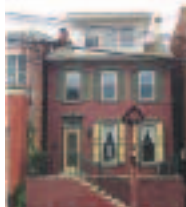
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TAKE THE RIGHT STEPS TO PROTECT YOUR RETIREMENT INCOME



Submitted by Dean Fox, Independence Planning Group

Saving for retirement: It used to be something you could count on your employer to do for you. *But not anymore.* Thanks to the increasing use of 401(k) and other types of contributory retirement plans over the past 30 years, the percentage of private-sector workers who qualify for the guaranteed retirement income provided by an employer-sponsored pension plan has dropped dramatically.

According to the Bureau of Labor Statistics, in 2011, only 10 percent of all private-sector workers establishments provided a traditional pension plan (defined benefit plan).¹ Rather, a far greater percentage of workers (58%) had access to a 401(k) or other similar type of retirement plan.¹ Unfortunately, 401(k) plans shift the burden of saving for retirement from the employer to the employee. Furthermore, the money invested in a 401(k) is not ordinarily guaranteed – meaning that the investment risk also falls on the employee's shoulders.

TAKING "STOCK" OF YOUR RETIREMENT INVESTMENTS

One of the most popular types of investment choices for those saving for retirement is a stock fund. During the 1980s and 1990s, selecting this type of investment option did not pose major problems for most retirement investors. That's because the stock market was gen-

erally increasing in value, meaning most workers were accustomed to seeing their retirement account balances increase – due to both their ongoing contributions, and their account's investment earnings.

But things started to change in the early 2000's, when the stock market started to experience a great deal of volatility. Most recently, during the Great Recession (2007-2009), many retirement investors – including those who were approaching retirement – experienced dramatic drops in the value of their 401(k) plan accounts, due to major losses in the stock market.

Keep in mind...

Most financial professionals believe that investors planning for retirement typically need the growth potential of stocks (often referred to as "equities") to help them accumulate assets potentially at a greater rate – but of course, there's a greater risk with stocks than with many other types of investments.

(Continued on page 59)



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READY TO SELL YOUR HOME? DON'T REMOVE FAMILY PHOTOS JUST YET



By Jeffrey Houque, Weichert Realtors Neighborhood One

Be careful how much you depersonalize your home when preparing it for sale. You could be sending the wrong message.

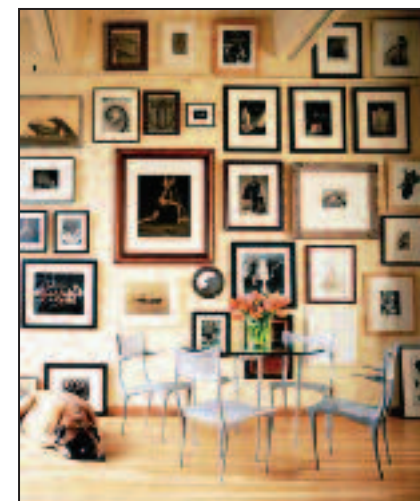
Getting a home ready to be seen by the masses is no easy task. It's important everything look good and is working properly. I think most would agree; a clean, well-decorated home will sell for more money in less time. But is there more to it than that? Maybe so.

Homeowners preparing to sell often ask me what they can do to enhance or improve their property. Most times they are already aware of many tasks they need to perform to present their home at a higher level. The question is often posed to obtain reassurance that they are on the right path and pick up a few tips along the way.

Often, after these homeowners tell me what they plan to fix and paint I will hear them say, "Oh, and yes, I will remove all personal items and photos."

In past years it was almost standard operating procedure to remove family photos and other personal items to depersonalize a home. The thought is home buyers would feel more comfortable and be better able to picture themselves living there if the owner's things were not present. In most cases, the homeowner's depersonalization effort meets the approval of their real estate professional.

