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Left to right: Dave Collins, Joann Collins, Alisha Collins, Dave Gaugler, technician, A.J Fuentes, technician (kneeling) and Bryan Trout, technician.

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We can purchase batteries from manufacturers all over the United States and in many other parts of the world. We pride ourselves in sourcing as many batteries and industrial supplies manufactured in PENNSYLVANIA as we can. These Pennsylvania manufacturers are the backbone of many of our communities and employ our friends and neighbors.

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Cover Story: *TKO Pest Control is large enough to serve all your pest control needs effectively, but still small enough to give your home and business the personal service and attention that you deserve.*



14: Local tax planning & preparation firms share their approach to the fast-approaching deadline



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



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Quality Gourmet Food

I am proud to be celebrating my 5th year as the owner and operator of JT's Gourmet Delivery, LLC. As of the 12th of this month it has been an exciting journey owning my own business making it grow and prosper. I am currently a 70 yr old Veteran, and providing my customers with the finest quality and portioned controlled foods. My partner Robin helps me with marketing and deciding on new items to try. She has been with me since the inception of JT's Gourmet Delivery, LLC.



I was working for Horizon Foods for 8½ years when they closed their doors. That was on December 23rd, two days before Christmas of 2011. I was at a loss. I enjoyed what I was doing, and I loved the quality of the products I was providing. My customers have become my friends, and I looked forward to servicing them. The following day I contacted several customers, who invested in me the first year because they believed in me.



I provide only the finest quality of food available to me. I give a written guarantee to let you know I stand behind my products. I like to see my customers about every 60 to 90 days. It comes with free home delivery within a 75-mile radius. I also offer shipping right to your door any where in the Continental United States.

I like to accommodate all of my customers to the best of my ability. I offer foods for vegans, vegetarians, celiacs, gluten free, antibiotic free and portion controlled. The majority of my food comes flash frozen and cryovac packed in individual servings. Making it easy for a quick meal in any amount of servings needed. I also offer appetizers, entrees, vegetables, a variety of meats, seafood, and desserts. Most of which the quality you can't find in the grocery stores. I also offer custom cuts and some exotic meats as well. If you have a special request I will try to get what you are requesting.



I am a member of The Tri-County Chamber of Commerce and The Greater Reading, PA Chamber of Commerce.



TKO PEST CONTROL, INC.

**Celebrating
20 Years
and Growing
Stronger!**



DAVE COLLINS, PRESIDENT

CHARACTER, FAMILY & LOYAL CUSTOMERS BUILD A STRONG FOUNDATION FOR SUCCESS

When you first meet Dave Collins, President of Royersford-based TKO Pest Control, you feel like you've known him forever. He talks to you like you're an old friend. He is quick with a joke and a smile. His handshake is warm, firm and genuine. "We're in the business of building relationships," Collins says. "I just feel like pest control is our vehicle. That's what we're about."

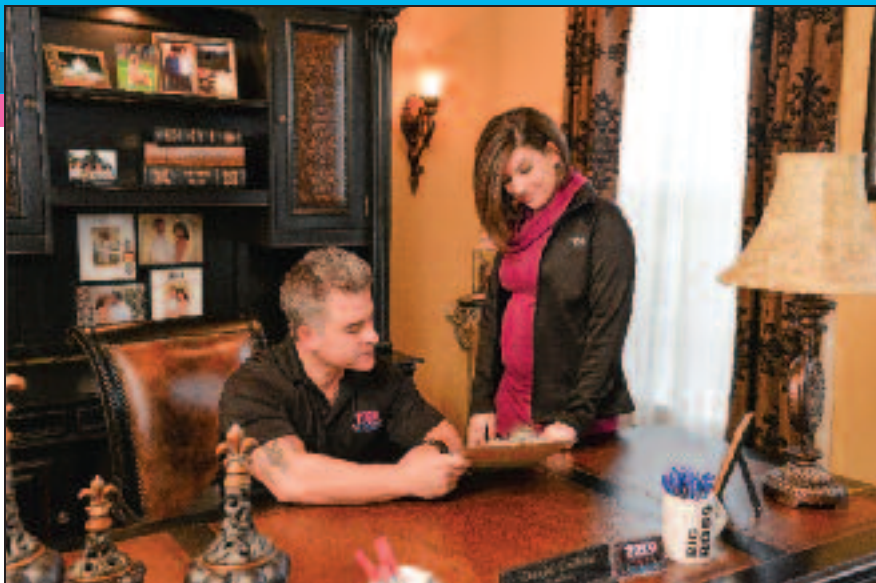
Two or three passers-by spontaneously stop their vehicles in front of the TKO office to shout approval or chat briefly when they see us doing the photo shoot for this story. Like the "six degrees of Kevin Bacon" game — it seems that everybody knows somebody who knows Dave Collins or his family and staff.

That air of familiarity, and ability to treat everyone like friends and family, is reflected in Dave Collins' personal philosophy and his approach to creating and building his successful family business.

"TKO Pest Control is large enough to serve all your pest control needs effectively, but still small enough to give your home and business the personal service and attention that you deserve," Collins says succinctly, adding, "Because of the way we treat our employees like family, as well as our customers, we have 100 percent employee retention, and approximately 95 percent customer retention."

The TKO Pest Control staff recently celebrated their 20th anniversary in business by presenting a plaque to their first residential customer. "They've been with us since day one, 20 years," Collins says. "It was beautiful. We shocked them," he said. TKO also presented their first commercial customer, Vince & Tony's Pizza & Italian Restaurant, also in business for 20 years and now located in the Royersford area, with a plaque, to express the company's appreciation. (watch the videos at: www.facebook.com/TKO-Pest-Control-1813901742167107/)





Collins developed his work ethic and learned the right way to treat others early in life. Born in Norristown, he was raised by his mother Roseann Collins, a single parent. "She always taught me how to treat others and help others out," Collins says fondly. "She worked hard in a factory for many years and made a lot of sacrifices for me. We lived with my grandparents throughout my childhood. During those years, I watched my grandfather work three jobs all the time to support his family. Mother didn't have the money for the extras I wanted so I knew I had to go to work young," he said.

