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A recent survey of business employers showed that the main gaps in prospective employee skills are:

- **Communication**
- **Interpersonal Relationships**
- **Integrity**
- **Decision-Making**
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What can you do?

Come check out the Rising Stars Process and see how you, as a business owner, can make a difference in the lives of some local youth who have already had some struggles and cards stacked against them. You could be a key player in the future of our nation!

Tuesday, December 13, 2016
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How can we instill these qualities in our youth? They're certainly not getting them in most of our public schools:

The Pennsylvania Department of Education data¹ from the 2012-2013 academic year, the latest year available, shows that most of the commonwealth's urban districts lag well behind the average graduation rate of most of the state.

¹ <http://crossroads.newsworks.org/index.php/local/keystone-crossroads/84850-overallpa-graduation-rates-respectable-but-some-urban-districts-lagging>



6

Cover Story: Greg Cavallo of Office Technologies, the tri-county area's leader in print management and support, is a firm believer that success in business brings a corresponding obligation to give back to or reinvest in the community.



14-17: A variety of gift giving options, dining, and services to help make your holiday unique and special.



27-31: Browse the Business Marketplace to grow your business, network, and keep your money local.



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Contents

- 11** | Mastering Social Media
Getting A Jump Start For Marketing Your Business
- 18** | Focus On King Of Prussia
- 21** | The Good Life
Wrap Up Ramp Up 2017
- 22** | NARI-BIE
Warm Homes And Warm Hearts
- 24** | Op-Ed
Give Children The Best: Education Savings Accounts
- 32** | Advertised Services Directory
What You Are Looking For — At Your Fingertips
- 32** | Route 422 Dining Guide
- 35** | TriCounty Area Chamber Of Commerce
News & Events
- 45** | Legal Perspectives
Can Employers Test For Drugs After Work Injuries?
- 48** | Greater Reading Economic Partnership
Greater Reading Economic Development Update
- 51** | Downtown Marketing & Development
Change In Neighborhoods Impacted By Gentrification
- 60** | Regional Chamber Roundup

... AND MORE!

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BUSINESS SPOTLIGHT

SKIN HEALTH SOLUTIONS

Millie Bell and her daughters Carletta London and Angela Bell-Greenaway are really into skin! They know the insecurity and loss of confidence that's felt by folks with acne, eczema, rosacea and folks who are aging prematurely because of sickness or bad habits... and they wanted to help. So in 2003 with the help of an angel investor, they turned that passion into an award winning family owned skin care manufacturing company and a skin clinic in Edgemont PA, called Skin Health Solutions (SHS). Working with a PhD chemist, they created a full line of dermHA Hyaluronic Acid Skin Care products formulated for very sensitive and problem skin and sold through physicians' offices.

(A fire destroyed the Edgemont facility in 2008 and SHS relocated to Downingtown, PA.) "A fire couldn't stop our entrepreneurial spirit or cloud our faith. Plus our clients were calling, emailing and getting desperate for the products that helped their problem skin."

The dermHA Hyaluronic Acid Skin Care products are 100% free of major irritants like, fragrance, alcohol, lanolin, dye, mineral oil and propylene glycol. And all products contain **hyaluronic acid**, the most powerful natural moisturizing ingredient known to science and a key ingredient in anti-aging. The SHS mission is "to provide a basic skin care system that helps to achieve and maintain a healthy, clearer, younger looking skin for men, women and teens of all skin types, ages and ethnicities."

With over 30 years of experience in just about all facets of the skin care industry, Millie leans to the more clinical treatments. She's called "the skin whisperer" by clients because she teaches them to listen to the signs their skin is giving them and make appropriate changes. "My daughters and I love to work with problem skin. It's like solving a mystery and it's very gratifying!"



Daughter Angela, a licensed esthetician and production manager, honed her skills in skin care production working part-time with chemists at a skin care company while in high school and throughout her college years. Although Carletta is certified in skin care, her background and responsibilities lie in sales and customer service. She's the person you speak with if you have questions about which products to use on your particular skin condition. Carletta is also in charge of coordinating events and promotions locally and nationally.

"No one works harder than the small business owner and putting your 'best face' forward isn't always easy. We're judged by our appearance—even before our skills, intelligence and experience are considered. We at SHS believe that your skin is truly the fabric of your life... it's your ultimate wardrobe. Dry, irritated, flaky or blemished skin can lower your self-confidence and self-esteem. Plus it can make others view you in a less than optimal light. Your skin is with you from birth to death. It makes sense to invest in keeping your skin as healthy as possible, it's yours from birth to death. Plus neglecting to properly care for your skin could lead to infection and/or disease."

The global skin care industry will reach \$121 billion by the end of 2016. The US market in 2018 will reach \$11 billion, with an emphasis on products for the face and body. The skin care industry is growing with two equally strong branches; the medical /clinical branch and the organic /wellness branch.

Millie began her career as a professional make-up artist, she co-owned a salon in the Great Valley Corporate Center; she was vice president of a cosmetic skin care company in the 90's, worked for a plastic surgeon for 10 years, before opening Skin Health Solutions. Millie has worked on the faces of corporate and non-profit CEOs, beauty magazine editors, news anchors, actors, sports coaches, a reality TV star, models, recording artists, a prime minister of Bermuda, international clothing designers, and a former president of the United States. Her articles have been published in newspapers, magazines in the US and the UK, trade magazines and blogs.

Please call 610.269.7009 for more information or to make an appointment for a consultation.



Carletta London,
SHS Director of Operations

Mildred(Millie) Bell,
SHS President

Angela Bell Greenaway,
SHS Director of Production



Skin Health Solutions, LLC / dermHA is located at 131 Wallace Avenue, Unit 1, Downingtown, PA 19335 and www.dermHA.com – online store & website.

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OFFICE TECHNOLOGIES

BUILDING BUSINESS BY GIVING BACK TO THE COMMUNITY



PHOTO BY STYLISH IMAGES PHOTOGRAPHY

The Holiday season is a time of giving. For local businessman, Greg Cavallo, owner and president of Office Technologies, a leading specialist in creative printing and management solutions in the tri-county area since 1992, the spirit of giving is ingrained in his company's philosophy. Cavallo is a firm believer that success in business brings a corresponding obligation to give back to or reinvest in the community.

In just the past year alone, Cavallo has contributed both his time and money to many causes in the area. He has been a board member of the Boyertown area YMCA for the past 10 years and served as chairman, and was recognized as "Volunteer of the Year" for the Boyertown branch of the Freedom Valley YMCA in 2013. Cavallo is also a long-time member and supporter of the TriCounty Area Chamber of Commerce. He has donated to the Boyertown YMCA, the Pottstown and Boyertown Rotary clubs, and the American Cancer Society Relay for Life. Just last month, he presented a \$2,500 check to the Foundation for Boyertown Education to be used to fund innovative and new programs in the Boyertown Area School District.

Office Technologies sells and services digital color printers, monochrome printers, all-in-one multifunction printers (MFPs), thermal label printers, point of sale (POS) printers, and dot matrix printers providing the best balance of value and performance for its customers. Office Technologies' honest and practical approach to document printing and management has offered fast, efficient, low-cost managed print solutions that benefits business, healthcare, education.

Office Technologies works with small businesses to identify and benefit from print-related cost savings. Specializing in award-winning products, creative printing solutions, and value-added services for all size businesses and school districts, Office Technologies has helped local hospitals to save over \$33,000 per year in printer supplies and service expenditures, and provides printer supplies and services to over 50 school districts and colleges in the Commonwealth.

Office Technologies is the preferred provider of supplies and service for Pottstown School District's printers and office equipment.

Office Technologies knows the importance of giving back to the community. Greg Cavallo, owner of Office Technologies, has long been a supporter of education in Boyertown and surrounding school districts.



Greg presented a check for \$2500 to the Foundation for Boyertown Education to be used to fund innovative and new programs in the Boyertown Area School District. Tessi Melchior, Executive Director accepted the check on behalf of the Foundation.

(L to R) Brian Schaeffer (Office Technologies); Theodore Freese, Lincoln Elementary Librarian; Richard Hug, Pottstown School District Director of Technology; Calista Boyer, Principal; Greg Cavallo; John J. Armato, Director of Community Relations Pottstown School District.



PHOTO BY STYLISH IMAGES PHOTOGRAPHY

(L to R) Fourth Grade Pottstown Lincoln Elementary School Students Alyssa Gibbs, Alex Jimenez, Jayla White, and Jayden Gilmore.



PHOTO BY STYLISH IMAGES PHOTOGRAPHY

Brian Schaeffer Office Technologies Technician and Greg Cavallo, owner president of Office Technologies visit Pottstown Lincoln Elementary School.

In 2014, after surveying the needs of the Pottstown School District, Cavallo realized there was a need to replace aging equipment and to find an alternative to the high cost of ink-jet cartridges. He graciously offered to donate eight new OKI Data digital color printers to the school district. Cavallo donated close to \$10,000 worth of specialized color printers to be utilized by students and faculty in the Middle School and administration building. This season, he will now donate additional printers to the district's elementary school libraries.

The machines being donated are OKI color printers, which feature HD Color Printing technology for unmatched output, with up to 1200 X 600 dpi resolution, enabling teachers to create vibrant material for K-12 students and administrators. Independent research shows that color documents increase learning and retention, and reduce errors by up to 80 percent, by focusing student attention where it should be. Color helps students locate information 70 percent faster, by highlighting points on a map or chart, or key details in a lesson. Color also increases comprehension by 73 percent, enabling teachers to deliver lessons that their students will understand more quickly and more deeply.

In addition to materials for the classroom, the OKI Data C610DN School Communications Pack contains customiz-

able, event-specific templates for occasions that include fall concerts, talent shows, science fairs, and Back to School nights. These colorful files can be easily personalized using Microsoft PowerPoint.

Both the subject specific and the customizable banners are a great asset to teachers in the Pottstown School District, according to John Armato, Director of Public Relations. "The visual effect that the banners have on teaching lessons makes a tremendous difference," Armato explains. They make the teaching lessons come alive much more than just discussion. In today's world, with mass media and social media, there's overstimulation. However, in the classroom, particularly at the elementary level, you do want to create that stimulation and that excitement," he said. "The banners allow for a great deal of creativity and flexibility within the classroom. The printers are a great tool that our teachers use to help successfully develop educational opportunities for kids that will eventually lead to their success."

Armato explains that in addition to enhancing academics and increasing retention, the customizable banners also help communicate the larger lessons of building character and healthy attitudes. "As we look to develop our future leaders, they not only need skills for the workplace, but they need attitudes for a lifetime.

(Continued on page 8)



(L to R bottom row) Wade Price, Greg Cavallo Jr, Mike Franklin, Tammy Socoloski, Dave Kimberling, Amy Daniels, Greg Cavallo. (L to R Back Row) Selena McGonagle, Robin Cavallo. (Missing Brian Schaeffer)

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COVER STORY

(Continued from page 7)

The skill by itself without the proper attitude is not very helpful. Having both the skill and the attitude is what makes for successful people,” Armato said.

To that end, the printers are being used to create banners supporting the school’s “We Are Pottstown” public relations and community building campaign. “About five years ago, one of our student clubs was preparing to take part in Relay for Life,” Armato explains. “They were looking to do a fundraiser selling T-shirts. On the front of the T-shirt they borrowed from Penn State and used the phrase “We Are Pottstown.” On the back, students from the art department made three drawings of Trojans, which is our mascot, with the statement, ‘Once a Trojan, a Trojan for life!’ meaning that if you are a graduate of Pottstown High School, you’re a graduate forever. We’re all part of the same group. We have taken that concept and extended it beyond the walls of the high school and really use that as an energizing and unifying message to share with all of our community. We are Pottstown. We are all one.”

Greg Cavallo is a living, breathing example of the strength of that message. Being a lifelong resident of the area, Cavallo feels it is important to do something positive for the school district. “Growing up in the area, I always had great respect for Pottstown. It played such an important role in the growth of our nation,” he says proudly. “It provided a good life for thousands of families over the years. Hopefully this gesture might motivate others to lend a hand, donate, or give of their time to our community.”

That is a sentiment shared by John Armato. “Greg is genuinely a good person,” Armato said. “His intent was not just to make a donation. It was to make a donation that had a meaningful impact on our students and our staff. And clearly he’s done it. He understands and embraces the concept of being a good corporate citizen. Through education, we’re investing in the future, and Greg has made a significant investment. Our hope is that Greg serves as a role model for others to see that they can make a significant difference.”

(Continued on page 10)

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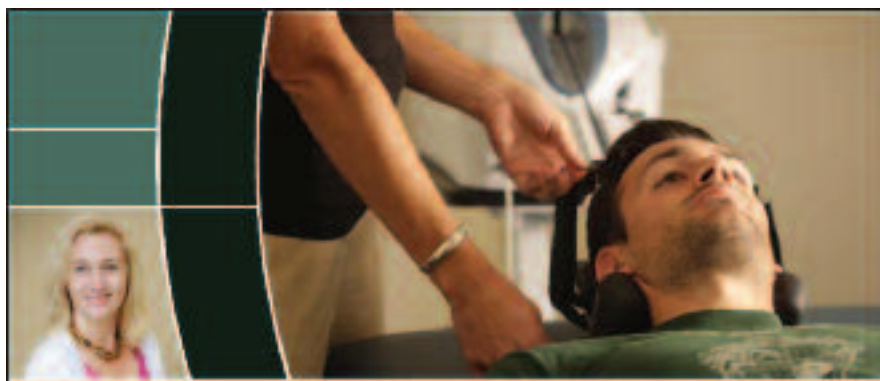
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COVER STORY

(Continued from page 8)

The process of education is long-term and educators don't often get to see the impact of their efforts. "You have to have that faith that you're making a difference," Armato said. "Greg's a good example of this. It happens at a level that you may or may not be aware of. I have no idea that some youngster in some class will see a poster made by this printer that makes an impression that leads to their future actions. I may never be able to see that. But when you do, wow!"

Cavallo's gift to the school district is particularly important because public schools in the state of Pennsylvania suffer from dwindling resources. "Pottstown School district in particular feels that pain very deeply," Armato said. "Of the 500 school districts in the state of Pennsylvania, 180 of them are identified as being under funded. Pottstown ranks in the top ten in the state of under funded school districts. So what it means for all of

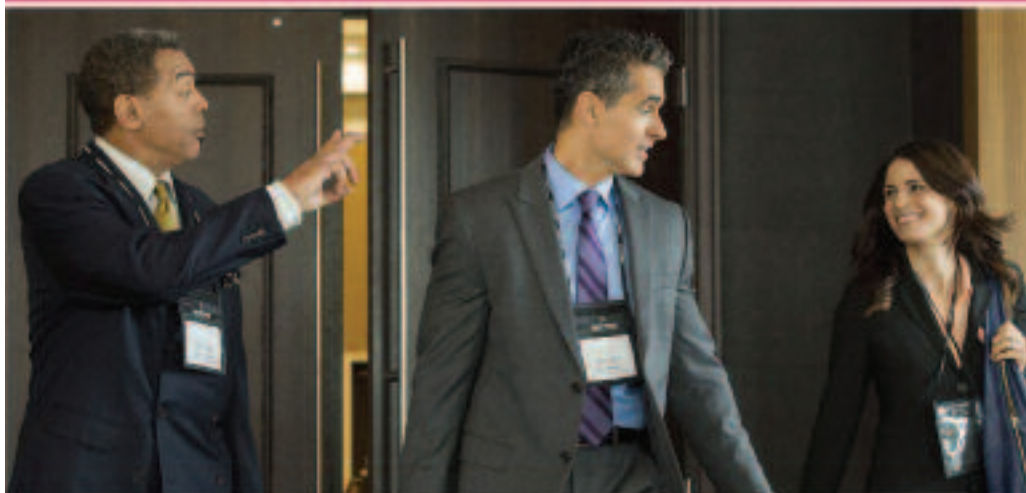
us is every single day, every administrator, every school board member, every staff member, and every support staff member are always looking for ways to make the most out of what we have. And that requires a great deal of ingenuity, persistence, and to that end, Greg's gift is a godsend, because it's another piece of the puzzle."

Office Technologies' unique approach helps clients identify, manage and improve upon their current company's printer fleet, and help put them in control of printing costs. They offer printing solutions, toner cartridges and supplies, service and lease options, and managed services — true mobile, secure printing from anywhere, anytime.

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GETTING A JUMP START FOR MARKETING YOUR BUSINESS IN 2017



MASTERING SOCIAL MEDIA

By Alyse Mitten, Owner, Interlace Communications

It's that time again. Time to take a look at your marketing program for 2016 and create a plan for 2017. One of the things we do with our Pick Your Own Marketing Plan clients is meet with them in November or December to look at any change they may want to do for 2017. We discussed their goals and plans for growth? We review what is currently working and tweak what may not be working or needs improvement.

One of the tasks I do to prepare for these meetings is get a feel for what others may be saying about marketing trends for the new year. Here is a preview of what's trending for 2017:

Expiring Content

One that I hope becomes a trend on all social media channels is the option to expire content. For those on Snapchat, it already happens. There is so much noise out there and old content. Imagine being able to choose what you want to save. I know, for me, past event notifications would be perfect to expire with the exception of the photos from the events. How about you? What would you like to see removed from those things you post?

Live Streaming Videos

Video was the major trend in 2015. 2016 saw more social media channels specialized in live streaming videos. In 2017 live streaming videos will continue to become

more fine tuned. Last year at this time I really liked Periscope. Then I began to experience Facebook Live. Besides some of the glitches with Facebook Live, I have to admit it is lots of fun to not only use, but also to experience.

You have to Pay to Play

Way back when the internet was a baby, it was free to market your business on social media channels like Facebook, LinkedIn, and Twitter. Now, with all the algorithms in place to determine when your posts will be seen, it's now more difficult for your posts to be seen without investing in boosts and ads. Yes, social media is and will become part of your paid marketing expenses. Plan on it!!!! What I find clients frustrated about is how to manage this new marketing investment, when to continue and when to pause.

(Continued on page 13)

One Source



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PENDING (ZC2158) CAMP SWATARA RD, MYERSTOWN

SOLD (ZC2201) 1000 ROUTE 100, MYERSTOWN

SOLD (ZC2202) 300 MAIN STREET, MYERSTOWN

SOLD (ZC2203) 200 N. MAIN ST. + LOT ON BRIDGE ST., MYERSTOWN

SOLD (ZC2204) 1000E PHILADELPHIA AVE., BERKSHIREVILLE

SOLD (ZC2205) 1000E PHILADELPHIA AVE., BERKSHIREVILLE

SOLD (ZC2206) 100 N. MARSHALL STREET, MYERSTOWN



FOR SALE (ZC2240) 2005 E. HIGH ST., POTTSTOWN

LOOKING FOR HIGH STREET EXPOSURE IN LOWER POTTSBORO? THIS PROPERTY IS FOR YOU. 1,300 SQ FT
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WALSH, THE SECOND FLOOR CURRENTLY HOUSES THE DISTRICT JUSTICE OFFICE. APPROXIMATELY 4,000
SQ FT. WILL BE VACATED SOMEWHERE IN 2015. GREAT LOCATION. GREAT INVESTMENT OR OWNER USER BUILDING.
BEST VALUE! CALL AVAILABLE FOR LEASE. PLEASE CALL AGENT FOR DETAILS. **\$499,900**



FOR SALE (ZC2226) 33 E. PHILA. AVE., BOYERTOWN COMMERCIAL UNIT

ON FIRST FLOOR,
3BR APARTMENT ON 2ND FLOOR.
2 CAR DETACHED GARAGE.
LOCATED IN MIDDLE
OF BOYERTOWN.
VARIOUS POSSIBILITIES.
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FOR SALE (ZC2122) 124 N. CHESTNUT STREET, BOYERTOWN-
3,825SF PLUS LOWER LEVEL (BASEMENT)-50% FINISHED. LOWER
LEVEL (BASEMENT) CONTAINS TWO POWDER ROOMS. MANY
POSSIBILITIES. ALSO FOR LEASE-\$2,500 PLUS UTILITIES.