One of the strongest segments of buyers in the market for homes today are the millennials. These customers come from



the largest generation of suburban homeowners in modern history, their parents. For this reason, I believe the depersonalization factor has changed a bit. These millennial buyers are starting out with families of their own looking for homes that they like and make them feel good. They often remember their parents home and desire the peace and tranquility of that were present in their parents home as they were growing up.

Many of my buyer clients walk into a home, and their mind and senses immediately go to work, especially if they like the property.

(Continued on page 60)

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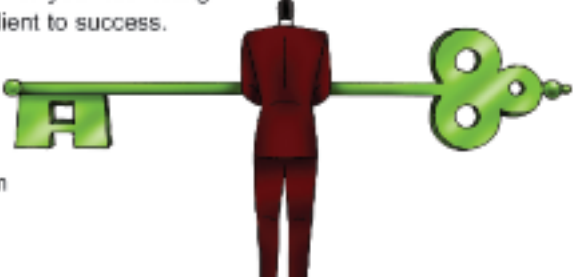
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PROTECT YOUR RETIREMENT INCOME

(Continued from page 57)

WHY STOCK MARKET VOLATILITY CAN CAUSE PROBLEMS FOR RETIREES

Even if you have accumulated substantial assets in your retirement account, when you begin withdrawing money during retirement, you may encounter problems if your withdrawals are occurring during a time when the stock market is generally losing value. This is because

the combination of your withdrawals and investment volatility – which both cause your account value to drop – along with inflation, which requires you to spend more on goods and services, can put you at risk that your account could run out of money during your retirement lifetime.

ANNUITIES: ONE APPROACH THAT MAY HELP

If you are striving for a financially secure retirement, an annuity can play an important role in your retirement planning strategy. An annuity is a long-term financial product for retirement purposes. Some annuities allow you to accumulate tax-deferred savings (during the accumulation period) or period a fixed rate of return and then during the annuity payout period, provides you with the option to start receiving guaranteed regular payments year after year for the rest of your life or for a specific period of time. Other annuities can provide immediate annuity payments to you either for a set period of time or for the rest of your life.

Having a guaranteed source of lifetime income may give you the confidence and ability to enjoy retirement the way that it should be enjoyed — *doing the things you love without the worry of outliving your money*. So, be sure to speak with your financial professional about the role an annuity can play in giving you greater financial security in retirement.

1 Wiatrowski, William. "The last private industry pension plans: a visual essay," Bureau of Labor Statistics; Monthly Labor Review, December, 2012. Web.. www.bls.gov/opub/mlr/2012/12/art1full.pdf

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- ▶ 10 examples of what NOT to say to your aging parents
- ▶ 3 ways to avoid anger and misunderstandings
- ▶ Discussing the issue of giving up driving
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DON'T REMOVE FAMILY PHOTOS JUST YET

(Continued from page 58)

If they don't see family photos or personal items, otherwise known as knick-knacks, they ask if the reason for the sale is a divorce or other adverse circumstance.

They may even start looking for evidence that there is some egregious factor that led to the home being put up for sale. I think this happens for two main reasons. Firstly, the buyer may believe that if the seller's situation is unfavorable, they will get a better deal. The second is what I call the karma factor.

While most buyers like to get a great deal on a home, they also enjoy when a home has a good feel. Good feelings come from a home that is warm and inviting. The home might have some family pictures showing the owners, their family, and friends during some of the happiest times of their life. A home can have a special feeling that has nothing to do with the decor. This is the karma factor that is evident when the home tells a good story. Conversely, the creepy factor is not a great selling point.

A degree of depersonalization of a home that is about to hit the market does have merit. I remember showing a home several years ago that had family photos from one side of the living room wall to the other. Some of the photos were almost 4' tall. If memory serves me, I think they had every relative on that wall going back to Adam and Eve. My buyer clients were in the picture room and proceeded to whisper their questions to me. I asked why they were whispering, and they did not know. I did. 800 people were staring at them. Unfortunately, they did not care for the house but gave it the name "picture home."