At 12 years old, Collins went to work cleaning the warehouse at a local supermarket. At 13 his grandfather built him a home-made shoeshine box. "Every day I would go around the corner to the courthouse and wait for the judges and lawyers to come out so I could make 25¢ a shine," he said.

Through high school, Collins participated in a co-op program, which allowed him to work and earn money while getting his education. Right out of high school, he went to work at a paint factory. Knowing this wasn't his lifetime career goal, he started a car detailing business, every night, after the factory work.

In 1989, Collins went to work for a local family pest control business. After five years he was involved in a work-related injury. His employer told him he would be unable to do that type of work anymore, and suggested he go back to school and consider a new vocation.

"I took his word on that and I applied for a summer course at Penn State to take an entomology course, to hone in on my skills," Collins said. "I studied under Dr. Stanley Green, at the time, the area's leading entomologist."

In October 1996, Dave Collins decided to combine his industry knowledge and his strong work ethic to start his own business, TKO Pest Control, Inc.

"I came up with the name TKO Pest Control in honor of my grandfather, Vincent Colucci, who enjoyed boxing as his hobby," Collins explains. The pink and blue colors in the company logo and on the company trucks are in honor of his children — daughter Alisha and son Austin.

“Our mission statement, when starting the business, was to build a highly reputable company, from one satisfied customer at a time,” Collins said, and he has done just that.

The business grew steadily from the start. Collins relocated to the Royersford area in 1999. With TKO Pest Control poised to enter a new phase of growth, Collins' wife Joann unselfishly gave up her long-time and much beloved career as a cosmetologist to manage the office for her husband's growing company. "She was very passionate about her work because of the daily interaction with her clients, and making them feel good about themselves at the end of the day," Dave Collins recalls, acknowledging her sacrifice on behalf of the family business.

In 2004, Dave and Joann found it necessary to look for their first employee. Dave was working 16 hours a day, seven days a week to keep up with customer calls.

(Continued on page 8)

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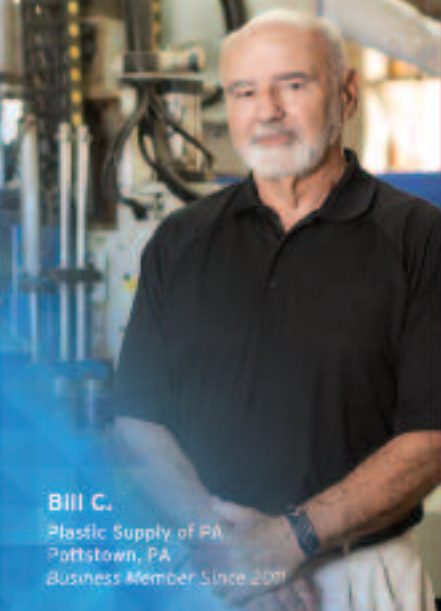
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COVER STORY

(Continued from page 7)

Referrals from happy customers had pushed the limit of how much he could take on by himself. "I did not want to compromise the quality of my work everyone had come to know and expect," he said, so Dave and Joann hired technician Bryan Trout, who remains part of the TKO family today.

The business grew steadily, but year 2007 presented a double challenge. It was the start of a recession, which affected all businesses, but closer to home, Dave was involved in a near fatal motorcycle accident, resulting in the loss of his right leg above the knee. "While laying in the hospital, my wife and I, and my technician Bryan Trout, kept the day-to-day operations going," Collins said.

Once released from the hospital, Collins was told he wouldn't receive his prosthetic leg for another four months. "I was admitted into rehab for a week," he recalls. "There I decided that I needed to get back to work, so I went back on crutches. Not only did we survive these hard times, but we thrived, due to the compassion and commitment from my wife and my technician Bryan Trout and the loyalty of our customers," he says appreciatively.

"Due to the continued increase of work coming in, we started to carefully search for additional qualified individuals," Collins said. "The key to our success is how we hire our individuals. We do not try to recruit them from other pest control companies, nor look for individuals with past pest control experience. We look for people that are personable, courteous, and professional," he said.

Fitting the description, the current team includes nephew, Mr. Dave Gaugler, and a long-term friend, A.J. Fuentes. "A.J. was my neighbor," Dave Collins said. "I watched him grow up from a little boy, and I always knew that he'd be a great individual. And we brought him on as our next technician."

In early 2016, daughter Alisha, a special needs therapist for children with Autism, decided to make a career change to help out the office. "She saw the ever growing need for another individual," Dave Collins said, "and she wanted to contribute to and be a part of our family business."

Dave and Joann's son Austin also worked for the company for five years all through college. "That was a big help at the time," Collins said. "Not only have we become a second-generation company this year, but after 20 years in the business, we are seeing an increase in a second generation of customers, who we've known since they were small children, and are now buying their own homes."

When providing residential customer services, safety is the number one concern and first order of business, Dave Collins explains. "We are all family members, and we all need to be safe, so we ask many questions during our initial consultation," he said. "Do you have children or pets? Are you currently pregnant or going to become pregnant soon? We ask how long they've been in the home. We ask about past or present problems. We ask about structural problems, such as leaky roofs or pipes. These problems all are conducive for all types of pests," he said.

The initial consultation also includes a thorough inspection of the inside and outside of the home for conducive conditions — dirty gutters, trees leaning over homes, missing attic vents, holes in screens, wood piles too close to the building, etc.