FOR SALE

FOR SALE (ZC2194) 4 ASH ST., W. POTTSBORO-
.06 ACRE COMMERCIAL LOT SITUATED CONVENIENTLY ON RTS 422,
724 AND 130. BRING YOUR BUILDER AND YOUR PLANS. PUBLIC
WATER, SEWER AND GAS AVAILABLE. **\$124,600**

FOR SALE (ZC2192) 101 N. YORK ST., POTTSTOWN-
CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC
WATER & SEWER CONNECTIONS. **\$110**

**FOR SALE (ZC2221) 113 REHFRERSBURG RD.,
REHFRERSBURG-UNIQUE PROPERTY w/1 RESIDENTIAL UNIT and 2
LARGE COMMERCIAL FACILITIES CONVENIENTLY LOCATED BETWEEN
1-78 & 422. SELLER FINANCING AVAILABLE FOR UP TO 15 YEARS.
\$1,000,000**

FOR SALE (ZC2236) 16 S. KEIM STREET, POTTSTOWN-
PROPERTY IS CURRENTLY OPERATING AND CONTAINS A
CONVENIENCE STORE, WORKING AND RUNNING HOT AND COLD
DELI. SELLER IS SELLING FUNCTIONING BUILDING, OWNED
EQUIPMENT AND INVENTORY TO INTERESTED BUYER. CALL FOR
DETAILS. **\$100,000**

**FOR SALE (ZC2237) 2741 N. 5TH STREET HIGHWAY,
READING- COMMERCIAL PROPERTY WITH SIGNAGE ON BUSY
HIGHWAY AT THE CORNER OF N. 5TH STREET & WILSON STREET.
FORMER UNITED CHECK CASHING FRANCHISE WITH ALL SECURITY
SYSTEMS IN PLACE AND OPERATIONAL. PAVED PARKING ON SIDE
AND REAR OF BUILDING. MOVE IN CONDITION. PERFECT FOR A
MULTITUDE OF BUSINESSES. **\$140,000**
ALSO FOR LEASE AT \$1500/MONTH + PROPANE AND ELECTRIC.
LEASE TO PURCHASE WILL ALSO BE CONSIDERED.**

**FOR SALE (ZC2238) 1311 BEN FRANKLIN HIGHWAY,
DOUGLASSVILLE- TURN KEY PROFESSIONAL MEDICAL BUSINESS
CENTER. 6,000 SQ FT WITH INCOME FROM TENANTS. POSSIBLE
OWNER FINANCING. **OWNER WILL LEASE BACK \$1,100,000****

**FOR SALE (ZC2239) ROUTE 562, BOYERTOWN- GOOD
LOCATION! GOOD INCOME! INVESTMENT PROPERTY LOCATED ON
ROUTE 562. BUILDING INCLUDED BUT NOT THE BUSINESS.
BUSINESS IS CURRENTLY LEASED. CALL FOR FULL DETAILS! **\$100,000****

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

**FOR SALE (ZC2242) 125 LITTLE ROUND TOP ROAD,
LENHARTSVILLE- 166 ACRE CROP FARM IN NORTHERN BERKS
COUNTY. ZONED AP. **\$1,162,000****

**FOR SALE (ZC2243) 222 LONG ROAD, LENHARTSVILLE-
231 ACRE CROP FARM IN NORTHERN BERKS COUNTY. ZONED AP
\$1,732,500**

**FOR SALE (ZC2249) BERKS COUNTY LOCAL
BAR/RESTAURANT ESTABLISHMENT- THAT HAS BEEN IN BUSINESS
SEVERAL DECADES. FIRST FLOOR BAR, DINING AREA AND KITCHEN
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LICENSE INCLUDED. A SECOND PARCEL #33-5387-20-61-2034
(PARKING LOT) IS ALSO INCLUDED WITH THE SALE. PARKING FOR
10-15 CARS. RESTRICTED TIMES TO SHOW PROPERTY. CALL
LISTING AGENT TO SCHEDULE APPOINTMENTS. 24 HOUR NOTICE
REQUESTED. **\$324,000****

**FOR SALE (ZC2250) 1306 & 1320 FARMINGTON AVENUE,
POTTSTOWN- 1.66 ACRES ZONED RETAIL OFFICE. PUBLIC WATER
AND SEWER WITH 2 VERY NICE CAPE COD HOMES, 10 GREEN
HOUSES, WORKSHOP, GARAGES, RETAIL SALES BUILDING
CURRENTLY USED AS A FLOWER SHOP. LARGE LOT AND MUCH
MORE. **\$550,000****

**FOR SALE (ZC2251) 821 JUMPER STREET/PRUCE STREET,
POTTSTOWN- STORAGE UNITS. PRESENTLY 65 BUT HAS POTENTIAL
FOR MORE UNITS. GOOD INCOME STREAM. GOOD LOCATION. CALL
FOR INCOME & EXPENSES. **\$400,000****

**FOR SALE (ZC2252) 211 READING ROAD, EAST EARL-
COMPLETE WOODWORKING PLANT LOCATED ON THE CORNER OF
Reading Rd (Rt 625) and Wissertown Rd and less than a mile from Rt.
23. CONSTRUCTED OF 12" block on the exterior, 5" concrete flooring,
slab on grade with 3" footers and rubber material on the roof. THE
ELECTRIC SERVICE IS 800 amps, 3 phase with 240 volts. THE
INTERIOR FLOOR PLAN consists of 2 major areas. The office area is
approx. 2,000SF is finished and is heated and air conditioned with a
separate HVAC system. You enter this area through a foyer with access
to 3 private offices, a drafting room, kitchen and 2 newer bathrooms,
one with a shower. The manufacturing area is approx. 16,000SF has
block walls, 15' 10" high ceilings and is heated with a hydronic heating
system. The boiler is capable of producing 50,000 BTU and is fueled by
a 1,000 gallon propane tank. The shop can be divided in half with floor
to ceiling fireproof sliding doors separating the loading areas from the
manufacturing area. LOADING DOCKS - there are 4 loading docks, 3
that are 8'ft from ground level with doors that measure 8'x12'W and 1
that is ground level and measures 10'x12'W. INCLUDED IN SALE is a
telephone system, a dust collection system for sanding dust. Saw dust
collection system with separate masonry sawdust collection area. Bus
ducts, compressed air system air dryer, two paint booths, paint storage
area, drying room with separate circulator to maintain temperature.
ZONING: Agricultural non conforming use. Land Use: 200 Ind. Light.
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MASTERING SOCIAL MEDIA

(Continued from page 11)

To explain what I mean by this, recently, we had an experience with a Facebook Boost for a local fundraising event. We wanted to sell tickets for the event on Facebook. We decided to spend \$50 to boost the event. Our boost was set to sell tickets for 12 days to fans and friends of fans within a 50 mile radius of where the event was being held. The boost began. Day one it reached 1,000 people and not one ticket purchased. Day two it reached another 1,000 people and again no tickets purchased and day three was the same scenario. Most people set their boosts and just leave things ride. Not me, the goal is to sell tickets. By the third day there should have been ticket sales. So, what did we do? Paused the current boost and researched the organic reach of our posts to see which ones were doing well on their own. I choose one, took the remaining amount of money and applied it to this new boost. What happened is what we wanted to have happen with the initial boost. Ticket sales kicked in the very first day and continued. The rule is never put your Facebook marketing on autopilot.

Artificial Intelligence

Recently, I was introduced to artificial intelligence when discussing online advertising through banner ads with some of our publisher's websites. Imagine having a computer provide the current stats for your favorite major league teams. No, maybe you don't even need to imagine that because it is always happening. Yes, artificial intelligence is around us. We just take it for granted. Here's a great example: You post a photo of your friends on Facebook and go to tag the photo. Well look at that, their faces on the photo are already tagged because of facial recognition. You didn't tag them, artificial intelligence did it. Pretty scary!!! There are more examples I'm sure you can come up with on your own which are delivered to your inbox from LinkedIn, Twitter, and Pinterest. They learn about

you and your interests to deliver exactly what you want to receive.

Text Messaging Increases

The use of text messages will continue to grow as more and more people opt in to accepting them. How many of you already accept reminders to doctor's appointments? Text messaging will begin to expand beyond the obvious to include payment reminders, alerts, and offers. Does your business or organization entertain the masses? You have a great opportunity to send text messages to your fans to announce competitions, sell tickets for concerts and events, and announce surveys. Like email marketing, text messaging can only be sent with permission from the individual receiving your messages.

Email Marketing Continues To Be Effective

Keep your emails simple. The evolution of emails has gone from multiple columns with a heavy slant on graphics to one thought, one graphic, one call to action, one column emails with everything above the crease. Why? You compete with the multitude of emails in the inbox. Your subject line may be the only key to your email being read. Create a reason for your email to be opened. Segmenting your email lists is key. With less is more, you need to make sure the audience wants to receive the email.

With these trends in mind for 2017, we'll be discussing how to implement these marketing changes and ideas into our client's monthly marketing plans. We hope you do the same for your business.

Alyse Mitten and the team of Interlace Communications specializes in helping businesses to market their products and services through print and online marketing strategies. Their Pick Your Own Marketing Plan program provides a way to effectively and efficiently plan your marketing strategy and save money at the same time.

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Judy's on Cherry

What was once a farmer's market is now Judy's on Cherry, a beautifully renovated, Mediterranean-inspired fine dining restaurant in the heart of downtown Reading. At Judy's you'll bask in the warm glow of vaulted wooden ceilings, gorgeous appointments and relaxed, comfortable service. Judy's hearth fired oven turns out everything from freshly baked focaccia bread to crispy, gourmet pizzas, pastas and tapas – like small plates. Signature entrees include clay roasted scallops, baked figs with gorgonzola and bacon, and our signature butternut squash soupe with crab. For an impressive way to end the evening, make Judy's your late night stop for luscious homemade desserts and frothy cappuccinos. Judy's is conveniently located just two blocks from the Santander Arena in downtown Reading.

Loyal customers return again and again to experience the gorgeous appointments and the relaxed, comfortable service that is Judy's on Cherry. No other restaurant in Berks County delivers such consistently delicious food in such an intimate and inviting atmosphere. The warm colors, high ceilings and brick walls adorned with local and French art are just the beginning.

Chef-owner, Judy Henry knows well the importance of beginning with the basics—honest, high quality ingredients, carefully prepared and served in a relaxed upscale setting.

Strangers quickly become friends at Judy's on Cherry. Taking their cue from Judy who has a special rapport with every guest, Judy's staff provides uniquely personalized, friendly, yet professional service. Judy's truly is that local, friendly place "where everybody knows your name."

The Mediterranean-inspired fine dining restaurant is located in a handsome 150-year old market house and features a one-of-a-kind hearth oven centerpiece.

Visit Judy's on line @ judysoncherry.com or call 610.374.8511 to make your dinner reservation and experience first - hand the reason why Judy's on Cherry has been named Reader's Choice Fine Dining for 2015.



Visit Dancing Tree Creations When "Common" Just Won't Do!

Dancing Tree Creations Artisans Gallery & Studio was initially opened in Gablesville in October, 2010 by Lyn & Beth Camella-Rich, with the works of 45 artisans from across the nation. Growth continued. A partner, Deb Hetrick, was added and two years ago they purchased and renovated what used to be the Iron Monger on Route 562 (220 S. Reading Avenue), just a couple blocks off Boyertown's main intersection. Their new location opened in May, 2015 with over 200 local and national artists.

Their tag line, "When 'Common' Just Won't Do!" not only describes the items you'll find for sale, but also the experience you'll have when you visit. Whether you need items for employee gifts or recognition, a gift for a special celebration, or want something special for yourself, this is the place to find that one-of-a-kind handcrafted item created in North America. You will even be offered complementary wrapping services.

Each year, from mid-January through mid-March, the gallery closes to allow Lyn, Beth and Deb to travel to art exhibits and shows, meeting new and existing artists, and searching for more handcrafted items that will enhance the shopping experience for their customers. The result is a unique, ever-changing array of works for the individual, their home, office and garden. Classes and demos are occasionally offered and they often participate in local tours.

One such tour is the annual Fall into Winter Tour — a free, self-guided tour, of the spaces of well-known local artists in Boyertown, Oley, Barto and the surrounding areas. Always held the weekend before Thanksgiving (this year November 19th and 20th) from 10am to 5pm, and more information can be found at www.studiobb.org/fall-into-winter/.

Dancing Tree Creations is open 10am to 6pm Thursday through Sunday. Other hours are by chance or by appointment. To learn more about Dancing Tree Creations Artisans Gallery & Studio, their artisans, special events and hours, stop in or visit their website at www.dancingtreecreations.com or their Facebook page.

Betty's Originals

Betty's Original's provides baskets and gifts for all occasions. Great for corporate parties. Options include four different kinds of cracker snack baskets; fresh fruit baskets; spa baskets; baking baskets; three varieties of baby baskets; PA Dutch baskets; and balloons. Special baskets are made to order for any occasion. No order is too large or too small. Order six or more baskets for a special discount. Delivery and shipping services are available. Call 610.287.9010 to place your order.



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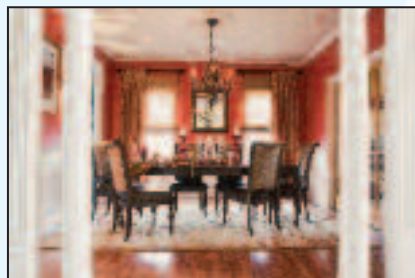


When Common Just Won't Do!

Dancing Tree CREATIONS, LLC
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 Boyertown, PA 19512
 (484)415-0014
 Thurs - Sun 10AM - 6PM
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An eclectic array of handcrafted art, fine craft and gifts from over **200 local and national artists** for you, your home, and your office. Great for corporate & employee gifts or recognition. Be sure to ask about customizing options!

DancingTreeCreations.com



Holiday Ideas from Decorating Den Interiors

At Decorating Den Interiors, we love to help our clients create a festive atmosphere in their home or office. Here, we offer some suggestions to help you create that warm and cozy holiday glow!

Your foyer/entry way sets the stage for visitors to your space. It is where a great first impression can be made. So why not consider dressing up your front door with a beautiful holiday wreath? From natural evergreen to beautiful dried flowers mixed with silk greenery, a wreath is a great way to set the stage for your holiday décor and create an inviting welcome to guests. A well-lit entry is also a must. To achieve this, use a mirror to brighten these areas. A well selected area rug will also help add a much needed touch of warmth.

As guests or friends settle into your space, they will most likely gravitate toward your living or family room. The centerpiece of either room is typically a brightly bedazzled holiday tree. If your room features a fireplace, most likely you have the added feature of a mantle as another focal point. Candles, pine cones, garlands and holiday stockings all add the right festive touch to your fireplace mantle. You may need to rearrange furniture to accommodate a large Christmas Tree, but be sure to keep your furniture pieces in a comfortable and conversational grouping.

If you have house guests, think of other ways to make their visit with you extra special. Beautify the guest room with just a touch of Holiday magic. Create that special welcoming touch using holiday-inspired accent pillows on the bed, or drape a holiday throw over a chair.



Above all, be sure to include your personality into everything you do. Preparing your space to welcome guests is a lot of fun! And also a great excuse to complete that long-overdue decorating project! Call us at 484.369.8557 to schedule a complimentary consultation and hear how we can help you make some holiday decorating magic!

Colebrookdale Railroad

Join us as we take a trip through the Secret Valley aboard the Colebrookdale Railroad. The Colebrookdale Railroad Preservation Trust is a 501(c)3 Non-profit Organization dedicated to serve as a catalyst for economic development in southeastern Pennsylvania through the preservation and interpretation of the historic, cultural, and natural heritage of the Middle Schuylkill Region, birthplace of the American Iron Industry.

The railroad creates memories as you ride back in time on our authentic Edwardian-era experience just as it guests would have during the early 1900s. The Secret Valley presents visitors with the history, beauty, geology and nature of one of the most historic unspoiled valleys in the United States. The lands along the railroad were once occupied by two Indian tribes. The tribes greeted William Penn near the railroad's stone arch bridge in Pine Forge and a home later used by General Washington on his regular visits to the area. Washington came to the Colebrookdale valley frequently to urge the iron masters to ramp up their production for the Continental Army.

Today, the Secret Valley Natural, Recreation and Heritage area is home to a wide variety of flora and fauna, Eagles, red-tailed hawks, deer, turtles, fox, turkeys, geese and ducks are frequent sights from the train. We offer a wide assortment of trains throughout the year with brunch, dinner and entertainment, story-telling, bonfires and family trains that include visits with Santa and the Easter Bunny. At this time of year, the Secret Valley offers some of the most beautiful foliage in Pennsylvania.

We welcome you to visit our website at ColebrookdaleRailroad.com and make your plans. We look forward to becoming a tradition.

(Continued on page 16)

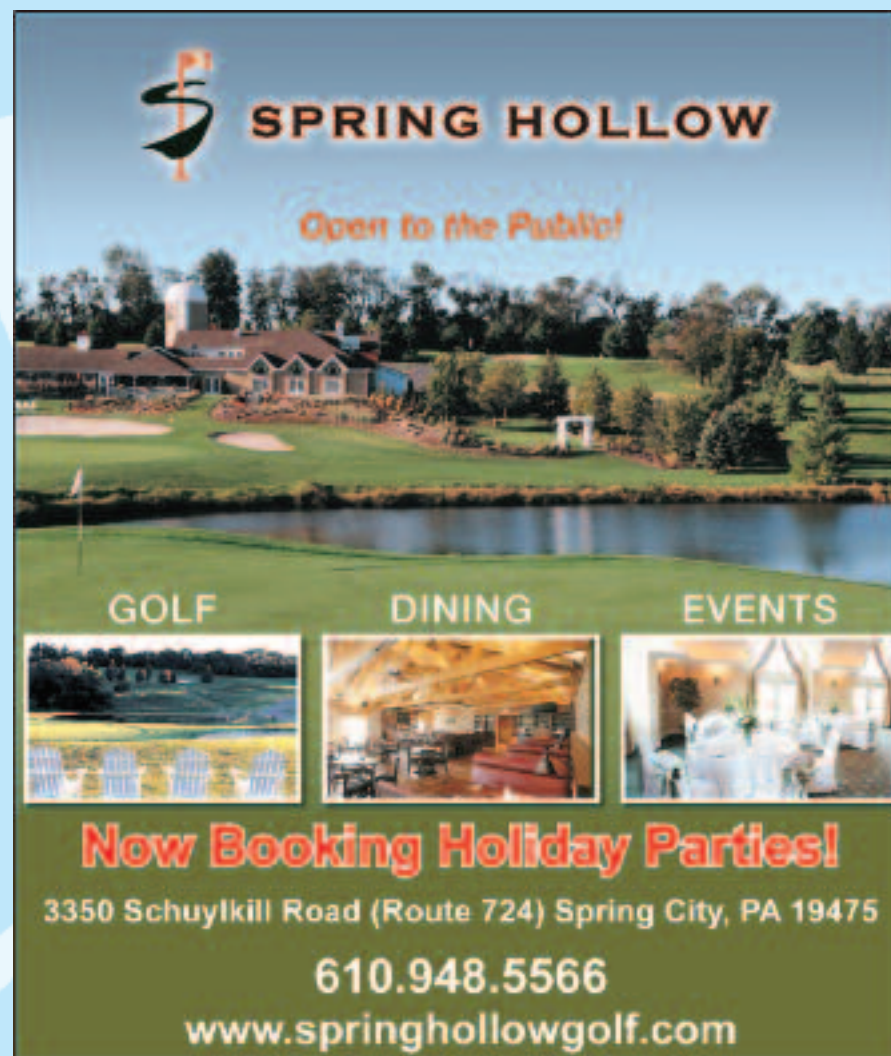


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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE

(Continued from page 15)

Spring Hollow Golf Club

Spring Hollow Golf Club, 3350 Schuylkill Road (Route 724) Spring City, is a challenging, 18-hole public Golf Course with a full-service restaurant and banquet facilities that opened in 1994 in beautiful Chester County. Spring Hollow Golf Club is truly a hidden treasure of the Tri-County Area – In fact, they have been named "Best Banquet Facility" by the readers of the Mercury four times! The golf course was designed Architect John Thompson who created a layout that blends in the features of this one time dairy farm. The frequent elevation changes and multiple sets of tees affords players not only challenging shot selections, but also beautiful views of the surrounding area.