My advice as it relates to the depersonalization factor is simple. Do not go out of your way taking down and boxing up all the love, warmth, and karma that is a valuable part of the home. But be cautious. You do not want your home to become the "picture home." Sometimes it is what you don't do that adds value.

Knowledge is Power!

Jeffrey C. Hogue can be reached by calling 484.325.0111; email: jeffrejhoguerealtor@gmail.com. Please visit www.jeffreyhoguerealtor.com.

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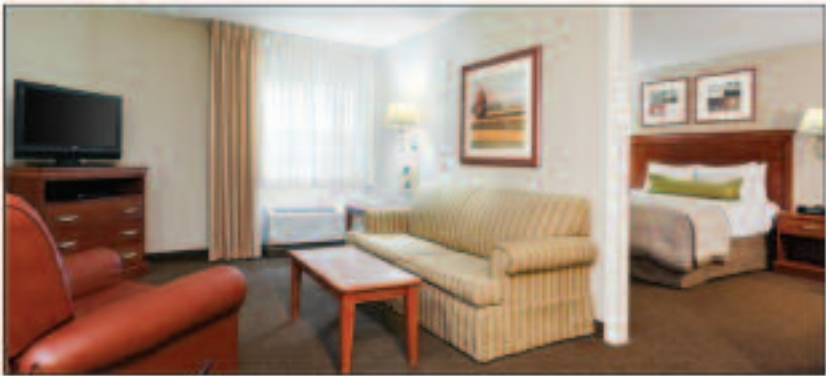
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DOWNTOWN MARKETING AND DEVELOPMENT By Barry Cassidy

It was with surprise that I saw that Chief William Mossman retired from Phoenixville Police Department. His new employer will get a solid law enforcement official with street smarts and technical correctness. I always looked at my relationship with the Chief and the officers of the Phoenixville Police Department as a match made in heaven.

It was a couple months after I arrived in Phoenixville that Chief Mossman was named chief. I did not pay too much attention but soon our paths crossed more frequently and we discussed our common goal to clean up the drug dealing and prostitution in the downtown and north side. I was fresh off of a stint on South Street and most of the actors on Bridge Street would stand out a little more because they were there without the crowds.

I have had a lot of experience in dealing with situations that were less than stellar throughout my career, but never have I been able to forge an alliance like I did in Phoenixville. Chief Mossman was not opposed to working with the community, like in other communities where I have worked. In the city, I never had a problem because the police were pretty much everywhere in the two streets I had in Philadelphia. I had Kensington Avenue from Front Street to Lehigh Avenue and South Street from Front Street to 11th Street. Both of those projects had multiple blocks and a heavy police presence from the time I got there till the time I left. Cities like DuBois and Lock Haven and the borough of Downingtown were cooperative but nothing like Phoenixville.

In {Phoenixville, the Chief working with the community watch, with the help of the

then Borough Manager Don Edwards, set up what we called "Cops and Codes." The residents met directly on a monthly basis to go over the problem properties and the trouble spots in the downtown. It was through that cooperative effort that we made strides in almost every area.

The support of the police department enabled me to apply for grants to improve the lighting on High Street on the North Side, to combat what was a persistent threat to public safety. Members of the Community Watch had rocks thrown through their windows and the intimidation was pretty heavy for courageous people like the late Pam Dunn. Undeterred by the threats, taunts and intimidation, Ms. Dunn expanded the community watch to the South Side and a coordinated effort was made to clean up the situation that was holding back the revitalization.

Although I am a big boy and I am not really afraid of much, I always knew that if trouble presented itself I did not need to act personally because the police were willing to respond even though they had staffing problems. I remember battles with another of Phoenixville's borough managers about adequate funding for the police department.

(Continued on page 65)

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10 Email Marketing Statistics That Prove It's Effective

By Maria L. Novak

We all hate getting spam mail so it's hard to admit that email advertising is effective, but study after study show that it's a low-cost method of obtaining new customers and generating repeat clients. According to SalesForce.com, the average return on investment (ROI) for every \$1 devoted to an email-marketing campaign is \$44.25.