After consultations are finished, and assessments are done on the home, then TKO technicians sit down with the homeowner to tailor a program to meet their needs.

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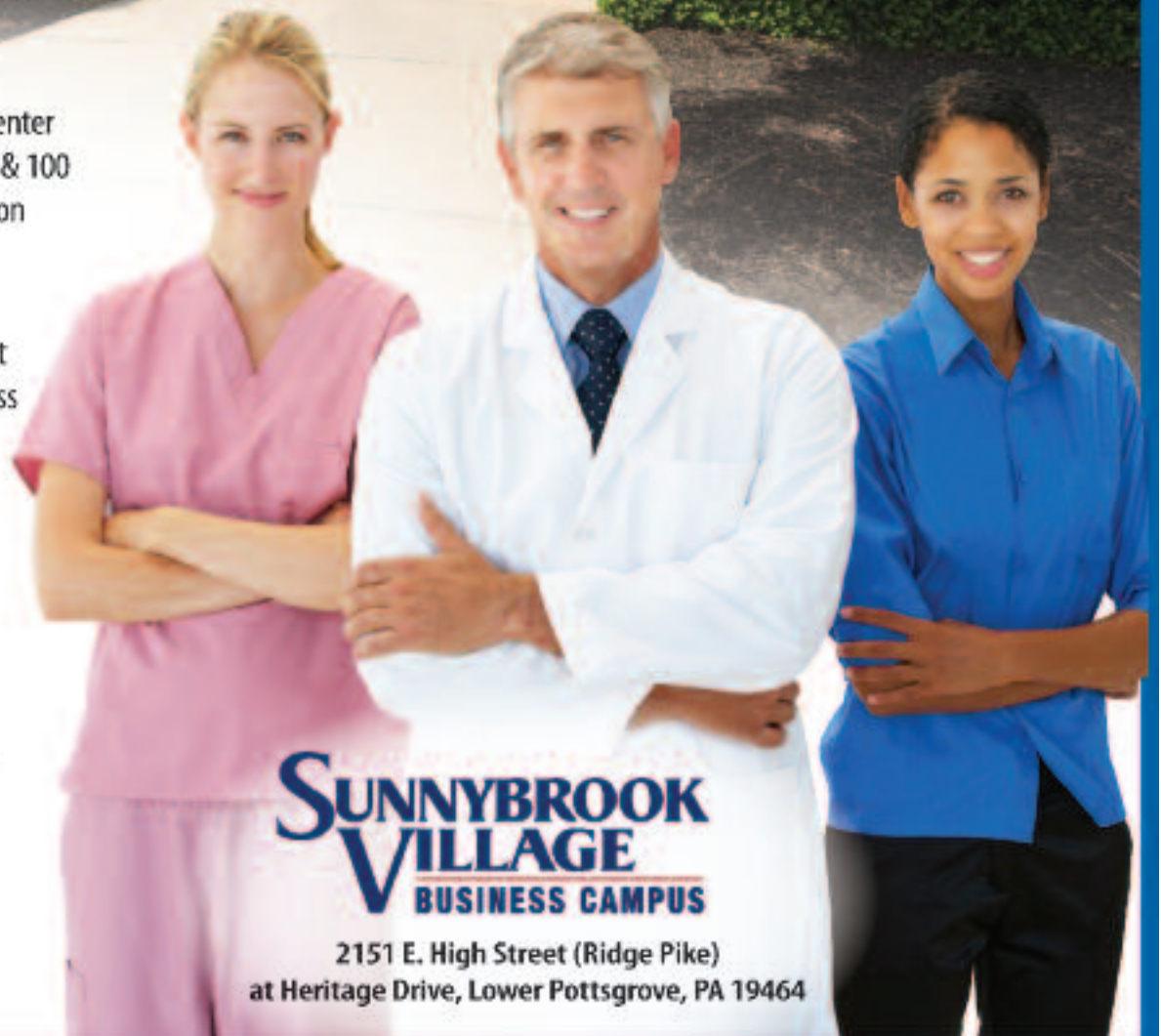
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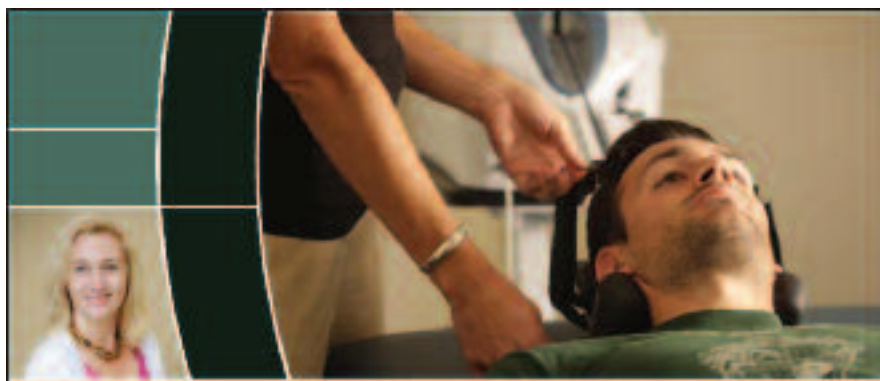
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COVER STORY

(Continued from page 8)

TKO residential and commercial customers are assigned their own private technician. "It's like their own business within a business," Collins explains. "Because of their dedication to individual clients, our technicians can handle all your problems more efficiently and effectively. They get to know your staff, your facility, your home and your family, your needs, your wants, and what you don't want. So you get a more effective and efficient service."