The Grille is the full-service restaurant at Spring Hollow. With its comfortable setting it is a great place to meet friends after work or to have a relaxing sit-down dinner. In the warmer months, you can dine outside on the covered deck or on the patio while overlooking the golf course.

The Banquet facilities at Spring Hollow can be used for all types of events — Reunions, Birthday parties, Weddings, Business meetings, Golf Outings just to name a few. For additional information, please call 610.948.5566.

Christian Science Reading Room

Ever been to a Christian Science Reading Room? The one across from Borough Hall at 109-1/2 East High Street, Pottstown, is a great

place to chat with staff members such as Kristen and Art, to get inspirational ideas about how to deal with challenges in your life. Challenges could be unemployment, grief, or understanding your relationship to God. There are study tools there along with Bibles, inspirational music CD's, and a very special healing book called *Science and Health with Key to the Scriptures* by Mary Baker Eddy. There are also books and magazines to help children learn the lessons of the Bible and apply them to their own lives.

Science and Health with Key to the Scriptures by Mary Baker Eddy is available to purchase or borrow from the Lending Library. It is published in 17 languages for spiritual growth and healing and is based on the King James Version of the Bible.

The international publication, *The Christian Science Monitor Weekly* is sold here. Free samples are displayed regularly in a dispenser on the sidewalk outside the Reading Room. It is also available Daily online at www.CSMONITOR.COM.

The Hours of the Reading Room are Monday, Wednesday, and Thursday from Noon until 4:00 PM except on major holidays. Phone: 610.323.7388. For information about Christian Science, click on www.christianscience.com.

The Twin Turrets Inn

The Twin Turrets Inn Bed and Breakfast, located at 11 East Philadelphia Avenue in Boyertown, is owned and operated by four-term Boyertown Mayor Marianne Deery and her husband Frank, President of Boyertown's Borough Council.

Marianne and Frank welcome you to The Twin Turrets Inn, and their English Springer Spaniel, Elizabeth Queen of the Turrets, affectionately known as Lizzie, will also welcome you with her toy.

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There is a lot to do in Boyertown. "All Aboard" The Little Red Caboose for an exciting excursion on the Colebrookdale Secret Valley Railroad. Or you can catch a baseball game at the famous Bear Stadium. Our park hosts a rambling walking trail, Frisbee golf and a playground for all children. Boyertown is rich in history so a visit to Boyertown's Museum of Historic Vehicles and Boyertown's Historical society is a must. Boyertown's century old State Theater provides live entertainment.

"Bear Fever" is contagious and it begins with historic "Townie Bear" and "Bubbles" located at the entrance to Twin Turrets. There are many other bears as you enjoy your walk along Boyertown's tree-lined streets and see our beautiful architec-

ture, unique shops, restaurants, bakeries and even a micro brewery. Our artistic community is awesome and Taylor Backes Glassblowing Studio is universally recognized.

With so much to do you should really spend an evening or two at The Twin Turrets Inn; you will be glad you did. All of the rooms are tastefully appointed, bathrobes provided for your private bath. All guests will enjoy a fully cooked breakfast, which is served at your convenience. Complimentary usage of a secured wireless network is available.

For additional information, please call 610.367.4513 and visit www.TwinTurrets.com.

Montesano Bros. Italian Market & Catering

BRINGING 9TH STREET TO YOU!

Montesano Bros. Italian Market & Catering in Chester Springs was established in November 2006 and has been catering locally everyday since. Family owned and operated, we pride ourselves in using only the freshest local meats and produces paired up with Italian imported olive oils and vinegars to create delicious foods for your family and friends to enjoy.

In November of 2011 we expanded our company by branching out to South Coventry and establishing Montesano Bros. Bucktown Market & Cafe to serve even more customers. The following menu is available in both locations to help make your next event with family and friends a memorable one. So relax, let us cook, and enjoy!

BUCKTOWN - Italian Market & Café, 2228 Pottstown Pike, Pottstown, PA 19465; 484.624.5066; Monday thru Friday: 9-7; Saturday: 9-6; Sunday: 9-3. Eagle - Italian Market & Catering, 55 Seaboldt Way, Chester Springs, PA 19425; 610.458.8065; Monday thru Thursday: 9-6; Friday & Saturday: 9-7; Sunday: 9-3.



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FOCUS ON KING OF PRUSSIA



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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.

SPECIAL HOLIDAY EVENTS IN KING OF PRUSSIA:

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- **Pet Photo Night** on December 4 from 6-8 PM, where your favorite furry friends are welcome to meet Santa Clause. \$5 from every photo package sold will be donated to Finding Shelter
- **Pet Adoption Day** on December 17 where guests can meet puppies and dogs available for adoption.

KING OF PRUSSIA TOWN CENTER — Indulge at King of Prussia's newest restaurants, snuggle up at the outdoor firewalls or shop for the perfect gift at the King of Prussia Town Center. The Town Center will kick-off the holidays with **Winterfest** on December 10 from 10:30 AM-4 PM. Bring family and friends to experience winter-themed activities, live music, festive games and, of course, a visit from Santa Clause himself.

For all holiday events in King of Prussia, explore: visitKOP.com/events.

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In 1994 the doors were opened of the original Peppers Italian Restaurant & Bar in The Valley Forge Shopping Center in King of Prussia. Owners Sal Bello and Frank Veramonti knew if they welcomed their customers as if they were family and fed them like their moms fed them, they would accomplish something special — and they did. Pepper's became a hometown favorite for good food, good times

and great friends. In fact, they've outgrown themselves and since then, have packed up their pots and pans and moved to their new and larger location. It was a short move across the street, but Frank and Sal grew up in this town and Italian boys never stray far from home. Pepper's is proud to be the oldest individually owned restaurant in King of Prussia.

(Continued on page 19)

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FOCUS ON KING OF PRUSSIA

(Continued from page 18)



It is a warm and casual dining experience at Pepper's, where you'll find that hospitality is our passion and good food is our obsession. The menu we have created offers a variety of Italian delights sure to please your taste buds. We only ask that you bring your appetites!

Our private banquet rooms have entertained every and any kind of special event request. From wedding showers, baby showers, and rehearsal dinners, to surprise birthday parties, corporate luncheons and reunions — Pepper's Italian Restaurant & Bar has been there to dim the lights, open the wine, serve the pasta, and cut the cake.

Plan Your Next Event Here. Let Us Cater Your Affair.

When planning an event at Pepper's, our guests can choose from a variety of authentic Italian delights in buffet, or sit-down style. Our lunch and dinner banquet menus offer long-time classics with something to savor for every taste and every occasion.

Let Pepper's host your next fundraiser. Schools or Teams please contact us for more details. Pepper's is the perfect place for special gatherings like birthdays, baby showers, holiday parties, rehearsal dinners, family get-togethers, luncheon



banquets, corporate meetings and receptions! We have several dining areas and private rooms available to host any event, large or small. Our hard-working, experienced staff will strive to make your event a unique, memorable occasion. We offer a full-scale banquet menu with something to savor for every taste.

(Continued on page 20)

Limerick Generating Station



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To learn more about Limerick Generating Station visit www.exeloncorp.com/limerick. Join us on [Twitter](#) and [YouTube](#).

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FOCUS ON KING OF PRUSSIA

(Continued from page 19)

With over 20 years of making traditions at Pepper's, we continue to make sure that future generations are able to experience our welcoming, neighborhood atmosphere and truly authentic Italian cooking. Feel free to contact us with any questions. From dinner to dessert, we'll take care of you! Our doors are always open, so stop by and ask for Sal Bello and Frank Veramonti — owners and operators of Pepper's Italian Restaurant & Bar, 239 Town Center Road. King of Prussia, PA 19406; 610.265.2416; www.peppersitalianrestaurant.com.

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Bahama Breeze has a live music line-up that keeps you in an island state of mind and moving to an easy beat featuring reggae, Caribbean, or contemporary tunes.

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WRAP UP RAMP UP 2017



THE GOOD LIFE

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

Normally this time of year I encourage all my business owner clients and faithful readers take a goodlook at what you've accomplished so far this year, to accelerate your efforts so you can finish the year strong, and to plan for what you want to have happen next year. This time I'm going to address how those plans can change wildly from what you thought was going to happen and applaud contingency planning.

When our plans change quickly we appreciate that our original planning also included planning for contingences and building buckets of contingency dollars. Let me elaborate. My husband of 26 years has been the "rock" part of our financial plan. He holds what we like to call a "straight job", one with salary, healthcare and reasonable predictability. Many of you business owners out there can appre-

ciate having some diversification in your income, so it is not all from the business which can vary season to season. Although he was dissatisfied with many parts of his job, our plan was for him to stay there until our kids no longer needed college tuition assistance. We accomplished that this year thanks to a plan gone well! Yeah!

With an eye towards eventual retirement we then embarked on a plan to build a small, energy efficient home. This we began in spring to look for property. Things did not go well. Desiring to move close to my office and family close to Reading we narrowed our search to easily commutable parcels. My husband is also an inventor, needing specialized workspace supported our desire to build vs. buy. That precluded us from building with standard model homes associated with new development properties. We had a detailed list of home characteristics we felt required a custom home.

(Continued on page 23)

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As outside temperatures drop, the desire to keep our homes warm rises. 70 percent of household energy consumption is spent on heating the home, forcing homeowners and renters alike to continually look for ways to improve efficiency. Here some of the most underrated ways to keep your home warm throughout the winter with suggestions ranging from simple to difficult. By implementing any of these strategies you will be able turn down the thermostat and research shows that turning your thermostat down by just 2°F could cut your heating costs by up to 10 percent.

If you're home has ceiling fans, consider reversing the direction of air flow. This simple trick makes installing ceilings fans in your home worth the effort. In warmer months, ceiling fans rotate counterclockwise in order to create a draft by pushing air downward. During the colder months, you can reverse this rotation, which allows falling cool air to mix with rising hot air. This mixed air will make your whole room feel warmer and reduce cold spots.

Keeping the warm air circulated is great, if, you can keep it from escaping or getting overrun with cold air coming in. You can use heavy curtains to stop that warm air from escaping through your windows. The amount of heat that escapes through windows is estimated to be about 40 percent of your total heat loss, making this relatively inexpensive fix priceless. Using heavy fabrics to insulate your windows helps keep the warmth in, and the draft out.

For a bigger boost in the efficiency of your home, you could consider adding more insulation. If you live in an older home, you may find that the amount of insulation behind your walls and ceilings is less than the standard for newer homes. The Home Depot endorses 12 inches of insulation as the industry standard. If your current insulation is only five inches deep, you may

want to consider adding an additional seven inches of insulation to maximize warmth. Making the choice to install insulation is undoubtedly an investment, but will pay for itself with the amount of money you save by reducing your energy bills.

Lastly, maintain your heaters. It's as simple as that. Getting your heater serviced professionally at least every two years will keep it running more efficiently. Between services, be sure to keep heaters free of dust and clean or replace any filters regularly.

To ensure a job well done, consider letting a NARI-BIE professional help you out! We have a varied membership to serve your needs of any level- whether it's shopping for curtains, installing ceiling fans or insulation, or having your heater serviced.

Shop local and let NARI-BIE help you find the right professional to address all of your cold-weather concerns! 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.

The National Association of the Remodeling Industry (NARI) announced a big change with the launch of its new branding and industry-wide tagline, including the local BIE chapter. Much more than a logo update, rebranding has created a system of expression that galvanizes NARI's 6,000+ member-companies, cements the value of NARI's programs and services and telegraphs externally to consumers a brand promise that emboldens the value of remodelers to homeowners and communities. NARI is Remodeling Done Right.™

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

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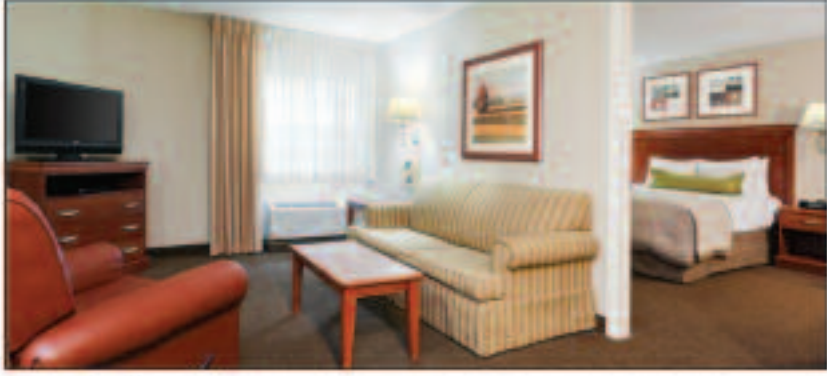
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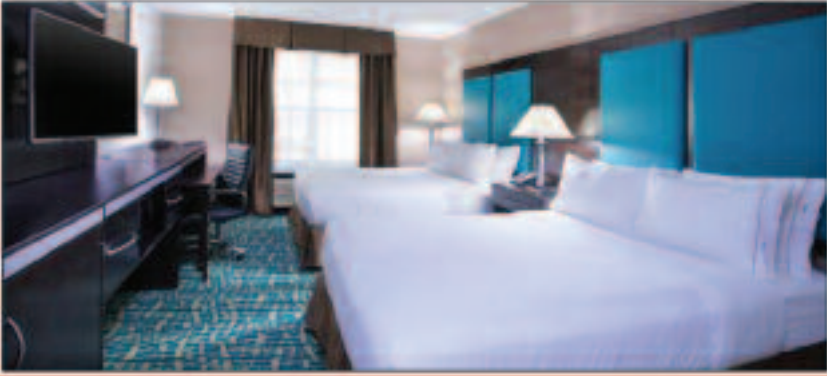




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THE GOOD LIFE

(Continued from page 21)

The final straw came when we found land that, according to the zoning, could be subdivided into 6 lots leaving us a small parcel; then that the subdividing might take 2 years. Buying a pre-built house suddenly became way more palatable even if remodeling was involved. Turns out there are lots of houses on the market if you are flexible with your remodeling budget.

Two weeks later, we've found a great house in an awesome neighborhood close to my office. Did you remember my husband wanted to quit his job and go back to uncertain income of consulting and inventing? Although planned, the expenses hit in a very short time. A few months of carrying two mortgages and fixing the old home for sale (way ahead of schedule). Adding in the cost of remodeling the new home so my husband could have his special workshop. All these costs together are enough to strain almost any set of contingency buckets. Our buckets consisted of savings, lines of credits, escrowed retirement savings (thus still liquid) and getting an advance on the equity of our old home.

Although it was our plan to let my husband quit his job and become a full-time inventor, we could not have done it without our 'planned' contingency buckets.

Good thing we expect changes when we do planning, I still have extra savings buckets for unforeseen expenses. These include borrowing from my /our 401(k)s, investments I'd rather not sell, and a ready list of potential expenses I could cut. Good thing, because since my husband has quit his job, we now get to navigate the (unaffordable) 'affordable healthcare' system. But that's a topic in itself. Bottom line, plan to build yourself contingency buckets. Happy planning!

*Want help building contingency buckets?
Call, click or contact me at 610.628.2055,
Merra Lee.net and merralee.moffitt@pl.com.*

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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Op-Ed

GIVE CHILDREN THE BEST: Education Savings Accounts



By James Paul, Senior Policy Analyst, Commonwealth Foundation

When Gregory Swingle was a toddler, doctors worried autism would prevent him from ever being able to speak. By the time he reached Kindergarten, Gregory was not being well served in the local public school. His mother, Katie, didn't blame the teachers— she knew Gregory

needed a learning environment specifically tailored to his needs.

Katie withdrew Gregory from Florida's public schools and pursued other options. She was forced to leave her job to drive Gregory to countless appointments with specialists and therapists. Katie's husband took a second job on the weekends to help pay for Gregory's therapy.

Money was tight. Katie explained, "Each semester was going to be, 'Okay, how are we going to pay for this?'"

Fortunately, the Swingles discovered Florida's education saving account (ESA) program, which allowed them to customize Gregory's schooling and offset some of the costs.

Today, Gregory is not only about to speak but he can also write in cursive—and Katie thinks he will be ready to re-join public school in the near future, in no small part thanks to Gregory's education savings account.

Gregory's story is a glimpse at the unlimited potential of ESAs. Although these flexible savings accounts have existed only for a short time, the stories of children served—and saved—by ESAs are growing by the dozens.

Here's how they work: State funding otherwise earmarked for a child's K-12 education is deposited into an account controlled by parents and supervised by the government. These funds may be spent on a variety of educational services, including but not limited to private school tuition, tutoring, and online programs. Unused ESA money is carried over from year to year. Five states now have this innovative program, and ESA legislation has been introduced or is pending in many others.

Florida's ESA program, known as the Gardiner Scholarship program, serves more than 7,000 students.

Arizona, Florida, Mississippi, and Tennessee each restrict ESA eligibility to students with learning disabilities or special needs. Nevada's ESA, in contrast,

offers near universal eligibility. The program is available to all students enrolled in a district or charter school within the previous 100 school days.

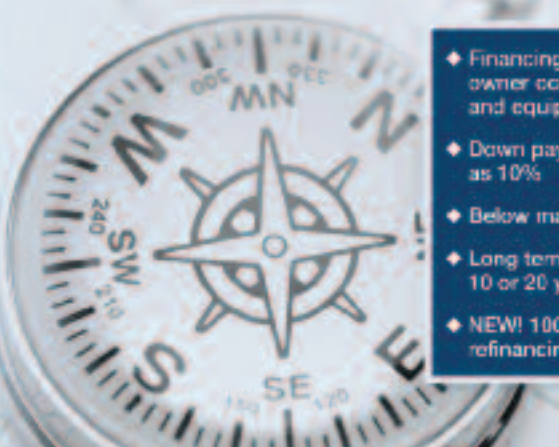
ESAs are the fulfillment of educational opportunity. Unlike vouchers or tax credit scholarships, which can be used only for private school tuition, ESA funds are spent on multiple educational services.