That's a very revealing statistic considering that sending an email is absolutely free. Unlike physical mailers, radio ads, print media and every other popular form of marketing, email advertising is readily available to small businesses.

Here are some other recent statistics that demonstrate the value of email advertising:

- 44% of people who received targeted emails acknowledged buying at least one item because of a promotional message.
- 58% of emails with less than 10 characters in the subject line are opened.
- 70% of people state they have used coupons or discounts that were sent to them from a marketing message.
- 72% of business-to-business (B2B) companies prefer email as a method of sharing useful content.
- In a recent online poll, 27% of small business owners surveyed stated that they think they should invest more money into email marketing.
- 40% of B2B marketing professionals ranked the leads produced from email campaigns as exceptional.
- 82% of a business' customer base will open emails from that business.
- 64% of the people in charge of financial decisions in households open emails on smartphones or tablets.
- Approximately 50% of recipients that voluntarily sign up on an email list will open the messages that they receive.
- In 2012, profits from email advertising reached \$156 million.

This last statistic may be the most amazing of all. Recent year statistics are not available but I can only imagine the profit increase. When you consider the low investment required to start an email-advertising strategy, the high ROI makes sense.

If you're interested in adding email marketing to your strategy, here are a few tips for developing an email list:

- Newsletter signups on your website
- Add an email-address text field to online contact forms with opt-in check-box
- Ask customers for email addresses every opportunity you get
- Offer an incentive for signing up, such as product discounts or coupons

If you're not tech savvy or if you need help developing an effective email-marketing campaign, consider outsourcing to an email marketing company. They can help design effective templates and recommend strategies that work best.

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

REGIONAL CHAMBER ROUNDUP

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

October 5 – Lehigh Valley Business Expo

Special Chamber Section: Ag Hall, 302 N. 17th Street, Allentown. 9-3 p.m. Member Exhibitors: Insight Information Solutions; Dream Vacations/Main Street Getaways; RER Energy Group; KD Consulting; Leading Edge Business Consulting; and Interlace Communications.

October 19 – Chamber Luncheon

The New Federal OT Rule: How Does it Affect You? Keynote Speaker: Robin J. Gray, Law Office of Robin J. Gray, Reading. **Sponsored by Pay Day Payroll Service.**



Berkleigh Golf Club. 11:30 a.m.-1:00 p.m. Fee: \$25 Advance Members; \$30 Non-Members/Door.

October 21 – Breakfast Program, Northeast Berks Chamber

Moselem Springs Golf Club. **Franchise Ownership Basics** with Kimberly Graham, Franchise Business Advisor, 7:30 a.m.-9:00 a.m.



Sponsored by
Antanavage Farbiarz,
PLLC.

October 27 – 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.



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SUNDAY OCTOBER 23, 2016

ESCAPE THE ROOM

MAIN STREET COMMONS

MAIN & BROAD STREETS

HISTORIC BETHLEHEM

11:00 AM - 5:00 PM

SESSIONS RUN EVERY 90 MINUTES

RSVP TO MICHELLE BY 10/16/2016 TO NBCC@PTD.NET

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THE ALCHEMY ROOM

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Fegley's BREWWORKS

NORTHEAST BERKS CHAMBER OF COMMERCE

SHINING STAR EVENT 2016 AWARD FINALISTS

Finalists for the 2016 Small Business of the Year Award

Elite Business Solutions
Interlace Communications
Shaynah Kinner Day Care Center

Finalists for the 2016 Large Business of the Year Award

Fleetwood Bank Keystone Villa at Fleetwood
Lehigh Valley Health Network

Finalists for the 2016 Nonprofit of the Year Award

Friend, Inc. Kutztown Area Historical Society
Kutztown Community Library

Finalists for the 2016 Entrepreneur of the Year

Dustin Adam, Edward Jones

Sherry Christman, Elite Business Solutions

Penelope Oulds, Pay Day Payroll Service

Finalists for the 2016 Advocate of the Year

Sherry Christman, Elite Business Solutions
Barry Endy, Fraser Advanced Information Systems

Craig Koller, Kutztown Area Historical Society

2016 MEMBER OF THE YEAR

Interlace Communications
Alyse Mitten

Note: No nominations for Mid-Sized Business of the Year were submitted in 2016.