TKO Pest Control, Inc. is a member of the Pennsylvania Pest Management Association, the National Pest Management Association, and the Spring Ford Chamber of Commerce, and is state licensed, certified and insured. TKO Pest Control has more than 45 years of combined experience in the pest control industry. They are all dedicated to excellence, and to providing the best possible service on every service call. "Our service is second to none, guaranteed" Collins said. "A true quality pest control program, we feel, is not an expense, but a peace of mind and an investment for your safety, health and reputation."

In addition to residential customers, TKO Pest Control services a variety of commercial customers, as well as large industrial customers. TKO's coverage areas include the Philadelphia suburbs as well as the city of Philadelphia. "We treat all of our customers as if they are five star customers because everyone's reputation is equally important, no matter how big or small your facility may be," Collins said. "We've built our five star reputation by exceeding our customers' expectations and on the referrals that they are more than glad to give us."

Every TKO customer experience is a consistent one. Technicians strive to always be on time. If they are running late, they call in advance and never leave customers with any doubt. When they arrive, they talk to the customer, find out what the problems are, and then determine the best approach or method for each service visit.

TKO Pest Control treats all pest issues, from general crawling pests, to wildlife and animal control, and termite control. They offer special bed bug treatments, flea and tick treatments, and rodent control treatments.

(Continued on page 12)



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Plan for 2017



MASTERING SOCIAL MEDIA

By Alyse Mitten, Owner, Interlace Communications

One of the biggest issues I hear from business owners about being involved with social media and marketing as a whole is, "I don't have time." My answer is to take time to plan — which is three quarters of the work.

It's all about planning.

This year, in an effort to help our clients focus on planning, we created a Marketing Calendar. It includes marketing ideas for a variety of focus areas: marketing with your clients or employees; marketing through social media, your website, through print and outdoor signage; and finally through networking.

Each month has suggestions for special events, holidays, and fun days during the month. We also have a planning page that emphasizes the need to focus on what must be done during that month as well as the next month.

Another favorite section of the calendar is the daily section to write down actual posts, ideas, or blogs. By planning ahead, you can be ready for columns such as this, which means that I will be ready much sooner with a column than I normally am.

It's all about budgeting.

A part of planning should include budgeting for marketing as well. This is another area where, when asked whether you have a budget for marketing, most small business owners will say, "I don't really have a budget."

(Continued on page 13)

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COVER STORY

(Continued from page 10)

TKO Pest Control, rather than just start spraying chemicals in a place, looks for sources of infestation to address that first. "We feel that this is the best way, so we do not have to utilize as much chemical and minimize environmental impact," Collins said. "We choose all of our materials based on their labels and their safety for the job, not on the cost of the materials. All materials are low odor, low toxicity. Our integrative pest management program is the best value out here today. It starts off with inspections, sanitation, exclusion, and if then if chemicals are needed, then we will do that."

TKO provides commercial customers with training sessions to show them what areas they need to work on, on their end, and the importance of partnering with TKO technicians to reach a common goal. Commercial customers include five-star restaurants, bakery facilities, nursing homes, schools, factories, office complexes, apartment complexes, country clubs, universities, casinos, nuclear power plants, and large federally inspected meat and poultry processing plants.

Restaurants have always been and continue to be a growing part of TKO's commercial client list. "When managers or workers leave the restaurants, those workers take us to wherever they go due to their past experience with TKO Pest Control," Collins said. "That has been very beneficial to us."

Dave Collins thanks his staff, whom he considers his "A Team," as well as all of his loyal customers for 20 years of business.

"As president of TKO Pest Control I commit myself, and my team of experts, to the highest levels of professionalism. With over 45 years of combined experience in the pest control industry, we will be able to eliminate any existing problems and prevent their recurrence," he said.

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MASTERING SOCIAL MEDIA

(Continued from page 11)

When asked what a marketing budget should be, on the conservative side it should be anywhere from 20 to 30 percent of your budget. That may sound high for some but when you think about your expenses for networking and dinners with clients, you will probably be closer to 20 percent than you realize.

Looking at the trends for 2017, it will be more necessary than ever to budget for social media advertising. As social media platforms tighten their algorithms to make necessary to reach your warm market as well as outreach to potential clients, it will be very crucial to include Facebook, LinkedIn, and Twitter advertising as part of your budget. A report from Forrester Research included information on the percentages of how you should slice your marketing budget into each sector of marketing. It wasn't a surprise to me that 29 percent of your marketing budget should be allocated for online marketing. The other major area of spending was print advertising at 23 percent. I think you will find the arti-

cle not only interesting but also helpful in planning how to budget and allocate your investments in marketing.

How to move forward with planning?

Now that you are motivated to plan for 2017, here's what you can do to work on your own marketing calendar. A Google Calendar can be used to easily create a marketing calendar. By creating an excel spreadsheet with the following fields: Date, Subject, and Description. Complete the information for your posts, blogs, and events that are coming up. Create a Marketing Calendar in Google and import the excel spreadsheet as a CSV file to the calendar. It's that simple.

Get started today with planning your marketing strategy for 2017.

Alyse Mitten and the staff of Interlace Communications help small to mid-size businesses plan and implement their marketing strategies through their Pick Your Own Marketing Plan program. Give them a call to get starting with your marketing program for your business. Interlace Communications, Inc., 484.709.6564, gomaava.com, kasey@gomaava.com.

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INDEPENDENT CONTRACTOR OR EMPLOYEE?



By Richard A. Flanagan, IV, CPA, Partner, Maillie LLP

The question of whether your company's workers are independent contractors or employees can be a complex one to answer. The determination is intensely factual in nature and the stakes for your Company can be very high. There is no bright line in making a determination.

If a worker is classified as an employee, the Company must withhold federal and state income as well as employment taxes and often must provide the worker with the same fringe benefits that it makes available to other employees. However, if the worker is classified as an independent contractor, the Company is not subject to withhold any taxes or provide any benefits. Its only responsibility is to provide the worker with Form 1099-MISC at year-end if the amount paid was \$600 or more.