(Continued on page 26)



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Six Motivational Tips for Small Business Owners



By Marie Shires

The month of December has been known for a time of reflection. As the 2016 year comes to a close, Entrepreneurs may look back on 2016 and evaluate

what worked well for their business but also look to the future on how to grow their business, build leadership qualities or even balance work/family time. We at Pennsylvania Community Development and Finance Corporation know that December is also a time of giving... with that in mind, we have compiled six motivational tips for small business owners as our gift to you. Take a few minutes, read, reflect and take note of these tips we have compiled for entrepreneurs just like you!

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.

6 GREAT TIPS

For Small Business Owners

#1 HAVE A PLAN

Every entrepreneur who is either on the cusp of start-up, or looking to scale and grow a business should have a well-thought-out, well-communicated plan. Map out your financials, do your homework, know your market and customers and have a growth strategy outlined. Then, be prepared to share it confidently with potential partners, investors, bankers and other influencers who may be able to support or enable your business goals. Measure your success, reward yourself!

"The best way to predict your future is to create it."
- Abraham Lincoln

#2 CREDIT

Remember Five C's of Credit. The tried and true Banker will quote these like the alphabet and there is a reason why - it's important! Lenders evaluate a potential borrower when making a lending decision on the Five C's: Character, Capacity, Capital, Collateral and Conditions.

"Character is much more important than credit."
- Thomas Paine

#3 ORGANIZATION

Entrepreneurs are always on the move. Savvy small business owners know that building a business requires more than a great idea. It requires actionable goals and persistent execution. Organizational tools are essential.

"A place for everything, everything in its place."
- Benjamin Franklin

#4 DELEGATE

Don't do it all yourself. Delegate. Great leaders take charge and delegate, or outsource supporting responsibilities and business functions to other experts so they can focus on leading their business. Taking on all the responsibilities and micromanaging will rarely get your business to its full potential - so don't be afraid to take the reins, lead the way and empower your team.

"Leaders become great, not because of their power, but because of their ability to empower others."

#5 TAKE RISKS

Many talented people have a fear of failure. While being prepared and doing your research is important, you'll never be fully prepared for what the future may bring. Believe in yourself and your ideas, and don't be afraid to take risks and make mistakes along the way. Those mistakes will prove to be valuable lessons and experiences that make you an even greater business person.

"If you want something you've never had, you must be willing to do something you've never done."
- Thomas Jefferson

#6 FIND BALANCE

Achieving work/life balance is important. Studies show millennials find that work/life balance is of utmost significance to them. As well, Women entrepreneurs are growing in numbers with this same importance. On the horizon small business owners should embrace this trend as well for themselves. A few examples on how Millennials are finding a work/life balance: Utilizing technology to save time or giving back to the community in fun ways.

"You will never feel truly satisfied by work until you are engaged by life." - Brad Pitt



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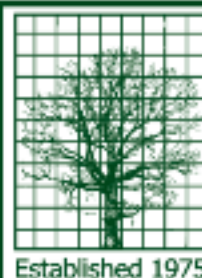
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(Continued from page 24)

With an ESA, parents are not limited by the selection of nearby brick-and-mortar schools. Instead, parents have the freedom to use education tax dollars to customize the best learning environment for their child.

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In this sense, ESAs are about much more than school choice. They are about educational choice.

It's little wonder the concept of ESAs enjoys robust support. A 2016 national survey of registered voters conducted by Glover Park Group showed that after being provided with a brief description of ESAs, 59 percent of respondents viewed the program favorably. And on a scale of 1-10, where 10 indicates "completely agree," 68 percent of respondents fell between a 7 and 10 when asked if "parents should be able to customize educa-

tion options according to the needs of their child."

Similarly, a 2015 national survey conducted by Braun Research found 62 percent of respondents support ESAs, compared with 28 percent who oppose the concept. This support transcended all surveyed demographics, with the most support coming from young-adults, low-income earners, and school parents.

A well-designed ESA program in Pennsylvania would use existing education funding to provide more educational options for families in need. School choice is popular in the commonwealth, with upwards of 130,000 charter students and 45,000 tax credit scholarship recipients.

But demand exceeds supply for affordable, high-quality educational options. Thousands of Pennsylvania students are stranded on waitlists for charter schools. Tax credit scholarships are limited by the caps on business donations.

ESAs are the next step Pennsylvania students and families deserve.

For more information on ESAs visit www.commonwealthfoundation.org/esa.

James Paul is a senior policy analyst for the Commonwealth Foundation (CommonwealthFoundation.org), Pennsylvania's free market think tank.



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THE PENNSYLVANIA COMMUNITY DEVELOPMENT & FINANCE CORPORATION	24
BUSINESS OFFICE PRODUCTS	
WRIGLEY'S OFFICE & BUSINESS PRODUCTS	11
CATERING: MONTESSANO BROS.	16
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FOREVER KIDS AT HEART, LLC	28
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AMERICAN EAGLE CHIMNEY SERVICE	22
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GEHMAN DESIGN REMODELING	22
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TJW HOME SERVICES	22
CREDIT CARD PROCESSING SERVICES	
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DABRIAN MARKETING GROUP	57
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COMMONWEALTH FOUNDATION	24
EDUCATION / PRESCHOOL	
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ENERGY	
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LUDGATE ENGINEERING	26
MCCARTHY ENGINEERING	50
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THE WATER TOWER / JERRY BLAVAT / AM RADIO	14
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MERRYMEAD FARM	28
FARM MARKET / U-PICK: WEAVER'S ORCHARD OUTLET	17
FINANCIAL SERVICES	
FRENCH CREEK FINANCIAL, LLC	28
GOOD LIFE FINANCIAL GROUP	23
INDEPENDENCE PLANNING GROUP	57
IVC WEALTH ADVISORS	11
MESSMER FINANCIAL / CHRISTINE MESSMER, CFP	28
FLOORING: CHESMONT CARPET ONE	51
GRAPHIC DESIGN: DOWNTOWN DEZIGN	29
HEALTH / HEALTHCARE	
POTTSTOWN MEMORIAL MEDICAL CENTER	2
HEALTH CARE	
4 HEALING HOOPS	29
ROLFING BY ROBERT TOPOREK	29
HEALTH CARE PHYSICAL THERAPY	
PHOENIX REHABILITATION	10
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ID LIFE	58
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CARING MATTERS HOME CARE AGENCY	48
VISITING ANGELS POTTSTOWN	47
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WALLACE SERVICES, INC.	29
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For small businesses seeking part-time or temporary help, temp agencies are a good way to go. They handle the sticky parts that you'd rather not deal with, such as advertising, recruiting, paperwork and other chores, leaving you more time to concentrate on other things. You'll pay for that help, but most business owners find it an amicable trade.

If the work is of the type that needs supervision under your direct control, temps are probably better than independent contractors. Your odds of success are best if you use resources and solutions that specialize in placing temporary workers, rather than those that offer it as a sideline.

The Web has made finding suitable staffing agencies and workers easier than ever. For example, StaffSeek at ASA's StaffingToday.net is a free online service that can help you quickly find a temp staffing agency perfect for what you need. Simply select your state, the skills you need, including office, clerical, professional, health care, technical and industrial, and the type of arrangement you want, such as temp or temp-to-permanent, and click "search." StaffSeek will deliver a list of agencies, locations, phone numbers and the types of employment placements they offer. ASA members operate over 15,000 offices nationwide.

(Continued on page 34)

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www.BridgeInnPleasantville.com

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The Inn at St. Peters Village — Jay Chadwick, Head Chef

Jay Chadwick started his culinary training on a professional level at 19, when he began his apprenticeship as a butcher. However, his roots in the culinary arts grow much deeper than this. His family's traditions are his primary influence in the kitchen. From a young age, Jay was exposed to and taught the value of using the freshest and highest quality ingredients. His family planted and tended their own gardens together, and raised and butchered their own meat.

Upon completing his butchering apprenticeship, his passion for great food led him from the meat locker into the kitchen. After paying his dues as a line cook, he was fortunate enough to get the position of Saucier at Georges Perrier's Suburban outpost Georges'. He was soon promoted to sous chef, a position he held for a year. Following a couple more stints in various restaurants in the Philadelphia area, Jay travelled to Abruzzo in Central Italy to work at Elodia, one of the most respected restaurants in the region. Upon returning to

the U.S., he worked at renowned restaurant Le Virtu in Philadelphia as chef tournant. He then became the sous chef at Restaurant Alba, a 3 Bell Northern Italian Restaurant in Malvern, Pa. After Restaurant Alba, Jay ran the kitchens of several award-winning restaurants in both Philadelphia and the suburbs, and has recently done another stint working in Italy to further his knowledge of the cuisine. In the spring of 2016 he spent a short time working at Ristorante Pinzimonio in Fiumicino, an award winning Slowfoods seafood restaurant.

Jay maintains a clear vision of what he wants to share with others through his food. His cuisine showcases both the knowledge he has gained from his travels and experience, as well as the restraint and focus that is exercised by any true artist. Above all, he is not afraid of hard work, and every plate he serves communicates the joy he finds in his craft. He is excited to now bring his seasonally-driven cuisine to the Inn at St. Peter's Village, and hopes to bring a new identity and a fresh approach.

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ADVERTISED SERVICES DIRECTORY

(Continued from page 32)

INSURANCE SERVICES

BGA INSURANCE GROUP	29
BRIGHTWAY INSURANCE / THE RICHARDSON GROUP	29
DIGIACOMO INSURANCE	26
KOCH FINANCIAL ADVISORS AND INSURANCE BROKERS, LLC	56
INTERIOR DECORATING: DECORATING DEN INTERIORS	15

LANDSCAPING / GARDENING

POTTSTOWN ROLLER MILLS	47
PUGHSTOWN AGWAY	30

LANDSCAPING / PROPERTY MAINTENANCE

CLEAN CUT LAWN SERVICE	52
------------------------	----

LIMOUSINE SERVICE

MICHAEL'S CLASSIC LIMOUSINE	30
RHODS LIMOUSINE SERVICE, INC.	45

LODGING / BED & BREAKFAST

THE TWIN TURRETS INN	30
----------------------	----

LODGING / MEETING FACILITY

CANDLEWOOD SUITES / HOLIDAY INN EXPRESS & SUITES	23
QUALITY INN POTTSTOWN	30

LUMBER: ACORN HARDWOOD LUMBER19-

MAINTENANCE/JANITORIAL SERVICES	
DEMEDIO'S BUILDING MAINTENANCE	8

MARKETING / ADVERTISING

BERKS DIGITAL, INC.	34
---------------------	----

MEDICAL SERVICE & SUPPLIES

ZEE MEDICAL SERVICE CO.	30
-------------------------	----

NON-PROFIT ORGANIZATIONS

ANIMAL HOUSE PROJECT	30
----------------------	----

OFFICE EQUIPMENT

XPO BUSINESS EQUIPMENT	54
------------------------	----

ORGAN SERVICE/REBUILDING/RESTORATION

PATRICK J. MURPHY & ASSOCIATES	47
--------------------------------	----

ORGANIZATION

POTTSTOWN ROTARY CLUB	52
-----------------------	----

SCORE

TRI-COUNTY SCORE	46
------------------	----

ORGANIZATION / TOURISM & CONVENTIONS

VALLEY FORGE TOURISM & CONVENTION BOARD	10
---	----

PAYROLL SERVICES / BOOKKEEPING SERVICES

EXPRESS DATA SYSTEMS, INC.	56
----------------------------	----

PEST CONTROL

DIRKS PEST MANAGEMENT	49
PATRIOT PEST SOLUTIONS	64
TKO PEST CONTROL	20

PHOTOGRAPHY PROFESSIONAL

STYLISH IMAGES PHOTOGRAPHY	55
----------------------------	----

PRINT SOLUTIONS FOR BUSINESS

OFFICE TECHNOLOGIES	25
---------------------	----

PRINTER / PUBLISHER

READING EAGLE	54
---------------	----

PRINTING / PROMOTIONAL PRODUCTS

A-LEX PRINT & PROMOTION	31
-------------------------	----

REAL ESTATE / FOR SALE/LEASE

BRODE & BROOKS REALTORS	50
CENTURY 21 LONGACRE	31
CHRIS JAMES HECTOR REALTY	31
CLASS A REALTY	31
DESTINATION REALTY LLC	31
RE/MAX ACHIEVERS, INC. OHLER	26
SPRINGER REALTY GROUP BONNIE PAPPAS TEAM	54
SUNNYBROOK VILLAGE BUSINESS CAMPUS	9
WEICHERT REALTORS NEIGHBORHOOD ONE / JEFFREY HOGUE REALTOR	48
ZUBER COMMERCIAL REALTORS	12

RECREATION / ENTERTAINMENT

COLEBROOKDALE RAILROAD	16
------------------------	----

RECREATION / GOLF

GOLF364	55
SPRING HOLLOW GOLF COURSE	15

RECREATIONAL VEHICLES

BERKS MONT CAMPING CENTER	31
---------------------------	----

RESTAURANT

A HONEY DIPPER / J. BREHM, INC.	18
---------------------------------	----

RESTAURANT PICK UP & DELIVERY

DELIVERY DUDES	32
----------------	----

RESTAURANTS

BAHAMA BREEZE	20
BRIDGE INN PLEASANTVILLE	33
CHOW BISTRO	32
EMILY'S	33
G-LODGE RESTAURANT	33
JUDY'S ON CHERRY	15
PEPPERS ITALIAN RESTAURANT	18
PHAMOUS PHIL'S BBQ	33
PIT STOP TAVERN & RESTAURANT	32
ROUTE 422 BUSINESS ADVISOR DINING GUIDE	32-33
SPECK'S DRIVE-IN	33
THE INN AT ST. PETER'S VILLAGE	33
THE SEVEN STARS INN	33
YE OLD COVENTRY PUB	33

RETAIL: PHILADELPHIA PREMIUM OUTLETS

	17
--	----

RETAIL / BOOKS

CHRISTIAN SCIENCE READING ROOM	17
--------------------------------	----

RETAIL / GIFTS

BETTY'S ORIGINALS	14
DANCING TREE CREATIONS	15

SECURITY SERVICES/SYSTEMS

KRIEBEL SECURITY/CZAR STAR	21
----------------------------	----

SEPTIC SERVICE: A HONEY DIPPER / J. BREHM, INC.

	51
--	----

SIGNS/BANNERS/GRAPHICS

FASTSIGNS	27
GRABER LETTERIN', INC.	27

STORAGE FACILITIES :B&S SELF STORAGE

	21
--	----

TRANSPORTATION: KLEIN TRANSPORTATION

	13
--	----

TRAVEL & AUTOMOTIVE SERVICES: AAA

	7
--	---

VIDEO PRODUCTION/TELEVISION

PCTV NETWORK	59
--------------	----

WALLCOVERING & PAINTING

BANCROFT WALLCOVERING & PAINTING	30
----------------------------------	----

WHOLE FOODS: NAKED AND PROUD

	31
--	----

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Ask SCORE

(Continued from page 32)

Other online temporary search options include Net-Temps.com, a Web site that specializes in placing temporary workers. The "Employers" section lets you post a job, search candidates or request help from staffing specialists. You can search a continuously updated supply of temp job seekers, locally, regionally or nationally.

Several well-established national staffing firms that assist small businesses have also established helpful Web sites. They include Kelly Services at KellyServices.com; Manpower, Inc. at www.manpower.com; and Olsten Staffing Services at www.olsten.com.

To learn more about human resources issues facing your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610-327-2673 for the Pottstown SCORE chapter or find a counselor online at www.pottstownscore.org.

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TRICOUNTY AREA CHAMBER OF COMMERCE

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

2016-2017 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS EXECUTIVE COMMITTEE

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CHAIR ELECT

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Community College

Dr. Richard Faidley, Boyertown Area
School District

Joe Fava, Clothes to Home Dry Cleaning

Twila Fisher, The Hill School

Rick Lewis, Lewis Environmental, Inc.

Frank Strunk, Tompkins VIST Bank

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

152 E. High St., Suite 360, Pottstown, PA 19464

• TEL: 610.326.2900 • FAX: 610.970.9705

• EMAIL: info@tricountyareachamber.com

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

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

MESSAGE FROM THE PRESIDENT

In 2017, consider how the Chamber can increase your exposure and increase the value you receive from your Membership. We have sponsorships that can fit anyone's budget and target audience – prices range from \$75 - \$5,000.

Because you want to...



“Furniture Soup has been a chamber member since 2004.



The TriCounty Area Chamber of Commerce has been a huge resource for Furniture Soup's growth and

success. It has countless opportunities to get our business name out there. For me, personally, I have grown professionally and personally through the chamber and have gained numerous friends because of being involved with a business that is a member.”

– Josh Petruskas, Furniture Soup



“When we opened a new location in Limerick, the chamber was instrumental in helping spread our brand



awareness. The networking events and the support of the TCACC staff have been fantastic. We will continue to be members for years to come!”

– Bill Vitiello, Citadel Federal Credit Union

...Advocate for the Region!

- **Boyertown Area Progress Dinner** (\$300 – \$1,500) – January 18, 2017: Reach a sold-out crowd of 200+ Boyertown Area Businesses.
- A new event celebrating the progress in Pottstown: **Pottstown Progress Luncheon** (\$150 - \$750) – March 22, 2017.
- **Leadercast** (\$300 - \$5,000) – May 5, 2017: Perfect for those looking to help support Leadership development.
- Speak to approximately 100 business professionals and have your message be the start of their work day: **Membership Breakfasts** (\$300) – March & June 2017

...Build Relationships!

- Are women your target audience?
 - **Tri-County Area Women's Roundtable** (\$400) – January 5, 2017
 - **WOW Luncheons** (\$150) – March & June 2017. Speak to approximately 50 women – tell your business story.
- **“Take Our Daughters and Sons to Work Day” Luncheon** (\$250) – April 27, 2017: A great opportunity for your organization to connect with the next generation of leaders.
- **Annual Dinner** (\$350 - \$5,000) – Spring 2017: This is the largest Chamber event of the year – use this sponsorship opportunity to connect with the decision makers of the community!

...Grow and Succeed!

- **Reading Fightin' Phils Night** (\$650) – May 2017: Your company logo is printed on 22,000 tickets – distributed to Chamber Members and the general community.
- Have printed materials you would like to distribute? Capture the audience of visitors to the Chamber Office. **Coffee Sponsor** (\$75) - Monthly
- Reach 1,100+ Chamber Members through our weekly Thursday emails. **Email Sponsor** (\$100) - Monthly
- **Newsmagazine Insert** (\$175) Monthly – your insert is included in 750+ newsmagazines mailed directly to Chamber Member representatives – offer a discount, promote a new product or service, or market an upcoming event!
- The Chamber's website is the 'go-to' site for the tri-county area. You can choose the sponsorship package that best fits your needs. **Website** (\$200 - \$500) Annual

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



Do you want to connect...

- with like-minded business leaders to build and advocate for growth in the tri-county region? Join us and Build Community!
- with new faces and build relationships that lead to referrals? Attend events and Create Connections!
- with the local community and gain more customers? Participate in Shop TriCounty and Support Commerce!

Then, the TriCounty Area Chamber of Commerce is right for you! Call 610.326.2900 or email jennifer@tricountyareachamber.com

WELCOME APPROVED NEW MEMBERS!