Welcome New Members in September!

WK&S Tourist Railroad, Kempton
Student Organizing Solutions, Kutztown
RC-J Consulting Associates, Reading
Fairway Independent Mortgage Corporation/
Todd Hummel, Lancaster
Touchstone Crystal by Swarovski/Laurie Bailey,
Mertztown

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

October 4, 2016 – Legislative Update



Pennsylvania State Senator Bob Mensch will join PA State representatives **Marcy Toepel** (147th District),

Warren Kampf (157th District) and **Thomas Quigley** (146th District) for a legislative breakfast meeting. Registration and networking breakfast begins at 7:30am and program starts at 8:00am. Connect with state legislators that cover your district. Stay informed about issues that affect your business and community and participate in Q&A.

Imperial's Catering
40 E. Main St., Trappe
7:30 am – 9:00 am
\$20/pp.

Call 610-489-6660 or email info@PVchamber.net to register.

October 18, 2016 – Mixer at Swede Family Chiropractic

Back by popular demand...PV Chamber Mixer at Swede Family Chiropractic! We anticipate another large crowd for a great networking event, including free chair massages, fabulous door prizes, food and refreshments.

Swede Family Chiropractic
130 W. Main St., Trappe
4:00 p.m. – 6:00 p.m.
FREE for members; \$10 Guests

Call 610-489-6660 or email info@PVchamber.net to register.

**October 19, 2016 –
Support Your Local Chamber of
Commerce Day is observed annually on the third Wednesday in October. This is a day to support and honor that organization whose main objective is to give support to local businesses.**

October 20, 2016 – PV MEN Networking Happy Hour



Gentlemen...join Committee Chair, Kip Bilo and fellow members and guests at PV MEN Networking Night at The Trappe Tavern! Unwind, network, and share in good company! Cost: \$15 pre-registered, \$20 at-door covers cost of appetizers. Cash bar. Can't attend? We'll get together again on November 17th.

RSVP: 610-489-6660 or email info@pvchamber.net renee@PVchamber.net. Register online www.PVchamber.net

October 26, 2016 – New Member Orientation

sponsored by Maillie



Wednesday, October 26th ,
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

October 27, 2016 – Mixer at The Victory Bank

Welcome to the Victory Bank...custom built to be different! Join us for an elegant business card exchange at the stunning Victory Bank. This mixer will feature musical entertainment, networking, and great food. There's always a large gathering at The Victory Bank Mixers...bring plenty of business cards to hand out and one for the raffle drawing!

The Victory Bank, 548 N. Lewis Road, Limerick
5:00-7:00p.m.

Members: FREE; Nonmembers \$10

Call 610-489-6660 or email info@PVchamber.net to register.

NEW DATE & LOCATION!

October 27, 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.

DaVinci's Pub, 217 E. Main Street, Collegeville
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.



The 2016 Online Savings Book will be unveiled at our Annual Pfizer Business Expo on October 13th. Following the Expo, the book can be viewed on www.PVchamber.net. For more information contact the Chamber office at 610-489-6660.

SAVE THE DATES

November 17, 2016 – PV WIN Holiday Floral Design Class at Risher Van Horn Florist



Details...visit
www.PVchamber.net

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!

Now Accepting Nominations

Award Categories

- Small Business of the Year
- Medium Business of the Year
- Large Business of the Year
- Business Star of the Year
- Emerging Business of the Year
- Non-Profit of the Year
- Chamber Member of the Year
- Humanitarian of the Year
- Distinguished Service Person of the Year

To submit a nomination visit
www.PVChamber.net

DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 63)

The police union bargained for more officers and I lobbied all that would hear me. They were the lifeblood of my existence in the 'ville.