Unfortunately, there is no uniform definition of the term "employee". The "common-law" rules applied to make the determination, originate from court cases rather than specific laws or regulations. Although many factors are taken into consideration, the main one is focused on the right to control and direct the worker regarding the job he is to do and how he is to do it. If control is with the Company, then the worker is likely an

employee. If not, it is an indication that the worker may be an independent contractor.

Many factors are considered in making a proper independent contractor/employee determination, including industry standards. It is important to take the time to consider your Company's relationship with its workers to help you classify them correctly. An incorrect classification can be costly to your bottom line.

Richard A. Flanagan, IV, CPA is a partner in the Mont Clare office of Maillie LLP, a certified public accounting firm. He has extensive experience in tax services and business consulting. Maillie LLP has been recognized as a "Top 25" Regional Firm by the Philadelphia Business Journal and as a "Top 200" National Firm by Inside Public Accounting. For more information contact rflanagan@maillie.com or 610-935-1420.

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Financial Independence Planning plants footprint firmly in Conshohocken

Financial Independence Planning, a comprehensive financial planning firm celebrated its ribbon-cutting ceremony for their corporate headquarters, located at 1495 Alan Wood Road, Conshohocken, PA 19428 on December 8, 2016. Among the guests attending the ceremony were the Mayor of Conshohocken, Robert Frost, Congresswoman Mary Jo Daley, Township Councilman Martin Higgins, and Township Manager, Karen Weiss.

Financial Independence Planning celebrated its 20th anniversary August of 2015 and the purchase of the building in August 2016 marked the culmination of a

year-long celebration of this watershed event. FIP has other offices in Delaware, Bucks and Montgomery County. The group has over 20 advisors and almost \$700 million of assets under management. CEO and Founder, Harry Keller says, “We are fortunate to have found this location that is central for many of our clients. The completion of the purchase of this building allows our clients to know that we are an established firm. For 21 years, through our proprietary 8-step financial planning process, we have helped our clients from worrying about money so they can enjoy all the things in life that are important to them”.

The firm is active in many local chambers including the Mainline Chamber of Commerce, which helped FIP host the event. Bernard Dagenaise, President and CEO of the Mainline Chamber gave opening remarks. Kelly Gray, Manager of the chamber as well as Chamber Ambassadors were present to commemorate the occasion.

About Financial Independence Planning

Financial Independence Planning, LLCTM (FIP), based in Conshohocken and Lansdale, is a full-service financial services firm serving mainly Bucks, Philadelphia, Chester and Montgomery. The firm executes a proprietary 8-step FIP financial process primarily for clients in retirement and “pre-retirement” to help optimize their assets. The FIP process helps identify objectives and potential roadblocks early by mapping out an FIP Road Map. Through constant monitoring, quarterly calls and annual reviews, FIP advisors help clients stay on track to their financial independence. The firm's online client collaboration tools enable clients 24/7 secure access to their portfolio. The firm also provides educational seminars, a schedule of these events are on www.myfipadvisor.com.

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FOCUS ON BERKS MANUFACTURING

Manufacturing Remains Strong in Greater Reading



By Aaron Gantz, MPA, Economic Development Director,
Greater Reading Economic Partnership

Greater Reading has deep manufacturing roots. Today the region maintains its reputation as a global manufacturing center – home to domestic and international companies representing specialty metals, plastics, food products and more.

In addition, manufacturing in Greater Reading is among the top metropolitan areas with the highest share of solid paying new jobs. This translates into offering entry-level workers the greatest opportunity for growth in earnings and advancement.

As the primary marketer for Greater Reading, Pennsylvania, the Greater Reading Economic Partnership (GREP) has seen inquiries from companies and site selection groups growing steadily over the past five years. In 2015 and 2016 GREP saw over 50 percent of inquiries coming from manufacturing related businesses.

Because of the important role manufacturing plays in the local economy, GREP is strategically focused on not only attracting manufacturers to the region, but also retaining them. The retention and growth of Berks based, small to medium sized manufacturing companies is a top priority. Beginning in 2013 GREP led the charge on developing and implementing a formal Business Expansion and Growth program for the region.

Since implementing the program three years ago, GREP has met with over 125 businesses, to offer the necessary tools and resources to achieve their goals. By the way, those 125+ companies employ over 30,000 people in the Greater Reading region. Of

those 125+ companies, 20+ companies have expanded or grown their employment base.

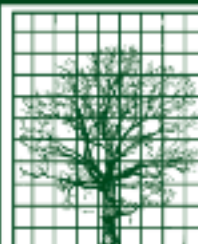
What has happened in 2016 through the Business Expansion and Growth program?

- GREP met with 48 Berks companies employing over 6,400+ people
- 17 of those companies plan to expand within the next 12 to 18 months
- 7 of those do not have space at their current facility
- Top challenges identified in addition to space is workforce, workforce, workforce
- Entry level, unskilled employees
- Maintenance Techs
- CNC Operators

Helping companies to expand is not the only way GREP supports local companies. The organization is able to identify and match resources to meet various needs such as;

- Workforce training
- Property research
- State + local government introductions
- Exporting support
- Business to business introductions + referrals
- Financing

(Continued on page 18)



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Morgan Corporation is located at 111 Morgan Way, Morgantown, PA 19543. For additional information, please contact, Julie Ubele, Talent Acquisition Manager at 610.286.2314 and visit www.morgancorp.com.





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FOCUS ON BERKS MANUFACTURING

(Continued from page 18)

The Greater Reading region's lower cost of doing business, proximity to major markets, and the incredible workforce training facilities in the area combine to make the region an ideal location for manufacturing operations.