Congratulations to the businesses listed below. Their application was approved by the Board of Directors on November 16.

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!

Juan Carlos Fine Mexican Cuisine
235 E. High Street
Pottstown, PA 19464
484.624.4931
www.jcmexicanfood.com
Restaurants / Clubs
Juan Carlos is business casual B.Y.O.B. restaurant introducing authentic and modern Mexican cuisine. Prepared with fresh local products, selected by the chef daily to create an exquisite dining experience. Bring your favorite wine or tequila to turn your dinner into a special occasion. Fresh Margarita mixes available.

GROUNDBREAKING CEREMONY



Limerick Fire Company Firehouse,
390 W. Ridge Pike, Limerick, PA 19468

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Coffee Sponsor:



Thank you to
November's
Email Sponsor:

Weitzenkorn's

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

38 YEARS

Pottsgrove
School District

A. Weitzenkorn's
Sons, Inc.

31 YEARS

JL Machine & Tool, Inc.

Wendy's Flowers

26 YEARS

GVF, a Transportation
Management
Association

17 YEARS

MacKissic, Inc.

10 YEARS

Wanner Associates

5 YEARS

Patriot Pest Solutions

1 YEAR

Dynamic
Physical Therapy

High Street
Music Company

Physicians Care
Surgical Hospital

Reading Country Club
by ViVA Catering

Traffic Planning
and Design, Inc.

Ultraflex Systems, Inc.

Member Renewals

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

Bally Block Company

Boyertown
Publishing Co.

Buch Group, Inc. dba
Fresh Metered Concrete

Building a Better
Boyertown

Coventry Christian
Schools, Inc.

Michael L. Cross &
Co., Ltd.

DeMedio's Building
Maintenance, Inc.

Eastwood

A. Jackson Ecker, Inc.

Evans, Hauseman
& Richard, Inc.

First National Bank

Gateway Ticketing
Systems, Inc.

Hollenbach
Home Center

Jacquet
Mid Atlantic, Inc.

JC Outdoors

Keller Williams
Realty Group

Kelly Real Estate, Inc.

KeyBank

Meridian Bank

Miller Restoration, Inc.

North Coventry
Township

Patient First

PeopleShare, Inc.

Premier Orthopaedic:
Brandywine Institute of
Orthopaedics Division

Professional Pharmacy
& Convalescent
Products, Ltd.

Quality Inn Pottstown

Sanatoga
Animal Hospital

Schumacher & Benner
Funeral Home &
Crematory

Tri County Toyota

Virtual Farm
Creative, Inc.

Are you Celebrating 25, 50, 75 Years?

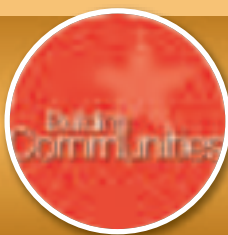
If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know!

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

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: **Monica Beistline** from Exelon (Science); **Dr. Gayathri Moorthy**, Montgomery County Community College (Technology); **April Barkasi**, CEDARVILLE Engineering Corp. (Engineering); **Karen Norheim**, American Crane & Equipment Corp. (Mathematics/Manufacturing).

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 and Design, Inc.**

Tues., Dec. 13
5 – 7 PM

December Business Card Exchange

The Victory Bank, 548 N. Lewis Rd., Limerick 19468

Celebrate the holiday season with festive decorations, exquisite hors d'oeuvres, wine, beer and beverages while networking with fellow Chamber members and enjoying the delightful sounds on the baby grand piano by pianist, Jeremy Fanucci.

No Charge; Members Only; Registration Appreciated

Sponsored by: **The Victory Bank**

Wed., Dec. 14
8:30 – 10 AM

"Best Places to Work" Workshop

TriCounty Area Chamber of Commerce, 152 High St., Suite 360, Pottstown 19464

An informative and practical presentation by several member companies who have recently and repeatedly been named to the **PA Best Places to Work** list. Representatives from **Diamond Credit Union, Gateway Ticketing Systems, Inc., Sealstrip Corporation, and Traffic Planning and Design, Inc.** will share their ideas for engaging your workforce, and in turn increasing customer satisfaction, sales, and profitability.

No Charge; Members Only; Registration Required

SAVE THE DATES

Thurs., Jan. 5
5 – 8 PM

Tri-County Area Women's Roundtable

Copperfield Inn, 594 W. Ridge Pike, Limerick 19468

Elizabeth LaBan, author of **"The Restaurant Critic's Wife"** lets everyone know that she is good at writing and eating, but cooking – not so much. Elizabeth will share with us what it is like to be married to a restaurant critic, which tends to fascinate people and how she has managed to finally achieve her lifelong goal of being a published novelist. She will talk about how she juggles all of it – writing, laundry, making school lunches, and attempting to be present when her kids want her attention even if she is writing a scene in her head while they are talking.

\$35 per person (prepaid by 1/1/17); \$40 per person (after 1/1/17); \$250 per Table of 8

Sponsors: **The Victory Bank**

Additional Sponsorship Opportunities Available

Thurs., Jan. 12
7 – 9 AM

Economic Forecast Breakfast

Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

Kamran Afshar, Ph.D, President, KAA, Inc. will present on the **"State of the Economy – Past, Present and Future"**. Join us for a brief analysis of the state of the economy, national as well as local to include the Federal Reserve's monetary policy and its impact on interest rates and the stock market. Also included will be a forecast of economic growth and employment in light of the new administration's economic policies along with a review of the critical issues facing the economy going forward.

\$26 per Member (prepaid by 1/7/17); \$32 per Member (invoiced or after 1/7/17); \$50 per non-member

Sponsored by: **Tompkins VIST Bank**

Wed., Jan. 18
5 – 8:30 PM

Boyertown Area Progress Dinner

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

The James K. Boyer Quality of Life Award will be presented to **Charles Haddad**. More details on tricountyareachamber.com.

Platinum Sponsors: **Pottstown Memorial Medical Center; Tompkins VIST Bank**

Gold Sponsors: **Boyertown Oil & Propane**

Silver Sponsor: **The Longacre Company**

Additional Sponsorship Opportunities Available

Snow Date: **Wednesday, January 25**

Tues., Jan. 24
4 – 6 PM

Business Card Exchange

Pearl Exhibit Group, 265 W. High St., Pottstown 19464

While enjoying networking and refreshments with fellow Chamber members, you will be able to view a variety of innovative marketing solutions to help promote your business. Enter for a chance to win a briefcase tabletop display or carry bag. Attendees will also receive a coupon for 10% off a single purchase

Sponsored by: **Pearl Exhibit Group**

No Charge; Members Only; Registration Appreciated

SAVE THE DATE – Registration is available now! Leadercast – "Powered by Purpose"

Friday, May 5, 2017 from 8 AM – 5 PM at Morning Star Fellowship in Bechtelsville.

Register online or by calling 610.326.2900 – special pricing for groups of 4 or more!

The Chamber Office will be closed from Saturday, December 24 through Sunday, January 1 for the holidays.
The office will reopen on Monday, January 2 with normal business hours.

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.

GIVING THANKS MIXER



The Business to Business Expo portion of the event gave vendors an opportunity to connect with Members while showing off their products/services.



As a Thank You to our Members, each Member in attendance received a candy bar – some of the bars had Golden tickets hidden in the wrappers with prizes listed on them!

Each year, the Chamber hosts the Holiday Mixer as a thank you to Members for their continued support. This year the Giving Thanks Holiday Mixer/Expo was in a new month – November 15 at Norco Fire Company.

Members enjoyed visiting the exhibits, networking with fellow Members, sampling food and beverages from Chamber restaurants as well as the festive atmosphere. Every Member received a Shop Small bag filled with materials including Shop TriCounty key tags and a candy bar that may have had a golden ticket hidden in the wrapper! Wreaths and door prizes were also given out through Business Card Drawings.

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

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

Thank you to our Members who donated food and beverages:

Bause Catered Events
Boyer's Food Markets, Inc.
Brookside Country Club
Connections on High, Inc.
Grumpy's Handcarved Sandwiches
Juan Carlos Fine Mexican Cuisine
McDonald's – Pottstown
Moyer's Catering
RiverCrest Golf Club & Preserve
VIVA Restaurants & Catering Group

Thank you to the Members who donated wreaths and door prizes:

Arnold's Family Fun Center
Artemis Designs
EXP Realty (Janet Flack)
McCormick Chiropractic
Montgomery County Community College
Pottstown Area Rapid Transit, Inc.
Reflections Hair Designs
Sanatoga Water & Conditioning
Schultz Technology
Sealstrip Corporation
Staybridge Suites Royersford – Valley Forge
TriCounty Area Federal Credit Union
The Victory Bank

THANK YOU TO OUR SPONSORS:



Thank you to our Expo Vendors:

ARCpoint Labs of Limerick
Citadel Federal Credit Union
Furniture Soup
Graber Letterin' Sign Co.
Independence Day Ltd.
KCK Photo and Entertainment
L & J Cleaning Services
McCormick Chiropractic
MEMOR Coaching and Consulting
Montgomery County Community College
Patient First
Pottstown Regional Public Library
Productivity Pointe LLC
Salon Evolve
Sanatoga Water Conditioning, Inc.
Schultz Technology
Staybridge Suites
The Victory Bank
Tompkins VIST Bank
Tri County Area Federal Credit Union
Wrigley's Business Products & Services



Some of the lucky Golden Ticket winners – Congratulations!

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Member Restaurants/Caterers donated food for the evening and some took the opportunity to have an Expo table themselves!



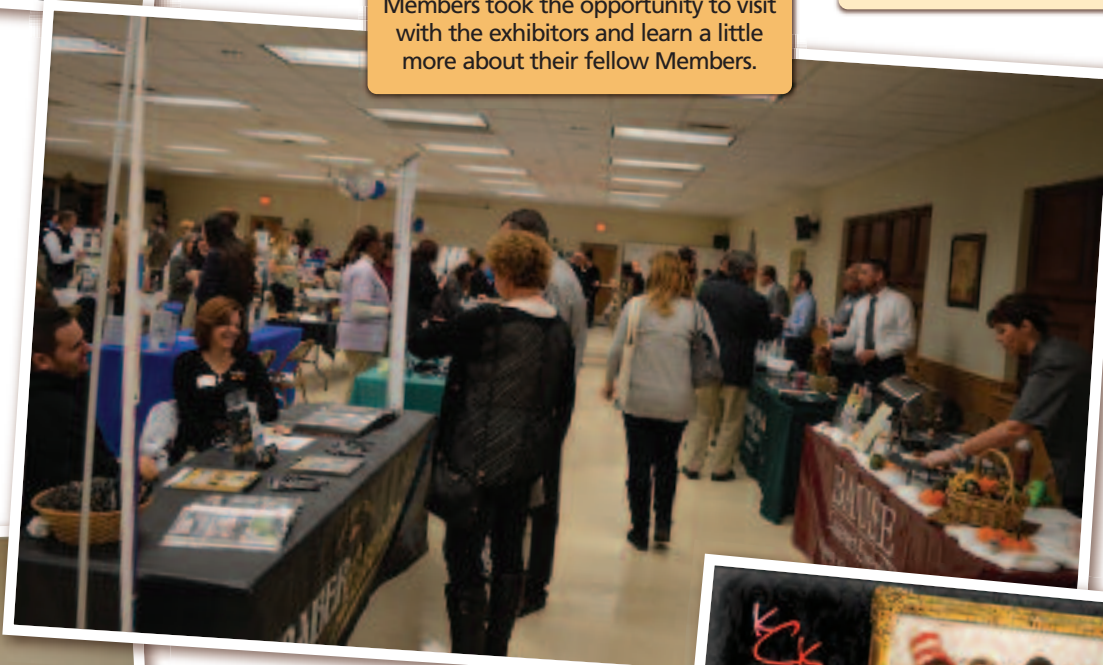
(L to R) Lisa Stratton-Harvitz and Nicole Martinez man the Schultz Technology table.

THE NEXT BUSINESS CARD EXCHANGE

- Tuesday, December 13
- 5 – 7 PM
- The Victory Bank,
548 N. Lewis Road, Limerick 19468

Celebrate the holiday season with festive decorations, exquisite hors d'oeuvres, wine, beer, and beverages while networking with fellow Members!

Members took the opportunity to visit with the exhibitors and learn a little more about their fellow Members.



Shop Small bags were distributed to all attendees at the Giving Thanks Mixer containing information on Small Business Saturday. L to R: Eileen Dautrich, TCACC President; Kourtney High and Jennifer Ridgway, Pottstown Area Rapid Transit (PART) Co-Host of the event.

Each person who attended the mixer went home with the little Shop TriCounty bag that contained 10 key tags so they could pass them out to their employees!



KCK Photo and Entertainment brought a photo booth that attendees – and the Chamber staff – enjoyed!

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Leadership

TRI-COUNTY

NOVEMBER SESSION

The Leadership Tri-County Class of 2017's November Session focused on Leadership Development.

The class began their day at the November Membership Breakfast where Dr. Tony Campolo presented "Finding Balance in an Unbalanced World." A recap of the breakfast can be found on page 41.

After breakfast, the class traveled to Montgomery County Community College for their second session of BoardCorps: Bootcamp™, presented by Nancy Knoebel, President & CEO of Easter Seals Eastern Pennsylvania. BoardCorps: Bootcamp™ is the Nonprofit Center at La Salle University's School of Business' signature immersion into the roles and responsibilities of nonprofit boards.

The class took a quick break, and enjoyed lunch at Chamber Member Lily's Grill and afterwards headed to the Chamber Office where they spent the rest of the day.

Peg Calvario, PegCalvario Coaching and Consulting, LLC held a goal setting session for the class. The class set some personal and work related goals to accomplish over the next few months.

Sam Iorio, Dale Carnegie Training, presented to the class on the importance of Leadership Development. He provided each class member with *Dale Carnegie's Golden Book* and an index card with instructions for the class to write their purpose down on the card and say it out loud for the next 30 days.

In addition, nonprofits seeking to fill board positions were invited to present to the class. One of the requirements for graduation from the program is to select and agree to serve on the board of a local nonprofit organization if elected. 5 Chamber Member Nonprofits took the opportunity to share their board openings with the class.



ABOVE: The Leadership Class with Peg Calvario, PegCalvaio Coaching & Consulting, LLC after completing their Goal Setting Exercise.

LEFT: Sam Iorio, Dale Carnegie Training, helped the class explore finding their 'purpose'.



ABOVE: JT Dorsey, The JT Dorsey Foundation, one of the 5 nonprofit Chamber Members who presented, led the class through a quick 'brain break' before presenting on open Board positions.



Meet the Class



Wendy Gaynor

Wendy Gaynor, Housing Locator & Bridges Out of Poverty Trainer of the Pottstown Cluster of Religious Communities, has worked in the tri-county area for 5 years. She is married to her husband, David Ryle. Her family includes her parents, Clark & Gloria Gaynor, brother & sister-in-law, Clark & Kori Gaynor and their three children. Wendy enjoys hiking, exploring & traveling to new places in the world, singing & playing music, reading, writing, wildlife & the environment, photography, social justice & advocacy, and organic & healthy foods. She and her husband also run a business – "Steep of Faith" Tea Company. Her business role model is Ed Conboy, Director of Social Services at Broad Street Ministry in Philadelphia, PA.

Wendy attended Owen J. Roberts High School and received BA of Communications from West Chester University. She is currently working on completing an MA of Organizational Leadership at Eastern University, with a completion date of May 2017. She believes that "with kindness seek to serve; be creative, gracious, & compassionate; strive for excellence; and listen to God's purpose."

She feels it is important to participate in the Leadership Class in order to meet other business and community leaders who desire to engage with and benefit the region and the people who live here. Wendy is looking forward to meeting folks outside of her daily circles and learning in more depth about her surrounding neighborhoods.



Jennifer Gilbert

Jennifer Gilbert is the Retail Team Leader at The Victory Bank. She has worked in the tri-county area for a 13 years. She is married to Gianni Gilbert and her parents are Robin and Keenan Sollinger. Jennifer enjoys traveling and animal rescue.

Jennifer is a graduate of Boyertown Area High School. Her business role model is Joe Major, CEO of the Victory Bank. Her personal business philosophy is to "Work hard and create your own opportunities."

While participating in the class, Jennifer is looking forward to getting involved and making a difference in the community. She also wants to learn more about the local community needs and become more active within the community.

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

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NOVEMBER MEMBERSHIP BREAKFAST

On November 10, Chamber Members were inspired to find balance at our Membership Breakfast at Brookside Country Club in Pottstown.

Breakfast began with Chamber Announcements and a community update on the **Pottstown Trauma Informed Community Connection (PTICC)** by Ashley Pultorak, Pottstown Area Health & Wellness Foundation. More information on PTICC can be found by visiting pottstown-matters.org.

In honor of **Veterans Day** (the following day), veterans were asked to stand to be recognized for their service.

Jennifer O'Donnell, the Chamber's Membership Relations Director, also mentioned the Chamber's new **Shop TriCounty Program**. Key tag cards were available for all attendees to take – helping promote shopping at local Chamber Member businesses this holiday season! More information on the program can be found at tricityareachamber.com/shoptricity.

The following **New Members** were introduced: Carr Chiropractic And Wellness, LLC; DaBrian Marketing Group; First Financial Group; Glocker Realty and Insurance; Innovative Coaching Services, LLC; Juan Carlos Fine Mexican Cuisine; Pottstown Area Artists Guild; TAB – The

Alternative Board PA & Ohio Valley; and Traci O'Connor Bookkeeping.

Rich Graver, Chief Lending Officer, The Victory Bank and TCACC Chairman of the Board, introduced the guest speaker for the morning – **Dr. Tony Campolo, Professor of Sociology at Eastern University**. Key points from his presentation included:

- Come together locally and do things together – because “Nothing compares to what happens at the local level.”
- Focus on the definition of love – through *concern, commitment, and concentration*.
- You can create love – love is something you choose to do.

Dr. Campolo received a standing ovation for his presentation and Chamber Members left that morning feeling a little more inspired and balanced in their work and personal lives.

NEXT BREAKFAST – Economic Forecast Membership Breakfast

Thursday, January 12 from 7 – 9 AM
at Sunnybrook Ballroom.

Kamran Afshar will present “State of the Economy – Past, Present and Future”

Sponsored by: **Tompkins VIST Bank**



November Membership Breakfast's guest speaker Dr. Tony Campolo, Eastern University.



From L to R: Spencer Deane, TAB – The Alternative Board PA & Ohio Valley; David Carr, Carr Chiropractic and Wellness, LLC; Daniel Laws, DaBrian Marketing Group; Jeffrey Bingham, First Financial Group; and Matt Green, Glocker Realty and Insurance.



From L to R: Mindy Lipsky, Innovative Coaching Services, LLC; Ron Garza, Juan Carlos Fine Mexican Cuisine; Arline Christ, Judith Williams, and Barbara Tschantre, Pottstown Area Artists Guild; and Traci O'Connor, Traci O'Connor Bookkeeping.

Thank you to our Sponsors:



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ELECTION SUMMARY

In November, Pennsylvania saw mixed results in the statewide elections with Republican's Donald Trump and Senator Patrick Toomey both winning the Commonwealth. Trump's success is the first time a Republican candidate for President has won Pennsylvania since 1988 in a surprising result where Hillary Clinton was expected to win the state. Sen Toomey barely squeaked by Katie McGinty winning by less than 2% of the vote, but his win also allowed Republicans to keep the majority in the US Senate.