I had a lot of gimmicks like creating the "No 'Ho Zone" which interrupted the prostitutes stroll down the street. Chalk lines on the sidewalk delineating the zone with a small sign explaining that ten feet of sidewalk was off limits for soliciting the customers driving down Bridge Street were as effective. But it was the new foot patrols and bike patrols initiated by the chief that made the difference.

I could stand on the corner of Bridge and Main and tell the 6 foot 8" guy that it was now "my corner" but it was the knowledge that the police would immediately respond to a "Barry Cassidy 911 call" that made me effective. It was also the commitment of the neighbors to get involved that eventually made most of it go away.

The strategy was to get the prostitutes and drug dealers off of Bridge Street and push them to the surrounding blocks where the neighbors would call them in with suspicious activities on the streets surrounding Bridge Street. The relationship we had with Don Edwards let us practice a strategy that was reactive and effective.

(Continued on page 67)

422bizmag.com

Business Advisor

"We at Zuber Commercial have enjoyed our commitment to the Route 422 Business Advisor. There are several reasons why we continue to take a whole page of advertising. The #1 reason has been because we get good results. The exposure in the marketplace reaches out to a variety of clientele. It reaches into various counties, which provides even more exposure. Their professional approach & demeanor helps to create success for them and Zuber Commercial."

– Richard A. Zuber, Owner, Zuber Realty

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The Victory Bank Announces Women in Banking Advisory Committee



Shelly Stockmal, Victory Community Leader of The Victory Bank, Limerick has been appointed to the Pennsylvania Bankers Association's (PA Bankers) Women in Banking Advisory Committee.

The committee is charged with developing and coordinating offerings to provide expanded, focused resources to the women of Pennsylvania's banking industry in the areas of professional development, networking, recognition, mentoring and volunteerism. Members of the committee also help plan the association's annual Women in Banking Conference each March.

Stockmal will serve a one-year term starting July 1. In her role at the bank, Stockmal is in charge of building and retaining a vastly superior workforce and to facilitate a culture that is true to the bank's values.

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

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BusinessAdvisor

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

Young Professionals Networking Event (YPN) with the Phoenixville Jaycees – October 4

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. Young Professionals Networking Events (YPNE) are held 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: Stable 12 Brewery, 368 Bridge Street, Phoenixville, PA 19460

Cost: Free for professionals ages 21-40!

October Membership Meeting – October 11

On the second Tuesday of each month, join the Chamber for its monthly membership meeting. These meetings are your opportunity to network with your fellow chamber members, stay up to date on news from the Phoenixville Regional Chamber of Commerce, and hear from an informational speaker who will give you new ideas to apply to your business/organization! This month, Frederick Hubler of Creative Capital Wealth Management Group will present on entrepreneurship tips, apps, and tech opportunities that will benefit your business and your life. Join the Chamber for a luncheon meeting on Tuesday, October 11th! Please visit our website's Community Calendar to register and to view more details of the event.

Time: 11:30am to 1:15pm; Location: University of Valley Forge, Solomon's Porch

Cost: \$20 for pre-registered members; \$25 at the door; \$30 for non-members.

Ribbon Cutting with Visual Edge – October 13

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: Visual Edge, 227 Church Street, Phoenixville, PA 19460

Chamber 101: A Comprehensive Membership Orientation – October 27

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: TBD

Art Inside Out

Phoenixville First, the Philadelphia Museum of Art, and the Knight Foundation have teamed up to bring indoor masterpieces into the outside world! High-quality reproductions of some of the museum's most recognizable artists have been installed around Phoenixville, and you are invited to join us for a guided tour! Dates: Friday, October 7 & Sunday, October 23; Time: 7:00 pm; Location: Phoenixville Borough Hall, 325 Bridge Street, Phoenixville, PA 19460; Cost: Free!