GREP is committed to the Business Expansion and Growth program and will expand the strategy as part of the merger with the Greater Reading Chamber and the Greater Berks Development Fund.

The new entity will be called, Greater Reading Chamber and Economic Development Corporation, focused on assisting companies to retain, expand and grow their operations and employment and attract new businesses to Berks County.

GREP's resources are your resources - visit GreaterReading.com or contact Deb Heffner at the Greater Reading Economic Partnership at 610.376.4237 or Deb@GreaterReading.com.

Reitech Corporation

Reitech has been in the business of manufacturing pigment dispersions in Reading, PA for more than 40 years. In February of 2015, Dr. Prakash Pradhan and Stephen Holtzman acquired the company. "It was a pretty easy decision for us, as we knew of Reitech's excellent reputation for providing strong customer service and quality products, which aligned with our industry expertise, business philosophy and entrepreneurial spirit", said Stephen Holtzman.

Basically, Reitech produces liquid color that is then used by manufacturers of paint, ink, paper and other industries to achieve the required final color in their products. It may sound simple but there is a tremendous

amount of technology and expertise behind it. "Think about it," comments Prakash Pradhan. "We take a dry pigment that may have a wide specification range, and turn it into a tightly controlled liquid dispersion that works seamlessly in our customer's bases. That takes formulation know-how and an understanding of what our customer needs".

The new owners have spent much of the last two years learning the details of the business, and implementing both immediate and long-term changes. Some of the changes include:

- Focusing R & D resources on making Reitech products more environmentally-friendly, as well as developing IR reflective colorants for use in "cool coatings".
- Increasing the sales channel network geographically to include the western US and Canada, which will help Reitech achieve its aggressive growth targets.
- Launching a new ERP system that brings greater transparency allowing the company to better measure and manage its business.
- Investing heavily in milling and other production equipment as part of Reitech's ongoing effort to improve operational efficiency.

The new owners are often asked, "If we knew then what we know now, would we have acquired Reitech?" The answer is an emphatic, "Yes!" We have a great team that really cares about the company, the quality of our products and our customers. We believe that this commitment will serve us well into the future".

For additional information, please call 610.929.9451, and visit www.reitechcorporation.com.

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What's So Cool About Manufacturing?

"What's So Cool About Manufacturing?" is the question over 100 Berks and Schuylkill middle school students are asking. Sixteen Berks County and three Schuylkill County area middle schools are participating in the *What's So Cool About Manufacturing?* Student Video Contest this year. The dynamic career awareness program was developed in the Lehigh Valley by consortium partners led by the Manufacturers Resource Center (MRC) in 2013. Middle school student teams are paired with pre-selected manufacturers over a 4-month contest period. Each team receives a GoPro camera kit, a teacher-coach, hands-on training, and professional editing consulting. The students are free to film, edit and produce a short video highlighting their assigned company's manufacturing technology, employees and products.

The student video submissions for the Berks Contest will be posted at www.dreamitdoitpa.com for open public voting in early March for the Viewers Choice Award. Judges will determine best videos in a variety of other categories. Over

500 students, parents, educators, manufacturing leaders, community sponsors, local legislators and project partners will gather at the Santander Performing Arts Center for an awards ceremony to announce and acknowledge winning teams.

The program promotes STEM education and helps foster new understanding of opportunities in manufacturing careers. The most significant success of the program to date is the increased enrollment in manufacturing programs at area career and technical high schools.

The program is growing throughout the state of Pennsylvania. Eight contests represent a total of 130 middle schools teams from 16 counties, each featuring a unique manufacturing company across the Commonwealth. The impact of the "What's So Cool About Manufacturing?" video contests is on track to complete a statewide program within the next few years.

For additional information, please contact Karen Buck, Manager of Workforce Initiatives, Manufacturers resource Center at 610.628.4626; email: Karen.Buck@mrcpa.org.



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BREATHE EASY YOUR GUIDE TO IDENTIFYING AND AVOIDING PNEUMONIA THIS WINTER

Cold and flu season can hit your family hard in the winter. As the months of cold and damp weather wear on, immune systems become more compromised and more serious illnesses can enter the picture. Nearly three million cases of pneumonia are reported in the U.S. each year, with the highest percentages of cases found in small children and the elderly.

"Children under age 12 are still developing their immune systems, making them more susceptible to pneumonia," said Dr. Lori Lorant-Tobias, Medical Director of the Emergency Department at PMMC. "They are also less likely to be vigilant about hand-washing and nose-blowing, making them more prone to contract the viruses and bacteria that can lead to pneumonia."

The majority of pneumonia cases in children and younger adults are known as 'community acquired pneumonia' (CAP), and are separated into two categories – viral and bacterial. Learning how to prevent, identify and treat the different types of pneumonia will help you and your family breathe easier this winter.

VIRAL PNEUMONIA. As the name suggests, viral pneumonia is caused by some form of viral infection. According to the American Lung Association, most pneumonia in children is caused by viral infections. In children under age one, the respiratory syncytial virus (RSV) is the most common cause of viral pneumonia.

Because viral pneumonia cannot be cured with antibiotics, the virus must run its course, and may take longer to resolve than the bacterial form. Supportive treatments can be very effective, including the use of nebulizers for easier breathing and steroid intervention to speed healing and bring relief to the lungs. Antibiotics should only be used if there are signs of a secondary infection, such as an ear infection.

BACTERIAL PNEUMONIA. There are many different bacterial infections that can lead to pneumonia. Streptococcus pneumonia is the most common source of community acquired bacterial pneumonia. Mycoplasma pneumonia – also known as 'walking pneumonia' – is caused by bacteria called mycoplasmas. While the symptoms of this strain can be milder and less debilitating, mycoplasma pneumonia is

contagious and can last much longer than other forms of the illness. Physicians will typically treat any type of bacterial pneumonia with antibiotics, and a return to health can be expected in 1 to 2 weeks (4 to 6 weeks for mycoplasma pneumonia).