However, Democrat Candidates for Attorney General, Auditor General and Treasurer all won their statewide campaigns. County Commissioner Josh Shapiro won for Attorney General with 51% of the vote over State Senator John Rafferty, Eugene DePasquale retains his position as Auditor General with 50% of the vote to challenger John Brown's 45%. Joe Torsella easily won for State Treasurer with 51% of the vote over Otto Voit who received 45%. Congressmen Pat Meehan and Ryan Costello also easily won their re-election.

As of Wednesday, it looks like the State Senate has a 34 seat (veto-proof) majority for the Republicans. In our region, Republican Senator Tom Killion (Delaware) won a rematch over challenger Marty Malloy in a repeat of a Special Election earlier this year to replace former Senator Dominic Pileggi. Senator Andrew Dinniman (R-Chester) easily beat back a spirited challenge from Jack London.

In other State Senate races across the state, incumbent Democrat Senators Rob Teplitz

(Dauphin) and Sean Wiley (Erie) lost to their Republican challengers Steve DiSanto and Dan Laughlin respectively. Also, an open seat to replace Democrat John Wozniak was won by Republican Wayne Langerholc over Democrat Ed Cernic in Cambria County. Other new faces in the Senate include Mike Regan (R-Cumberland) replacing Pat Vance, Sharif Street (D-Phila) replacing Shirley Kitchen, and Scott Martin (R-Lancaster) replacing Lloyd Smucker who successfully ran for US House of Representatives.

Locally, all of the Chamber's State House Delegation won re-election: Timothy Hennessey, David Maloney, Ryan Mackenzie, Thomas Quigley, Marcy Toepel, Michael Corr, and Becky Corbin. Pending any re-counts, Republicans in the State House also saw their majority seemingly increase to 122 with Republicans winning two open seats that were vacated by incumbent Democrats not seeking re-election. Republicans also defeated Jarret Gibbons (D-Lawrence) who will be replaced by Republican Aaron Bernstine, and Tim Mahoney (D-Fayette) who lost to Republican Matthew Dowling. Rep David Parker was the lone House Republican to lose re-election to Democrat Maureen Madden.

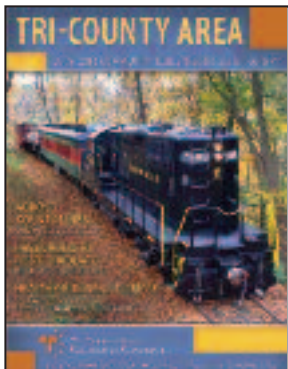
Alex Rahm, Senior Associate of Wanner Associates

Pro Business Sponsor:



TRICOUNTY COMMUNITY GUIDE & BUSINESS DIRECTORY

FEATURED MEMBER BENEFIT OF THE MONTH



2015-2016 Community Guide Cover

Members – we are working on the 2017-2018 edition of the Tri-County Area Community Guide & Business Directory! The books will be distributed to high-traffic locations around the Tri-County region. This resource is great for residents, visitors, newcomers, and those thinking of relocating to the area.

Reserve your ad space today – the new edition will be distributed beginning in spring 2017! Chamber Members are listed twice in the Business Directory portion of the book – don't miss out on this opportunity to make your listings stand out!

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



WrightBrain Design began as WrightBrain Illustration in 1994 when Jim Wright launched his career as a part-time illustrator after graduating college. Christine Wright soon followed, assisting Jim on the occasional project. Eventually, they decided to make their relationship "official" by changing the name of the company to WrightBrain Design and getting married in 1999.

WrightBrain Design remained a part-time business as Jim and Christine both gained experience and built their skill sets in the corporate world until the end of 2011. After Christine was laid off for the third time, she decided to focus her energy into what she does best — stubbornly beat the odds. Since becoming independent entrepreneurs had always been their goal, Christine took the opportunity to convert WrightBrain Design into a full-time business.

She drew heavily on her years of experience in corporate design, marketing and publishing and began networking to expand WrightBrain Design's customer base. Jim also contributed with his specialized skills as an illustrator and web designer.

In 2013, Jim left his full-time job to join his wife and the adventure began. Now these "Design Ronin" (don't call them freelancers) are ready to help you to grow and develop YOUR company with their creativity and their advertising and marketing experience.

Christine and Jim are well matched with many over-lapping skills. But like any team of specialists, they have a few areas where they truly shine. Besides being an exceptional artist with a great eye for color and layout, Christine also excels at project management. She has worked on large-scale projects lasting over months and years requiring a great deal of attention to detail in addition to hiring and managing teams of subcontracted designers.

Jim's mutant abilities include the power to create digital cartoons, illustrations and even stunning caricatures. He injects wit and strategic thinking into everything he does, whether it be writing copy for direct mail campaigns or developing conceptual and impactful logos for a client's brand identity.

In developing your corporate identity, coordinating a multifaceted project or crafting an effective ad campaign, WrightBrain can assist you in all things from pixels to print. Together, in collaboration with you, they will develop a marketing schedule that will help you strategically reach out to your existing and potential customers.

Always leading with experience but placing a special focus on your needs and concerns, WrightBrain will never sell you on a product or strategy they don't believe in. And Jim and Christine are always ready to raise red flags and caution you against potential wastes of your time and resources.

To see what WrightBrain Design can do for you, call us today at 610-676-0238. Please visit our website at www.wrightbrain.net to see how we have helped our other clients.

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THE GIFT OF A BETTER COMMUTE!



By Ashley Nuckles,
TDM Coordinator, GVF TMA

Are the holidays already on your mind? Traveling to see friends and family, find the perfect gifts, and make a holiday dinner can add extra stress to your already busy schedule. Reduce your stress and don't get stuck in traffic this year alone. With 76% of American's driving to work alone, it is time we begin to think about alternatives that will help us move faster, improve air quality and reduce stress. Here are a few ideas and tips to improving your travel this holiday season!

Walking is FREE and has many great health, social and physical benefits! If you think walking may work for you here are important safety tips:

- Check in advance and test your walk route to determine how far you could go
- Walk with traffic and use sidewalks where available
- Cross streets at crosswalks and pay attention to traffic signals
- Avoid dark places and bring your flashlight just in case it gets dark

Biking is an affordable mode of transportation that requires minimum preparations, such as getting yourself familiar with bicycle safety and laws, and finding bicycle routes that can take you to where you need to go. Some important tips:

- Always wear protective gear
- Ask your employer what facilities (i.e., bike racks, showers, changing rooms) are available for bicycle commuters

- Remember that many public transit agencies provide accommodations for bicycles, such as Amtrak and SEPTA

Sharing a car is socially rewarding (not to mention \$3,000 - \$10,000 savings per year)! Did you know that there are several ridesharing programs available in PA? Here are some quick tips to start **ridesharing**:

- Sign up for Share-A-Ride program to find out who you might be able to carpool with in the Delaware Valley region at www.wearetdm.com
- Ask your coworkers if they are interested in carpooling. Set up simple rules, schedule, expense share and give it a try.
- Have more than 4 riders? Start a vanpool!

Not convinced? Need more independence and flexible schedule but still some financial and health benefits? Try **public transit**! Here are some tips:

- PennDOT Service Map helps you to find public transit service in your area from intercity rail to fixed route bus/rail and shared ride providers.
- Check parking availability, parking fees, transit fare rates and payment methods.

If none of the above mentioned options seem to work, you could always ask your supervisor for a permission to **work from home**. Technology makes it possible for us to be any place while accomplishing our work successfully.

We encourage you to try something new this holiday season, and give yourself the gift of a healthier commute!

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

MADE IN THE TRI-COUNTY AREA RECAP



Everyone in attendance on the tour received an American Flag!

Chamber Members learned how flags were made on November 17 during the Chamber's "Made in the Tri-County Area" Tour at FlagZone, LLC. FlagZone is a leading manufacturer of flags.



They are the sole flag provider to Lowes, and a few other retail chains. FlagZone recently added on a second shift and also currently lease three additional buildings to store raw materials. In their peak season, January – July, they can employ upwards of 250 people.

The next "Made in the Tri-County Area" Tour is at American Crane & Equipment Corp., 531 Old Swede Road, Douglassville 19518 from 8:30 – 10 AM on Wednesday, February 22, 2017.

ECYCLING

On October 11, the Chamber hosted Business Equipment Recycling Day at the Pottstown Industrial Complex. Members were able to drop off their old electronics and business equipment at no charge as a benefit of being a TCACC Member.

This year the Chamber collected 7,592 pounds of miscellaneous electronic and computer equipment.

Thank you to our sponsors for helping us with this event:

Beacon Container Corp.
Lewis Environmental, Inc.
Pottstown Industrial Complex



Thank you to our volunteers for the day:

Judi Himes, D.E.C. – Pottstown Training Center
Sean Craner, Joe Carter, Dennis Kern, Lewis Environmental, Inc.
Brandon Arters, Mayer Pollock

*Tri-County Area
Women's Roundtable*

"Appetizer"

Thursday, January 5, 2017
5 to 8 PM

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

"Main Course"

Elizabeth LaBan, author of
"The Restaurant Critic's Wife"

"Dessert"

\$35 per person (prepaid by 1/1/17)
\$40 per person (invoiced or after 1/1/17)
\$250 per table of 8

Sponsored by:

Additional Sponsorship Opportunities Available—contact Kitty if interested.

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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!

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422 Business Center
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Pennmark Management Co., Inc.
Pottstown Industrial Complex
Sher Properties, Inc.
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Real Estate Investment

Penn American Real Estate Company

Recreation

Greater Pottstown Tennis Association
Hopewell Furnace National Historic Site
Pottstown Area Police Athletic League
Pottstown Little League

OCTOBER BUSINESS CARD EXCHANGE



Chamber Members networking: (L to R) Janet Flack, EXP Realty; Dara Flaherty, Keller Williams Realty Group; Jeff Graber and Beverly Kline, Graber Letterin' Sign Co.; Deb Werner, Reflections Hair Designs; and Carrie Robinson, Schultz Technology.

On October 25, Chamber Members gathered at Wheels In Motion, Inc. for the October Business Card Exchange. Attendees enjoyed networking and refreshments in the showroom and even received a behind the scenes tour of the shop!

Sponsored by:



JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

KNOW SOMEONE LOOKING FOR A JOB?

1. Have them send their resume to Melissa at melissa@tricountyareachamber.com.
2. They can also go to the Chamber's website and view Chamber Members who currently have positions available at their company.

FASTSIGNS – Customer Service Representative
FURNITURE SOUP, INC. – Commercial Furniture Installer/Driver/Warehouse Help

ECONOMIC FORECAST BREAKFAST

**Thursday, January 12
7 to 9 AM**

Sunnybrook Ballroom, Pottstown

**Dr. Kamran Afshar, Ph.D.,
President, KAA, Inc.**

**"State of the Economy - Past,
Present and Future"**



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CAN EMPLOYERS TEST FOR DRUGS AFTER WORK INJURIES?



LEGAL PERSPECTIVES

By Daniel E. McCabe, Wolf, Baldwin, and Associates, P.C.

The answer to this question used to be very clear. For decades, many employers have had internal policies that require that a drug test is mandatory after any injury suffered at work.

The mandatory test was usually not required because of any circumstances surrounding the injury, but rather, it was mandatory because an injury took place. Further, refusal to take such a drug test was usually grounds for termination. The idea behind testing any employee who was injured would be to find out if the ingestion of any substance, whether it be alcohol or any other drug, had any bearing on whether the employee was injured. Intoxication is certainly a defense to a workers' compensation claim. In Pennsylvania, if an injury would not have occurred but for an employee's intoxication or illegal drug use, the injured worker is not eligible for benefits. Thus, employers have been regularly drug testing employees after an injury suffered at work for decades. This has been the practice, perhaps, until now.

On October 19, 2016 OSHA issued a memorandum indicating that automatic drug testing after a work injury could be considered retaliatory. Under the new rule, employers must establish reasonable procedures for employees to report work-related injuries and illnesses in a manner that must not "deter or discourage" employees for making such reports. In

OSHA's October 19, 2016 memorandum, it was noted that the new rule only prohibits drug testing employees reporting work-related injuries or illnesses without an objectively reasonable basis for doing so. Thus, OSHA seems to be indicating that employers must have some type of reasonable suspicion that an injury was caused by intoxication, rather than having a steadfast rule that every employee who is injured must submit to a drug test. The OSHA memorandum makes clear that drug testing may not be used by the employer as a form of discipline against employees who report an injury, but may be used to evaluate the cause of the workplace injuries where appropriate. Under the new rule, employers are required to inform workers of their right to report work-related injuries without fear of retaliation. Employers must implement procedures for reporting injuries that are reasonable and must not deter workers from reporting. In short, the new rule does not ban all post-accident or work related injury employee drug testing, but rather prohibits the use of drug testing as a form of adverse action against employees to report injuries.

(Continued on page 47)

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Register at www.tricounty.score.org

BUSINESS PROFILE

Patrick J. Murphy & Associates, Inc.

Specializing in Organ Service, Rebuilding & Reconstruction

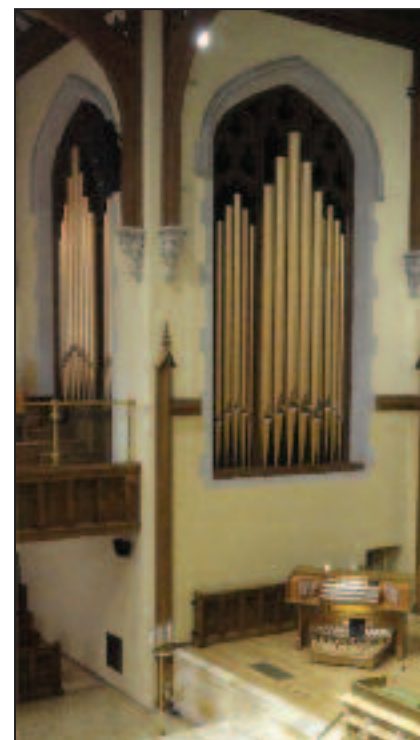
Established in 1987, Patrick J. Murphy & Associates is one of the largest, full-service, pipe organ builders in the Northeast. Since then, the primary goal of Patrick J. Murphy & Associates has been to restore existing instruments and professionally envision and construct new pipe organs and that transcend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

Located in Stowe, Pennsylvania, just 45 minutes west of Philadelphia, Patrick J. Murphy & Associates is comprised of a talented team of artists and craftsmen dedicated to the rebuilding, restoration and routine maintenance and servicing of pipe organs of all styles and actions, as well as building of new instruments.

We offer routine tuning, repairs, and maintenance on all types and sizes of pipe organs. Our highly qualified staff brings to every project a depth of knowledge and experience in the fields of music, engineering, woodworking and the construction trades, comparable to any in the industry. This allows us to keep an organ project "in-house" from concept to completion, and offer pragmatic solutions to the (sometimes) conflicting requirements of an organ project.

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

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





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pjmorgans.com
pjm@pjmorgans.com

LEGAL PERSPECTIVES

(Continued from page 45)

On May 12, 2016, OSHA published a final rule that, among other things amended 29 C.F.R. 1904.35 to add two new provisions: §1904.35(b)(1)(i) makes explicit the long-standing requirements of employers to have a reasonable procedure for employees to report work-related injuries, and (b)(1)(iv) incorporates the existing prohibition on retaliating against employees for reporting work-related injuries under section 11(c) of the OSH Act, 29 U.S.C. §660(c).

With regard to drug testing, specifically, Section 1904.35(b)(1)(iv) does not prohibit employers from drug testing employees who report work-related injuries so long as they have an objective reasonable basis for testing, and the rule does not apply to drug testing employees for reasons other than injury reporting. Moreover, OSHA will not issue citations for drug testing conducted under state workers' compensation laws or other state or federal laws. Drug testing under state or federal law does not violate §1904.35(b)(1)(iv). Rather, this section only prohibits drug testing employees for reporting work-related injuries or illnesses without an objective reasonable basis for doing so. For OSHA to establish a violation it will need to establish the three elements of retaliation: a protected report of an injury; adverse action; and causation.

When evaluating whether an employer had a reasonable basis for drug testing an employee who reported a work-related injury or illness, the central inquiry will be whether the employer had a reasonable basis for believing that drug use could have contributed to the injury. If so, it would be objectively reasonable to subject the employee to a drug test. When OSHA determines the reasonableness of drug testing a particular employee who has reported a work related injury, it will consider the following factors: whether other employees involved in the incident that caused the injury or illness were also tested or whether the employer to only tested the employee who reported the injury; and whether the employer had a heightened interest in determining drug use could not have contributed to the injury due to the hazardousness of the work being performed when the injury what occurred. The general principle is that drug testing may not be used by the employer as a form of discipline against employees to report an injury or illness, but may be used as a tool to ferret out the root causes of workplace injuries and illness in appropriate circumstances.

(Continued on page 49)

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GREATER READING ECONOMIC DEVELOPMENT UPDATE



GREATER READING ECONOMIC PARTNERSHIP

By Pamela J. Shupp, AICP, CECD | President and CEO |
 Greater Reading Economic Partnership

2016, as we knew it would be, has been a year focused on rebuilding our industrial property inventory in Berks County. We have a number of land developments in the queue and need to get them to the point where we are ready for the shovel in the ground. Because as we know in the world of development – dirt is not a site.

With that said, we are projecting the potential for over 650 acres and almost 9.2 million square feet of new industrial building development in Berks County within the next 1 – 3 years.

To fill that space, our community has a pro-active strategy for business attraction and a strategy for business retention – we know that a majority of our economic growth will come from our existing companies – so our strategy and resources need to reflect that.

The Economic Partnership is making proactive efforts to reach out to municipalities that want to see economic growth and projects in their local communities. It is important to talk to municipal officials before we are in front of them asking them to expedite their review of a project.

One of the challenges? Berks County has 70,000 acres of preserved farm land. It is a way of life and an important choice to preserve our community's commitment to agriculture – unless you want to aggregate several thousand or even several hundreds of acres for industrial development.

So, we are working cooperatively with the Berks County Planning Commission, the Berks County Industrial Development

Authority and community leaders to identify those sites that might be the most appropriate for industrial growth in a number of locations across Berks County. It's important to provide various locations, because existing companies don't really want to move an hour away from their current location if they have a solid workforce.

As part of our retention strategy, we have a formal business visitation program and we try to target those businesses that we think we can positively impact and particularly seek out small and medium sized manufacturers.

- So far in 2016, we have conducted 48 visits with Berks companies
- These 48 companies employ over 6,400+ people
- 17 of those plan an expansion within the next 12 to 18 months
- Top challenges identified in addition to space is workforce, workforce, workforce, specifically
 - Entry level, unskilled employees
 - Maintenance Techs
 - CNC Operators

(Continued on page 50)



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LEGAL PERSPECTIVES

(Continued from page 47)

Drug testing an employee whose injury could not possibly have been caused by drug use would likely violate the OSHA rule. For example, drug testing an employee for reporting a repetitive strain injury would likely not be objectively reasonable because drug use could not have con-

tributed to the injury. Section 1904.35 (b)(1)(iv) prohibits employers from administering a drug test in an unnecessarily punitive manner regardless of whether the employer had a reasonable basis for requiring the test.