The Chamber is also hosting a special guided tour on Wednesday, October 12, at 7:00 PM, at Phoenixville Borough Hall, 351 Bridge Street in 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!



First Friday

October 7th marks the final outdoor First Friday event for Phoenixville, and this month, we showcase our local Emergency Services organizations! 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. For more information, please visit www.phxfirstfriday.com.



2016 ANNUAL MEGA-MIXER & BUSINESS EXPO

The 2016 Annual Mega-Mixer & Business Expo, brought to you by The Chamber Alliance of Chester County, will be held on Thursday, November 3 at Church Farm School in Exton.

This annual networking event draws over 700 attendees, 80+ vendors, and numerous chances to network with other professionals.

Date: Thursday, November 3

Time: 5:00PM

Location: Church Farm School, 1001 Lincoln Highway, Exton, PA

Cost: Free to attend. Members of the Phoenixville Regional Chamber of Commerce may opt to purchase tabling space at the following price points:

Table Top Only: \$125; Table Top with Electric: \$150 + \$10 linen fee (if needed)



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 Orion Communities. 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

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!

UPCOMING EVENTS

October 4 – Network Before Work

Lindt Chocolate - Philadelphia Premium Outlets
18 Lightcap Rd #1029, Pottstown
8:00 a.m. to 9:30 a.m.
Free for Members; \$10 Non-Members

October 6 – Chamber Mixer

Spring Valley YMCA
19 W Linfield-Trappe Rd, Royersford, PA
5:00 p.m. to 7:00 p.m.

October 13 – Monthly Membership Luncheon

Western Montgomery Career and Technology Center, 77 Gratersford Road, Royersford, PA
11:30 a.m. – 1:00 p.m.

State of Education in our Community

Mr. Christopher Moritzen, Administrative Director- Western Montgomery Career and Technology Center; **Dr. David Goodin**, Superintendent, Spring-Ford School District; **Mr. Jason Bozzone**, President-Pope John Paul II High School
\$25.00 Members; \$35.00 Non-Members

October 20 – Shark Think Tank

Copperfield Inn, 594 W. Ridge Pike, Limerick
11:30 a.m. – 1:00 p.m.
\$25.00; *Business Owner Members Only

October 20 – WIN Fall Roundtable

Community Music School, 775 W Main St, Trappe
10:30 a.m. – 1:00 p.m.
Enjoy a discussion on issues affecting business women today, lunch and beautiful chamber music.
Facilitator: Mindy Lipsky, Innovative Coaching Services

October 25 – Productivity Time Savers in Marketing Workshop

Keller Williams, 542 N Lewis Rd, Limerick, PA
8:00 a.m. to 9:30 a.m.
Instructor Donna Botti, Delos Inc.

November 1 – Network Before Work

Productivity Pointe, LLC.
152 E. High Street Suite #440, Pottstown
8:00 a.m. to 9:30 a.m.
Free for Members; \$10 Non-Members

November 10 – Monthly Membership Luncheon

Copperfield Inn, 594 W Ridge Pike, Limerick
11:30 a.m. – 1:00 p.m.

Health Insurance 2017 Q & A

\$25.00 Members; \$35.00 Non-Members
***SPECIAL EVENT* Chamber 101**
Immediately following Chamber Luncheon
1:00 p.m. to 2:00 p.m.; Free for members

November 17 – Shark Think Tank

Copperfield Inn, 594 W. Ridge Pike, Limerick
11:30 a.m. – 1:00 p.m.
\$25.00; *Business Owner Members Only

RSVP for all events online at
www.springfordchamber.com

SAVE THE DATE:

The Spring-Ford Chamber of Commerce will be celebrating our 25th Anniversary on Thursday, January 19, 2017, 11:30am at the Copperfield Inn at Lakeside. Our keynote speaker this year will be John DeBella, radio host from WMGK 102.9

Spring-Ford Notes

- RESERVE YOUR ADVERTISEMENT NOW! The 2017/2018 Directory is ready for your advertisement. You can order your advertisement online at the chamber website under the "Events" tab. For more information contact April Thorum in the Chamber office. Last date to reserve your advertisement is October 14, 2016.
- Thank you to everyone who took part in the Limerick Community Day event on August 20th. A great day was had by everyone!