Initial symptoms of pneumonia often look much the same as the flu or common cold: fever, cough, and nasal and chest congestion. In some patients, however, the only symptom is unusually rapid breathing and/or breathing accompanied by a wheezing or grunting sound. If your doctor suspects pneumonia, they will likely order a chest X-ray for confirmation before prescribing further diagnostics and treatment. Especially in children or the elderly, the physician may want to monitor the patient's oxygen levels. If they fall too low, the patient may be admitted to the hospital for closer monitoring of the treatment.

Most physicians agree that immunizations are the best line of defense for preventing pneumonia, and are highly recommended for those with more fragile or compromised immune systems.

"In many cases, pneumonia can be prevented by ensuring that your child's vaccines are current," said Dr. Lorant-Tobias. "Haemophilus influenza Type b, pneumococcal, pertussis, measles and flu vaccines all help you avoid some of the most common illnesses that can lead to pneumonia."

It's also important to encourage more vigilant hygiene habits during cold and flu season. Washing hands, cleaning household and workplace surfaces, and using tools like humidifiers to enhance proper breathing will all work to eliminate germs and prevent their spread. Maintaining proper diet and exercise habits are also important in the winter months. These basic and obvious lifestyle choices will give your immune system an edge and make you less likely to contract a virus of any sort. If you do get a cold or virus, be sure to aggressively treat and eliminate mucus before it can fester into an infection.

For assistance finding a physician who can help you prevent or diagnose pneumonia or other winter illnesses, visit Pottstownfamilycare.com, or dial 610.327.3446 to make an appointment at one of PMMC's primary care offices.

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Ruth's Classic Hospitality — ELEGANT DINING, TAILORED FOR YOU

At Ruth's Chris, we go the extra mile to make your dining experience perfect. In private dining rooms beautifully designed for an atmosphere of casual elegance, our signature menu items and lagniappe style of service make your occasion unforgettable.

Owned by Marsha Brown, Ruth's Chris Steak House is celebrating their 51st year. The former banking exec now owns three Ruth's Chris Steak House locations in Center City, King of Prussia and Long Island, N.Y., along with an eponymous Creole restaurant in New Hope.

YOUR PERFECT EVENT

The Ruth's Chris signature steak experience arrives at your location with a dedicated sales manager and a team of executive chefs, certified bartenders and trained

servers. Our catering staff is here to help you make your event absolutely perfect, from tailoring the menu to crafting the smallest finishing touches.

ALL KINDS OF OCCASIONS

Outdoor festivals, shows, concerts and sporting events. Boardroom lunches and corporate events. Social gatherings and life moments. We do it all—with the utmost in service and attention to every detail.

We honor our founder by making every detail unforgettable. We're here to personalize your celebration or event to your specific taste and budget ensuring those moments last a lifetime.

Ruth's Chris Steak House is located at 2290 North Gulph Road, King of Prussia, PA 19406; 610.992.1818; www.ruthschris.com/restaurant-locations/king-of-prussia/.

King of Prussia Business Improvement District

King of Prussia lives at the intersection of prosperity and opportunity. It is one of the Mid-Atlantic Region's greatest environments to do business, thanks to competitive taxes, an unbeatable location and a wave of growth that is taking businesses into the future. That future is shaped by progress.

While already a top destination for business, King of Prussia stands to grow into the image of America's most desirable Edge City, complete with unrivaled amenities, a vibrant culture and a welcoming environment for businesses, residents and visitors alike.

The King of Prussia District (KOP-BID) was founded in 2010 as a 501(c)(3), private, not-for-profit organization under the Commonwealth of Pennsylvania's Neighborhood Improvement District legislation. 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.

KOP-BID works with nearly 300 assessed property owners to execute the organizations five-point Program Plan within our district boundaries.

The Program Plan is used to focus the organizations efforts: Marketing & Communications; Physical Improvements; Tax Policy; Land Use & Zoning; Transportation

All of the programs and services of KOP-BID are designed to promote high quality, attractive public spaces, comprehensive master planning for the future of King of Prussia, a regionally competitive tax structure, multi-modal transportation options, and enhancement to King of Prussia's profile through marketing, communications and special events. For additional information, please visit www.visitkop.com.



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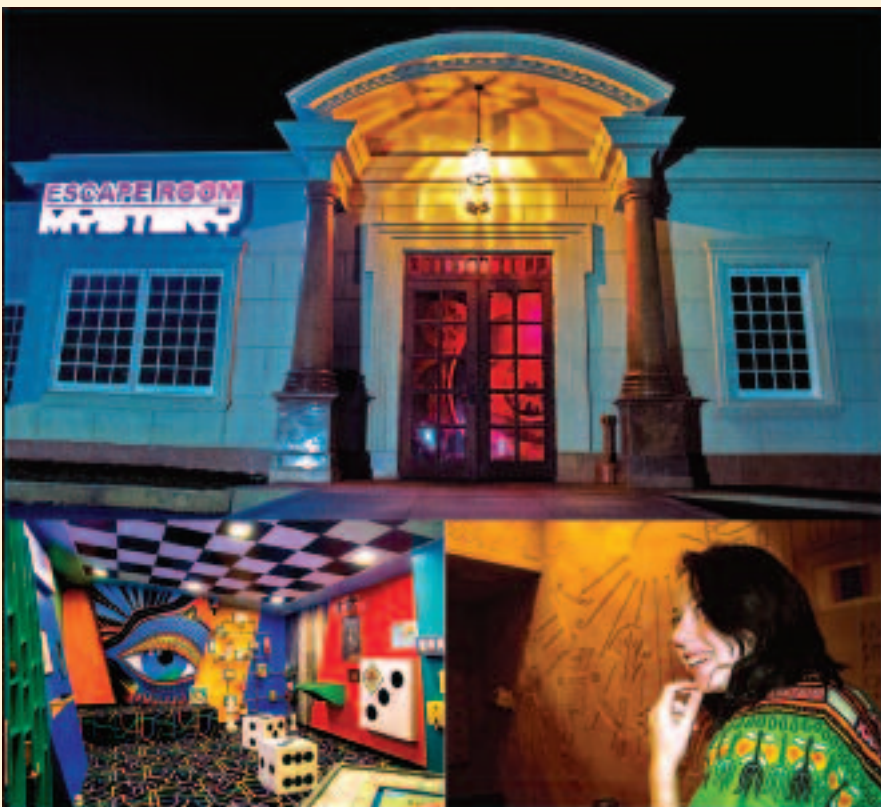
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doctor on your issue or condition, help arrange your visit and remain involved in your care as treatment progresses.