What should an employer take from all this? The days of blanket drug testing may be over. If an injured worker is involved in an accident which could not have been caused by intoxication, an employer would be wise to not require mandatory drug testing or to fire that employee for refusal to undergo testing. Enforcement of OSHA's new rule begins December 1, 2016.

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C.. He and managing attorney Levi S. Wolf are two of less than 200 lawyers across the state who have been certified as specialists in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.

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GREATER READING ECONOMIC DEVELOPMENT UPDATE

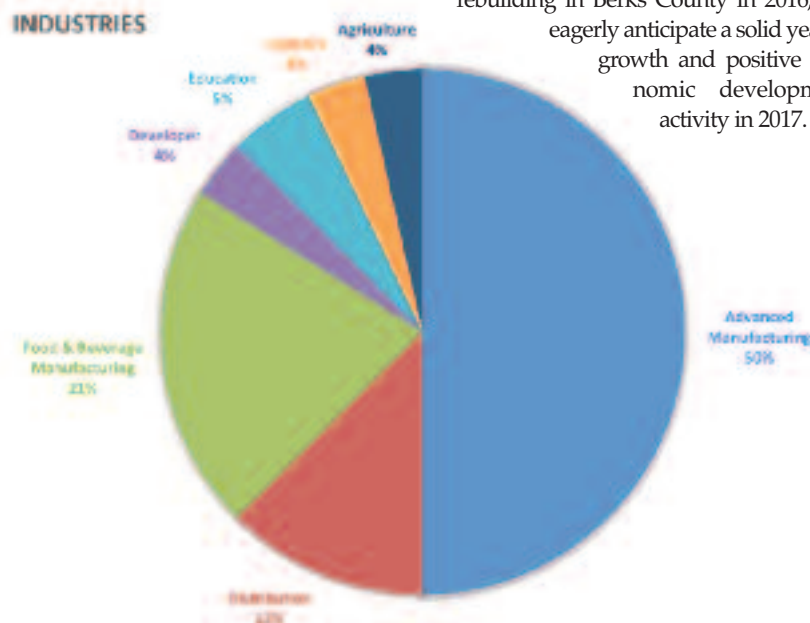
(Continued from page 48)

And here is what we are seeing on the attraction side:

- 50% of leads are in Advanced Manufacturing
- 16% are in Logistics/Distribution
- 21% are in Food and Beverage Manufacturing

And interestingly, in 2016 the majority of prospects that the Economic Partnership has taken on site tours of Berks County have been generated through foreign direct investment inquiries. We haven't been surprised by this based on our strategic east coast location and access to mid-Atlantic markets.

As much as we have seen a year of rebuilding in Berks County in 2016, we eagerly anticipate a solid year of growth and positive economic development activity in 2017.



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CHANGE IN NEIGHBORHOODS IMPACTED BY GENTRIFICATION



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

One of the issues that can arise when you are revitalizing is the potential for people from other areas and income groups to want to live in your (town) neighborhood.

Many times the sudden influx causes demand in real estate, both residential and commercial. The commercial revitalization sometimes makes it hard for some stores to remain downtown when rents go up.

The real problem comes when residents feel pressure in the rental market by the increasing rents. I am starting a consultancy in Pittsburgh where there is enough money to make the section a hot spot, and offers promise of a successful revitalization. We are going to concentrate on the existing residents for an extended amount of services, to ensure that the neighborhood change is not too much of a cultural change.

In any town, there are people who can be homeowners, but for some reason either they choose not to, or don't know how to become homeowners. Homeownership offers the advantage of building your equity in the house and perhaps using that equity to send your kids to college some day, or buy a sports car during some midlife crisis.

Homeownership offers stability, but it is also a hassle if you move around for your job. Many younger people have things to do and places to go and homeownership does not appeal to them. In this case, people will be approached no matter what their thoughts are and be asked if they would like to become homeowners.

As the houses become available, the houses will be acquired. Our project is to acquire 200 homeowner (for sale), 300 rental

units and 200 units on the commercial strip. It is a lofty goal, but it is a little bit like playing monopoly. There will be a people factor. It is the intent of the developer to create a community sense of awareness with the indigenous population, to ensure that they are made aware of the intended changes and given an opportunity to participate in any potential real estate appreciation.

I remember when I was in Downingtown working as a main street manager, and initiating a brownfield development called Main Street Village. Most of the early houses in Main Street Village were selling in the low 100's, and by the time I bought one they were selling for \$150,000. The people that got in on the ground floor gained appreciation profit in their property. The development, called Main Street Village, later continued to appreciate in value. The remainder of the houses that surrounded Main Street Village also increased in value. Some of those houses were renters, and it really did not have a much of an impact upon them because the area experienced some flooding.

This effort is on a much grander scale and is a scattered site, versus a community created by a brownfield remediation.

(Continued on page 53)



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Dick Frantz, co-chairman

It was a proud time to be a member of the Rotary Club of Pottstown. The Halloween Parade is one of our signature events. We sponsor the parade in conjunction with the AMBUCS Club and the Pottstown Department of Parks & Recreation. We contribute and raise money to finance the event. We work with Parks & Rec to organize, and we participate with a float and many of our members walking with the float. It was a glorious evening. Hundreds of children marched in the parade in their bright costumes. Several organizations entered floats. There were four marching bands. Several thousand people lined both sides of High Street to watch the parade pass by.

After the parade itself, what thrilled me the most was the enthusiastic participation and support from the members of the Pottstown Rotary Club. We had about 35 of our members involved.

Special thanks to: Club president Bill Wellen, riding in a 1931 Chevrolet provid-

ed by Nick Yanessa's Wheels in Motion; Float decoration — Bob Thomas, Steve Smith, Dave Czarniecki, Hank Saylor, and many others; Food distribution — Jean Spotts and others; Candy — Louise Turchin and many contributors; Special financial contributions — Deb Penrod, Jean Spotts, Rich Newell, Bob Rettinger.

I am also pleased that many of our newer members were a big help — Lauren McClosky and Ben Major — organizing and selling Ice House Deli Hoagie tickets; Donna Manley — obtaining sponsors of the PCTV broadcast; Nick Yanessa's father Mike is the voice of the broadcast; Rich Gray and Matt Kutz — Marshalls; Jen Isset and Bill Rutter — sidewalk solicitations (Bill's daughter, Morgan, also distributed candy).

We are also grateful for the help and support of Michael Lenhart and Andie Graham from the Department of Parks and Rec. Many thanks to all who supported and participated in this great program for the children of the community of Pottstown.



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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 51)

Grander will be the rewards to the existing indigenous homeowner population, which will also be conveyed to neighborhood renters being able to buy houses and get in on the ground floor. The economics are a winner for everyone. The people living in the area will secure appreciation greater than that I produced in Phoenixville. The big winner in Phoenixville was the borough government, with an extra \$149,015,998 in assessed value. The fair market value probably at least doubles that number.

So yeah, the people make money, the long-term residents will be able to sell their home for more, the renters become homeowners, a good time had by all.

The strength of this project is the stabilization of the neighborhood through the indigenous population versus a gentrification. Gentrification means that people who cannot live in the wealthy suburbs start moving into more affordable housing. It helps if the area becomes an arts district, has good transit access or something “chi chi” about it, but the idea is the area is a good value.

There is an influx of new owners or renters but it is not to the detriment of the local indigenous homeowner population, as when an area gets noticed the prices go up. The difference in

this situation is the developer is willing to work with the neighborhood to create a program for the indigenous renters, to enable them to become homeowners. The idea is to carry the character of the neighborhood over with the new investment. Of course there will be new people becoming part of the community, but if done correctly, the low to moderate income people will be enabled to stay in their property.

It is the dynamic of the two community forces working together to enable a blend of cultures. It is really not a blend where we would be attracting some kind of special group to the area, but more people from adjacent neighborhoods. Many of the cities like Pittsburgh and Philadelphia are really cities of neighborhoods. In Philadelphia, I had the New Kensington and also the Queens Village and Society Hill areas. Although I did not work for the neighborhood on South Street, it was a coalition, and I had a lot of contact through community watch. I did this kind of work in Baltimore too when I worked for a Neighborhood Housing Services in the late '70s with the restoration of the Butchers Hill properties on Baltimore Street in East Baltimore.

The human dynamic and the social implications of the work make it attractive to me.



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A SUCCESSFUL REAL ESTATE TRANSACTION IS ALL ABOUT PARTNERSHIP

By Jeffrey C. Hogue; Weichert Realtors



What ingredients are necessary to have a successful real estate transaction? Could it be choosing a Realtor® that has experience, knowledge, and passion? These are all great qualities, but a successful transaction may depend more on your belief and trust.

Many times a successful real estate transaction starts out by accurately evaluating the marketplace and pricing the home or property accordingly. One of the first tasks when representing a home seller is to estimate the market value of their property. For some reason, more home sellers believe my home valuation assessment in an up trending real estate market than in a down trending market. Imagine that.

Before any home price evaluation takes place with the buyer, discussion as to where they desire to live, what kind of home, and how much they are willing to, or can afford, paying, take place. If a home is in the area they desire, has the amenities they are looking for, and is appropriately priced; a successful transaction may ensue.

So it sounds like fair pricing is the start of a successful real estate transaction. Home pricing may be the most important

part of what is to be a successful real estate transaction. Home pricing is where that partnership between the real estate agent and home seller get's put to the test.

No matter what the condition of the real estate market, it is important, the agent gives a fair evaluation of the home's worth. Underprice the home and the seller will not achieve the all mighty fair market value. Overprice it and run the risk of stigmatizing the home, wasting valuable time and eventually hurt the eventual sale price.

An overpriced home may become the biggest hindrance to a successful real estate transaction even if your agent is the best on planet earth. We as agents do not make value; we assess it. If you want your home value to rise, discuss the matter with your federal, state and local legislators.

(Continued on page 56)

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(Continued from page 54)

They are the people that make the policies that help or hinder our communities. When you vote for someone, it is a kind of partnership as well. Maybe you want to call them and ask about that Pennsylvania property tax reform they have been working on?

My goal is the same as most in my field. We strive to be the best partner to our clients we can be. We do this by correctly evaluating the real estate market we serve. Many times in our zeal to please our partner customers and meet their value expectations, we error high with the price of their homes. No one likes bad news, and most Realtors® do not like to give it even if it is the truth. Unfortunately, this perceived kindness can lead to a worse condition later.

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



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DISCOVER THE BENEFITS OF AN IRREVOCABLE LIFE INSURANCE TRUST



Submitted by Dean Fox, Independence Planning Group

The affluent have always had access to strategies designed to help them pass money to their heirs with minimal tax obligations. One of the most common estate tax planning strategies is an Irrevocable Life Insurance Trust (ILIT).

An ILIT is easy to understand, relatively easy to implement, and in many situations, avoids the need to incorporate other wealth transfer or estate tax reduction techniques.

ILITs perform two basic functions. They can:

- provide liquidity to an estate to help pay estate taxes; and
- be used to replace wealth lost to taxes.

An ILIT also can be designed to provide assets for multiple beneficiaries with continuing professional management. But ILITs are not just a tool for the very wealthy; they also may prove effective for those of more modest means.

How an ILIT Works

The ILIT takes out a permanent life insurance policy on the life of the person who sets up the trust (the grantor), and the ILIT is the owner and beneficiary of that policy. Typically, the grantor pays the premiums on the life insurance through annual gifts – which have no gift tax consequences if they are \$14,000 or less per beneficiary per year (as of 2015) and made, according to the trust document, under a “Crummey power” (described below).

At the grantor’s death, the life insurance company pays a death benefit that is income tax free to the beneficiary of the policy, which is the ILIT. The grantor’s heirs are named the beneficiaries of the

ILIT, which is how the life insurance policy proceeds pass to them.

Since the grantor did not have rights of ownership, the life insurance proceeds generally are not included in his or her estate for estate tax purposes – so all of the death benefit passes to the heirs tax-free through the ILIT. Also, the trust can continue to hold money after the grantor’s death and manage it for the future benefit of heirs, using investment strategies that the grantor selected when the trust was created. An ILIT can be especially useful in providing for the future care of minor children and even unborn children when it utilizes professional management after the grantor’s death.

Trust Documents Must Be Customized

ILITs are not for everyone because they require the grantor to give up ownership and control of what may become a significant asset. Also, each ILIT document should be custom designed, because the grantor must give up control to a third-party trustee – either an experienced individual or a professional trust company.

(Continued on page 59)



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Pottstown Memorial Medical Center offering free Health Insurance Marketplace application assistance

If you need help comparing plans or filling-out an application on the Health Insurance Marketplace, Pottstown Memorial Medical Center is once again offering free assistance during Open Enrollment, which ends January 31, 2017.

Appointments may be made with the hospital's certified assisters by calling 610.327.7031, or can be booked online: www.GetCoveredAmerica.org/connector.

The Affordable Care Act (ACA) was passed in 2010, and this year's Open Enrollment marks the fourth annual campaign to extend healthcare coverage to citizens who would otherwise be uninsured. More than 13 million people enrolled in Marketplace plans for 2016.

News of several large insurers either reducing their participation in the upcoming Marketplace, or exiting it altogether, has spurred concern about rising premiums (monthly fees) and higher deductibles (predetermined amounts of healthcare expense an individual pays before health plan coverage "kicks in").

However, Kaiser Health News (KHN) reports the majority of enrollees will be insulated from premium increases, since eight in 10 receive subsidies based on income/household size. (As premiums rise, subsidies increase.)

KHN also projects any changes to premiums or deductibles will vary widely state-to-state, and in some instances, even county-to-county, since the number of insurers in each location influences competitive pricing, and insurers continuously enter-and-exit different markets.

"There are always questions concerning changes to premiums, deductibles and out-of-pocket limits before Open Enrollment launches each year," explains Rich Newell, CEO. "This will always be the case as insurers enter and exit different markets. But what is consistent, year-to-year, is the value of the Marketplace. Millions of people are able to sign up for insurance who otherwise wouldn't have access to care, or who would face a financial crisis due to medical bills."

Majority of enrollees will receive assistance

To help make health insurance affordable, the government uses household income to determine who is eligible for financial assistance. This aid might include advanced tax credits to help pay for premiums, or discounts on co-pays and deductibles. As in past years, a majority of enrollees are expected to qualify for some type of financial support in 2017. Individuals who are re-enrolling on the marketplace are encouraged to re-evaluate and compare plans, as the lowest-cost option can change from year to year.

"I think this is where our certified assisters add so much value," says Newell. "They know how to explain the pros and cons of each option, and they carefully screen each person to make sure any subsidies toward premiums, or any discounts available for deductibles or co-pays, are accessed."

All health plans on the Marketplace must offer a comprehensive set of benefits, and coverage cannot be denied for individuals with a pre-existing health condition. Some of the health benefits include free preventive care and wellness services; doctor visits, prescription drugs, hospital and emergency department care, lab services, pediatric services, and mental and behavioral health treatment.

Penalties: Individuals who are eligible for health insurance who do not purchase coverage not only pay a penalty when filing their tax return, but they also forfeit financial help with healthcare expenses throughout the year. The penalty is either 2.5% of family income or a predetermined flat rate, whichever is higher. The 2016 penalty was \$695 per adult, \$347.50 per child, with a maximum fee of \$2,085; these fees will be adjusted for inflation in 2017.

Medicaid: Medicaid is a joint federal-and-state program, which covers healthcare expenses for individuals within specified income brackets. In an effort to offer healthcare coverage to more citizens, many states, including Pennsylvania, have expanded Medicaid eligibility so more people can qualify. The certified assisters at Pottstown Memorial Medical Center can help you determine if you qualify for Medicaid.



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LIVE WORKING

IRREVOCABLE LIFE INSURANCE TRUST BENEFITS

(Continued from page 57)

Specific instructions must be written in the document for the trustee to follow in such important matters as how life insurance proceeds will be managed after the grantor's death and whether the trustee has any power of discretion.

For example, if the trust is designed to benefit four grandchildren, can the trustee pay out more money to those needing help with college expenses? Can the trustee make discretionary payments or arrangements to provide for a beneficiary with special needs, such as a learning-disabled child? The grantor can be specific in giving instructions during the trust design process, but may have limited flexibility once the trust has been created.

Complexities That Must Be Considered

If the grantor already owns a life insurance policy and gifts it to an ILIT, the policy must be held in the trust for at least three years if the death benefit is to escape inclusion in the grantor's estate upon his or her death. If the ILIT is the original applicant and owner of the policy, the three-year rule does not apply. Also, if the ILIT purchases the life insurance policy from the grantor, the three year rule does not apply.

Yet another complex area involves the Crummey powers that should be written into the trust document, if the annual premiums are to avoid gift tax consequence. Using these powers, named after a landmark legal case, the life insurance premiums that the donor pays each year can qualify for the annual gift tax exclusion

only if they are of a "present interest." The Crummey court case held that premiums are of a present interest if beneficiaries have even a *temporary* right to withdraw them. In practice, beneficiaries who are granted Crummey powers rarely withdraw premiums, but they must be legally notified when contributions are made to the trust.

Important Things to Consider

If you are considering establishing an ILIT, you may want to seek the advice of:

- A Trusts & Estates attorney, who can help you: decide whether or not an ILIT is right for you; draft your ILIT document; identify a capable trustee; and implement the trust.
- A financial professional – such as a Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) or Certified Financial Planner (CFP) – who can review with you the various types of life insurance products that may be appropriate for funding your ILIT and help to coordinate the process.

Irrevocable Life Insurance Trusts are no longer for the very rich. Be sure to check with a trusts & estates attorney and your financial professional to see whether or not an ILIT would make sense in your personal situation. The benefits can be numerous, but they're not for everyone.

Prepared by The Guardian Life Insurance Company of America. The information contained in this article is for general, informational purposes only. Guardian, its subsidiaries, agents or employees do not give tax or legal advice. You should consult your tax or legal advisor regarding your individual situation.

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Ask SCORE

Good Habits Can Translate Into Great Sales

The longer you're in business, the more you realize that the only constant is change. You may be enjoying strong sales across a broad customer base, but those conditions could be far different in just a matter of months. A competitor's offer may tempt your customers to try something different. Organizational and operational changes may require you to build relationships with new people from scratch.

While there are to approach these challenges, all share the same fundamental elements—good selling habits. For example, it's important for your business to approach selling with a positive, service-minded attitude that focuses on your customer's needs, desires and expectations. How do you get these valuable insights? Ask them. Most people love to talk about themselves, and what you learn will help you adjust your sales and service tactics accordingly.

Keeping the attention on them, rather than you, will also help you tune in to why they buy, or why they don't. Plus, if you take time to listen and ask questions, customers will start to think of you and your business as a valued resource, rather than just a selling machine. You can easily show that you are willing to help the customer by anticipating what they need and having answers to potential objections.

Train yourself and your employees to smile. It's easy to get grumpy or cynical if sales go south. But that's when a good attitude becomes most important. Don't be afraid to take a risk or try out a new approach from time to time. It could be a new marketing pitch or advertising channel. When operating a business in today's competitive world, the greater risk is in thinking that the status quo will suffice.

Remember too that today's customers have higher expectations than ever before. You can't accommodate everybody's needs, but automatically declining an unusual request will get you nowhere. By adopting a positive, can-do attitude, your mind will instinctively be alert to ways for doing things that once might have seemed unreasonable. That will ensure your customers keep coming back and, just as important, keep recommending you to others.

To learn more about sales and marketing issues facing your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 1.800.634.0245 for the SCORE chapter nearest you, or find a counselor online at www.score.org.