- Save the Date for our Holiday Happy Hour, December 8th, 5pm – 7pm at Cutillo's, appetizers provided, cash bar.
- Thank you to Painting with a Twist in Royerford for hosting the Women in Networking "Friend"raiser in August. Chamber ladies came together to express their artistic efforts.



- Thank you to Dr. Doug Swede for speaking at the September luncheon and sharing his "Wellness" journey.



- Are you a Spring-Ford Chamber Member? Would you like to get more involved in the planning of the wonderful events and activities. We are looking for members to join some of our wonderful committees. For more information please contact the chamber office at info@springfordchamber.com



Welcome our Newest Members

Trout, James & Associates, P.C.; Lazer Limousine; Productivity Pointe LLC; Collegeville Speech and Hearing, LLC; The Pink Moose by Donna's Catering; The Crafty Corkscrew; Chick-fil-A of Royersford and Limerick; Kalejta Financial Management; AAA East Centra, East Penn Region

DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 65)

Once we were discussing in a cops and codes meeting about the guy with the "dreads" sitting on the bench on the 100 block of Bridge that was a bad actor in many ways. The chief related that we needed to be respectful of the people's right to sit on a bench as long as they liked. We all were upset that the bench was a free zone for illegal commerce for both drugs and sex. I had been awarded a grant for a streetscape project and I spoke to Don Edwards and asked if we could remove the benches early and he agreed, within 15 minutes they sawed off the bolts holding them in place and carted them away. While they were at it, public works removed all of the street garbage cans that were used by apartment dwellers as their personal trash receptacles. That move freed up the police to do their job and made the town safer and more inviting.

The turnaround was miraculous! Things started to change in the downtown. The bad actors stood out more than before as we protected their rights to sit on the benches but not to deal drugs from that location. They had the right to sit on the benches but they would not be re-installed for a year.

We also worked with the merchants to be more accepting of the people roving the street with mental issues. The merchants and Main Street Program worked on helping people with hygiene issues and as time went on they were accepted and perceived as assets.

We made the street more welcoming to people with disabilities of a physical nature and guys like the infamous "Wheelchair Bob" helped out in the community on many occasions. I remember merchants yelling at me when I gave him a big bottle of his favorite adult beverage, Yukon Jack, for Christmas. They said I may have killed him because he was diabetic and they had not seen him the week after I gave him his Christmas present. He is no longer with us but...I loved that guy.

The Chief helped us interact with the District Attorney's office as Assistant DA Norm Pine was instructed to work with us by then District Attorney Joe Carroll (another giant in the field). I remember how the drug dealers scared a lady living in the Pennsylvania Hotel on the North Side and she jumped out of the window to avoid something. The Chief through Sargent Glenn Eckman, Public Works Director Brian Watson and code enforcement officer Frank Tallerico, confronted the owner with Assistant DA Pine and explained how the property could be confiscated if it was not cleaned up. One of my favorite meetings of all time.

South Coventry Township should count their lucky stars that they now have William Mossman as their Chief. Best in the business, on par with Police Chiefs of major cities. Fair, competent, compassionate and a man that knows how to get the job done.

Join Us for Our Fall Workshop Series

This fall we will be offering a few wonderful training opportunities. Please visit our website to register for this workshop!

Productivity Time Savers in Marketing: Find Time to Save Time

October 25, 2016; 8:00am – 9:30am

Organizations must integrate what they do online with their real life mission. The web, social media and our use of mobile devices is here to stay. However, managing this activity can be daunting to time-starved businesses and non-profits who cannot afford to live online all day nor ignore it. In this seminar learn tips, processes and tools that will save you time and get you better results.

Instructor: Donna Botti, Delos Inc.

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



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