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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

September 16, 2016 – Breakfast Meeting

(Doors open at 7:30 AM)

Topic: University Update

Speaker: Dr. Kenneth Hawkinson, President, Kutztown University

Speaker Sponsor: Interlace Communications, Inc.

Nonprofit Partner: Alzheimer's Association, Delaware Valley Chapter, Kellie Butsack, Associate Director, Programs-Berks County Office

Venue: Berkleigh Golf Club, Kutztown

October 21, 2016 – Breakfast Member Meeting

(Doors open at 7:30 AM)

Topic: Franchise Ownership Basics

Speaker: Kimberly Graham, Franchise Business Advisor, FRANNET

Speaker Sponsor: Antanavage Farbiarz, PLLC

Venue: Moselem Springs Golf Club, Fleetwood
Other: Recognition of "at-risk" students who have overcome challenges to succeed in school and life
Student Sponsors: Kutztown University Foundation; Kutztown University; Rotary Club of Hamburg

November 18, 2016 – Breakfast Member Meeting

(Doors open at 7:30 AM)

Topic: Business services available through the Kutztown University Small Business Development Center (SBDC)

Speaker: Mark Rentschler, Finance & Technology Specialist, Kutztown University Small Business Development Center (SBDC)

Speaker Sponsor: Merra Lee Moffitt, Senior Partner/Wealth Strategist, Good Life Financial Group

Venue: Keystone Villa at Fleetwood, Blandon

Other: Recognition of high school juniors excelling in Business courses at BCTC or in leadership positions in FBLA

Student Sponsor: Kutztown University Foundation; Kutztown University; Rotary Club of Hamburg

Nonprofit Partner: Sandra Wise, Executive Director, Friend, Inc. (Advance Soup Collection)

December 2, 2016 – Chamber Member Holiday Luncheon

Topic: Mixer & Silent Auction

Speaker: Bruce T. Rader, P.E., P.L.S., Berks Surveying & Engineering, Inc.

Sponsor: Berks Surveying & Engineering, Inc. (25th Anniversary)

Venue: Berkleigh Golf Club, Kutztown

January 20, 2017 – Annual Meeting of Members

(Doors open at 7:30 AM)

Topic: Economic Forecast Breakfast & Federal Reserve Update

Speaker: Federal Reserve Bank of Philadelphia

Speaker Sponsor: Fleetwood Bank

Venue: Kutztown University, MacFarland Student Union, MSU 218

February 17, 2017 – Breakfast Member Meeting

(Doors open at 7:30 AM)

Topic: The Internet of Things

Speaker: Fraser Advanced Information Systems

Speaker Sponsor: Robert J. Hobough, Jr., Esq., Stevens & Lee, P.C.

Venue: Kutztown Fire Company

Other: Recognition of a 7th or 8th grade student who has excelled in Technology Education

Student Sponsor: Kutztown University Foundation; Kutztown University; and Rotary Club of Hamburg

March 17, 2017 – Breakfast Member Meeting

(Doors open at 7:30 AM)

Topic: Bartering for Profit and Growth: How to Use Your Business Instead of Your Cash to Get What You Want

Speaker: Maria Wirth

Speaker Sponsor: Comfort Keepers

Venue: Moselem Springs Golf Club, Fleetwood
Student Sponsor: Kutztown University Foundation & Kutztown University

Nonprofit Partner: Dee Mathis, Senior Market Manager of Community Engagement, Berks County Chapter, American Cancer Society

April 21, 2017 – Breakfast Member Meeting

(Doors open at 7:30 AM)

Topic: TBD

Speaker: OPEN

Speaker Sponsor: Antanavage Farbiarz, PLLC.

Venue: East Penn Manufacturing Conference Center, Lyons

Other: Recognition of a sophomore who has excelled in Business courses at BCTC, in Business courses in the school district, or in FBLA leadership

Student Sponsor: Kutztown University Foundation; Kutztown University; Rotary Club of Hamburg

May 19, 2017 – Breakfast Member Meeting

(Doors open at 7:30 AM)

Topic: Education Forum

Speaker: NE Berks School Districts

Speaker Sponsor: Elite Business Solutions

Venue: Lyons Fire Company

Nonprofit Partner: Kutztown Area Historical Society



NEW!

2017 Working Lunch Series

The New *Working Lunch* Series is designed to introduce Members to Members, as well as involve and engage new and established Members in Chamber Initiatives. Working Lunch will replace our former Making Connections Luncheon. Each session will run from 11:30 a.m. until 1:00 p.m. The cost to attend is \$25 up to 48 hours in advance for Members and \$30 for Non-Members or Member payment at the Door.

A panel of chamber members will contribute information on a given topic based upon their own business or nonprofit services. Networking and Q&A are also part of the agenda for the following dates:

Wellness

Therapies, Exercise, Initiatives

February 15, 2017

Keystone Villa at Fleetwood, Blandon

PANELISTS: Ina Siegel, Fitness by Ina, Inc.; Tamu Ngina, MEND Soul Holistic Arts,

Desha Dickson, Reading Health System & Erin Dallago, YMCA of Reading & Berks County

Consulting Services

What types of consulting services do our members offer?

April 19, 2017

Moselem Springs Golf Club, Fleetwood

PANELISTS: Diane Dudley, BrowningDudley; Kim Davis, KD Consulting; Heather Uczynski, Leading Edge Business Consulting & Helen Bispels, Student Organizing Solutions

Protecting Your Business

Cyber Security, Intellectual Property, Security Measures

June 21, 2017

Main Street Inn, Kutztown

Catering by Wholesome Food Farm & Catering

PANELISTS: Don Christman, Christman Technology Services, Robert J. Hobough, Jr., Esq., Stevens & Lee, P.C. & Jim Long, Security Service Company

Welcome, New Member!

Continual Impact, LLC joined the chamber in early November. Partners Pam Vecellio and Chris J. Bujak provide professional coaching and training. To learn more, visit their website at www.continualimpact.com.

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 [PV Chamber.net](http://PVChamber.net) for a complete list of Upcoming Chamber events!

December 1, 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. This month's discussion topic will be *Small Business Resources*

Limited to 18 attendees, PVCC members-only. Cost: \$25.

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

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

Join us in celebration and gratitude PVCC Honors our Community Leaders!

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

Two-Hour reception includes delicious stationed and butlered hors d'oeuvres, open bar (house wines/domestic beers & soda) and Dessert. **Silent Auction Baskets, Raffles, Music, Networking & Exhibitors Showcase!**

More details available online www.PVChamber.net or call the PV Chamber office at 610-489-6660 to donate a raffle prize (\$25+ value) or silent auction donation (value \$100+).

Spring Ford Country Club, 48 Country Club Road, Royersford; **December 14, 2016**; 5:00p.m. - 7:00p.m.

Individual Tickets - \$35pp for PV Chamber member/Spouse; \$50 for non-members. Sponsorship Levels from \$250 to \$1,100



The Silent Auction has lots of great gift ideas for those on your holiday shopping list!



PV Chamber Online Savings Book

Look for this banner on PVchamber.net for special savings offers for all to enjoy!

SAVE THE DATE: January 25, 2015 - Mixer hosted by Edward Jones

Look for details on PV Chamber Website www.PVchamber.net.

PV MEN Networking Happy Hour



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

PV CHAMBER CELEBRATES GRAND OPENING!



Executive Director, Nicki Beekman (4th from left) looked on as Collegeville Mayor, Al Stagliano (center), cut ribbon at the Grand Opening of The Landing of Collegeville, the area's newest Senior Living and Memory Care facility.

PV Stars 3rd Annual Awards Gala PV Stars Best of the Valley February 16, 2017 RiverCrest Golf Club & Preserve 5:30 PM - 8:30 PM

The 3rd Annual PV Stars Gala will recognize businesses and individuals that have made a positive impact on life in the Perkiomen Valley this year! Leaders from **Montgomery, Northeast Chester and Southern Berks Counties** will gather for an evening filled with networking, food, drinks, exhibitor showcase and awards ceremony. Keynote address presented by Lu Ann Cahn, Emmy-Award winning journalist, cancer survivor, motivational speaker. Event sponsorships range from \$100 to \$3,500. To discuss sponsorship opportunities or create a custom package, contact Renee Blomstrom at 610-489-7822.

Award Categories include: Emerging Business of the Year, **Small Business** (1-25 employees) of the Year, **Medium Business** (26-50 employees) of the Year, **Large Business** (51+ employees) of the Year, **Business Star** of the Year, **Non-Profit Organization** of the Year, **Humanitarian** of the Year, **Distinguished Service Person** of the Year and **PV Chamber Member** of the Year.

Top 3 finalists in each category will be announced at Holiday Party on December 14th. Visit www.PVchamber.net for event details, finalist list, sponsorship opportunities and to purchase your tickets.



PV Stars
Best of the Valley

**3RD ANNUAL
AWARDS GALA**

Feb. 16th, 2017
Rivercrest Country Club
5:30 pm - 8:30 pm



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EMMY AWARD-WINNING JOURNALIST

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Ask SCORE

Opportunities Abound for Sharpening Your Small Business Skills

Very few people begin the process of building a small business with a full knowledge of all the skills required for success. Even those who extensive experience or education in business management still need to bring themselves up to speed on the added responsibilities of entrepreneurship—tax issues, employee management, business development, accounting, etc.

Fortunately, the range of small business-oriented learning opportunities and training programs has never been broader for veteran and novice entrepreneurs alike. Seeking help is simply smart. No business owner can be adept at every aspect of operating successfully. Plus, conditions change, so keeping yourself informed is vital to long-term success.

The single most popular program in America is probably the SBA Small Business Training Network/E-Business Institute, which registers nearly a million users at its Web site each year. The Small Business Training Network is a Web-based conglomerate that can link you to online courses, workshops, publications, learning tools, information resources and access to electronic counseling and other types of technical help. For details on the Small Business Training Network, go to www.sba.gov and click "Training" under the site's Services section.

Free online courses are offered on about 75 topics in areas such as business startup, growing your business, home-based business and re-engineering your skills. Sample titles include: Growth Strategies; Analyzing Profitability; Building Your Brand; and, Understanding Business Insurance.

The Tools section of www.sba.gov gives you access to an extensive library of articles, podcasts, and Web chats on various small business issues.

Local SBA-sponsored training events are offered nationwide. These range from breakfast talks on local economic conditions, to brown-bag networking lunches, loan seminars, startup workshops and free business assessments. Simply go the Local Resources section of www.sba.gov and click your state on the Web site map for a calendar listing dates and event details in your area. You can also sign up for free newsletters issued by your state SBA office.

In addition, dozens of top colleges and universities offer business training courses you can take online or in more traditional classroom environments. Most require a fee, and some may have educational prerequisites. Advisors at the individual schools will help you identify one or more courses that are best suited to your needs.

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

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

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

UPCOMING EVENTS

Young Professionals Networking Event (YPN) with the Phoenixville Jaycees - December

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.

Tuesday, December 6; Time: 6:00 pm; Location: The Colonial Theatre, 227 Bridge Street, Phoenixville, PA 19460; Cost: Free for professionals ages 21-40!

December Membership Meeting – Holiday Breakfast – December 13

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, and stay up to date on news from the Phoenixville Regional Chamber of Commerce. Sponsor: BB&T Bank

The annual Holiday Breakfast meeting will feature the presentation of the Annual Charity Gala donation to this year's beneficiary – Orion Communities – and music provided by the University of Valley Forge!

Time: 7:15am to 9:00am; Location: University of Valley Forge, Flower Chapel; Cost: \$20 for pre-registered members; \$25 at door; \$30 for non-members.



PHOENIXVILLE CHAMBER AND COMMUNITY WELCOME LATRODECTUS

On Friday, November 4, the Phoenixville Chamber and many members of the Phoenixville Community and Business Community joined together to welcome Latroductus wear – a new boutique on 26 S. Main Street in Downtown Phoenixville – to Phoenixville with a Ribbon Cutting Ceremony. Latroductus is a woman's apparel boutique that is dedicated to offering the latest trends at reasonable prices.

The Phoenixville Regional Chamber of Commerce Board of Directors, Staff, and Members wish Latroductus success, and applaud their efforts to create even more opportunities to shop small in Phoenixville!

Annual Charity Gala a Extravagant Night of Fun and Generosity

The Phoenixville Chamber's 2016 Annual Charity Gala was a successful night of dining, dancing, and supporting one of the many non-profits that helps make Phoenixville a wonderful place to live, work, and play.

This year's beneficiary was Orion Communities.



Since 1978, Orion has prided itself on respectfully serving the community, including the unemployed or under-employed, homeless, hungry, disabled, or ill. "Orion makes a special effort to reach out to those who fall between the cracks. Our goal is to make the seemingly impossible, possible."

On Saturday, November 19, more than 150 guests came together at the Phoenixville Country Club and enjoyed stylish hors d'oeuvres, a savory plated dinner and tasty dessert, and a live band – Rhythm and Blondes – while bidding on multiple tables of auction items and taking the opportunity to meet new people and enjoy the company of current connections.

A donation of a portion of the proceeds from this event will be presented to Orion Communities at the Phoenixville Chamber's December Membership Meeting on Tuesday, December 13.



During this yearly mixer, the Phoenixville Chamber took the opportunity to promote the upcoming Small Business Saturday festivities and gave away a Shop Phoenixville basket – containing over \$100 in gift cards and other items generously donated by our downtown members – to one lucky winner.

2016 Annual Mega-Mixer & Business Expo a "Mega" Success!

The 2016 Annual Mega-Mixer & Business Expo, organized by The Chamber Alliance of Chester County, was held on Thursday, November 3 at the Church Farm School in Exton. Over 600 local professionals had the opportunity to network and interact with other attendees, staff and representatives from Chester County Chambers, and nearly 100 organizations who set up a table.



REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



The Spring-Ford Chamber of Commerce is a community-focused business advocate. We strive to help our member businesses grow while improving the community in which we all live and work. The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors. Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!

Welcome our Newest Members

Envoy Mortgage
BB & T
Valley Forge Educational Services
Edible Arrangements, Royersford
Bonnie Pappas Team Springer Realty Group

UPCOMING EVENTS

December 8 – Holiday Mixer & Happy Hour Cuttillo's Restaurant

2688 E. High St., Sanatoga
5:00 p.m. to 7:00 p.m.

December 15 – Chamber Membership Breakfast

Spring-Ford High School
400 S. Lewis Rd., Royersford
8:00 a.m. – 9:00 a.m.

Registration deadline is December 13th.

No late registrations will be accepted.

\$25.00 Members
\$35.00 Non-Members

January 12 – Shark Think Tank Copperfield Inn

594 W. Ridge Pike, Limerick
11:30 a.m. – 1:00 p.m.
\$25.00

*Business Owner Members Only

January 19 – 25th Anniversary Annual Luncheon

Copperfield Inn at Lakeside
11:30am – 2:00pm
Speaker: Radio Personality John DeBella
\$40.00 per person

*RSVP for all events online at
www.springfordchamber.com

CELEBRATING 25 YEARS

On Thursday, January 19, 2017, the Spring-Ford Chamber of Commerce will be celebrating our 25th Anniversary. This milestone will be marked with a number of wonderful activities. Our annual lunch celebration will be held at the Copperfield Inn at Lakeside with a networking reception from 11:30am until Noon where we have a sitdown luncheon. Following our luncheon we will be hosting a variety of speakers discussing the history of our chamber, awards related to years of service and member recognition and ending with dynamic keynote speaker. This year radio personality, John DeBella of WMGK will be joining us. We are proud to have a number of amazing sponsors including our Platinum Sponsor: Focal Point Business Coaching, our Annual Gift Sponsor: Oehlert Bros., Inc, our Networking Reception Sponsor: Copperfield Inn at Lakeside, our Gold Sponsors: Comp-U-Ship, Patriot Pest Solutions, LLC and XPO Business Equipment and our Table Sponsors: Ambler Savings Bank, Harleysville Savings Bank, Kelly Insurance, Minuteman Press, R&M Construction and WSFS Bank.

Don't miss this amazing milestone!!!

Spring-Ford Notes

- Thank you to Rebecca Moussa and Mindy Lipsky for hosting a Network Before Work in November. Also thank you to Bill Baird of Baird Catering for catering the event. Check it out at: <http://www.productivitypointe.com/>
- November's luncheon was very informative on topic of health insurance perspectives for 2017. Thank you to our speakers, Bryan Nester from Cisick & Nester Financial and Charles Laskey from Ron Black Agency/The Laskey Group.
- Our 2017 calendar is forming. If you are interested in promoting your business through hosting a Network Before Work or Chamber Mixer, please call the Spring-Ford Chamber office.
- Congratulations to the following members who have had ribbon cuttings in the past month: Dynamic Physical Therapy and Aquatic Rehabilitation Centers, Productivity Pointe, and Enclave at Ridgewood (Rouse Chamberlin Homes). We wish you much success!
- Did you know that you can post job openings and hot deals on our website or events that you're planning in our member news? Call the office to learn more about these great avenues that are available to you as 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



Ask SCORE

Get Ahead of Your Personal Paper Chase

Forget everything you've read about the "paperless" office. Though our computers, PDAs, and smart phones have digitized many aspects of daily life, paper is still very much with us.

That's not necessarily a bad thing for a small business owner. After all, clutter is usually a sign of activity, whether it's new projects, financial reports, receipts from sales and expenses, or reminders of upcoming appointments. What's more, many entrepreneurs love their cluttered desks and offices because they know exactly where to find something they need—often to the bemusement of their tidier colleagues and employees.

But when you become too accustomed to clutter, you may not realize how cumbersome it becomes, or how it compromises your productivity. Minutes spent looking for a particular item can add up, especially if you're pressed for time. You are also more likely to be distracted during your searches, derailing the reason you dove into the pile in the first place.

Organizing Coach Carol Halsey has developed a five-step approach called DRAFT—Discard, Refer, Act, File, and Table—that can help small business owners organize for efficiency.

Discard: If it's something you'll never retrieve again, trash it, don't file it. Your files should be a "resource holding tank," not a dead storage place.

Refer: If someone else needs the information or can handle it for you, pass it along.

Act: If it requires action by you, do it now. It's inefficient to delay and handle the paper a second or third time.

File: If it's important and you will truly need it later, file it in a proper filing system that allows you to find things quickly.

Table: If it's something you'll need in the near future (but not today), place it in a simple follow-up system for easy, quick access.

Planning is also essential to staying organized. Professional organizer and productivity expert Julie Morgenstern recommends selecting a single consistent planning tool, whether it's digital or on paper.

"When all your ideas are in one place you can prioritize everything in context, not in pieces," she says. The planner should have your to-do list, phone calls and key documents "That boosts your confidence, particularly in meetings, because you know where everything is, and where to find it," Morgenstern adds.

Another organization must-have is a filing system for critical information such as contacts, pitch letters, proposals and marketing content. "This kind of system is critical to your speed of execution," Morganstern says. "If you can't find it, you will get frustrated and start to procrastinate."

You can also manage business contacts better with a client information system. It should contain details about your client, his or her assistant's name, family information, past contacts and projects for them, etc.

For more guidance on how to operate an efficient office, connect with SCORE, a nonprofit organization which offers free and confidential counseling to members in the small business community. The nearest SCORE office is in Pottstown. Request free counseling or check out the workshop schedule by going to www.pottstownscore.org.



May your *days* be

Merry and Bright

Happy Holidays from our *Family* to yours!

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