Our Network of Specialists

Whatever your condition, PMA's broad network of specialists assures you that exceptional care is close at hand. Our specialists focus on primary care, cardiology, endocrinology, gastroenterology, pain management, pulmonology, sleep medicine, rheumatology, occupational health and more.

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Don't go it alone! Trust PMA to surround you with a team of caring and expert physicians, medical professionals and support staff who always go the extra mile in guiding you to optimum health. We offer comprehensive care in your neighborhood, with offices in Audubon, Collegeville, Limerick, Paoli, Phoenixville, Pottstown and Schwenksville. Visit our website to learn more: www.pmadactor.com

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OWM Business Lawyers handle all phases of business including Start-up or Purchase, Contract Negotiations, Financing, Employment Issues, Succession Planning & Dissolution, OWM Real Estate Attorneys handle Commercial Development, Residential Transactions, Tax Assessment Appeals, Title Insurance, Municipal Zoning & Land Use... Whatever your legal needs are, OWM is ready to be part of your team!

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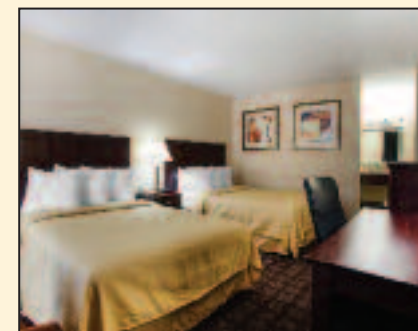
O'Donnell, Weiss & Mattei, P.C. (OWM Law) has been a member of the business community serving the Montgomery, Chester and Berks County areas since 1955. The firm has been operating out of their original office location in Pottstown at 41 E. High Street for the last 61 years, and in 2006, opened an additional, fully-staffed office at 347 Bridge Street, Phoenixville, PA. OWM attorneys are good citizens and proud volunteers, active in community building and outreach, strongly committed to supporting the communities in which they do business.

It is not unusual to find the lawyers from OWM involved behind the scenes in much of what is happening in both Pottstown and Phoenixville. OWM Business Lawyers handle all phases of business and the Real Estate Attorneys handle commercial development and residential transactions so you will frequently find them either representing clients involved in the transactions or working in a volunteer capacity on the boards of non-profit organizations or the Chamber of Commerce. OWM Law has been an active member of the TriCounty Area Chamber of Commerce for more than 35 years, and a sponsor of the new Pottstown Senior Center as well as numerous non-profit organizations located in the Borough and/or serving the surrounding communities. In addition, OWM Law is an active participant in and sponsor of the Phoenixville Regional Chamber of Commerce and First Fridays in Phoenixville.

The lawyers at OWM work in client service teams broken down into five focus areas: **Business / Banking, Real Estate /**

Title / Land Use, Elder Law / Special Needs Planning / Estate Planning / Estate Administration, Family Law / Divorce / Custody, and Accidents / Criminal / DUI. These teams provide the structure and resources allowing them to handle both routine and complex transactions to meet the needs of their clients. In addition, several OWM attorneys are also licensed title agents who conduct residential and commercial real estate settlements. OWM Law is proud to be part of the continuing revitalization of Pottstown, with OWM Law attorneys serving as Solicitors to both the TriCounty Area Chamber of Commerce and Pottstown Area Industrial Development, Inc., to help advance their vision of growth.

For additional information, please call 610.323.2800 (Pottstown) or 610.917.9347 (Phoenixville) and visit www.owmlaw.com.



Quality Inn Pottstown

Quality Inn, located at 61 West King Street in Pottstown, is a 98-room hotel with a full service meeting room, catering to wedding receptions, parties and corporate meetings. The on-property restaurant and bar is a welcome amenity to hotel guests

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and the local community. Quality Inn has been a staple in Pottstown since its conversion in 2004 to a Choice Hotel. During the past fourteen months, there have been significant and noteworthy changes in upper management, product quality and community involvement.

Mike Stahl joined the team in October 2015, and brought his experience from the Marriott to influence improvements in service that reflects well above the most recent brand standard quality report. Mike's collaboration with the new management company brought about changes that the guests have now learned to expect and appreciate. Paulette Sanderman-Brown has been serving as Sales and Marketing manager for the past three years, and is very excited to see the new direction of the hotel. Long-standing employees in all departments are delighted that their hard work is paying off, with great service scores and reviews.

Recent improvements at Quality Inn include: replacement and repair of stairways; 100 percent of the hotel exterior has been painted and 100 percent of all 98 guestrooms have new marble accent bathrooms. The improvement that Mike is the most proud of is collaborating with Unlimited Commercial Roofing and installing a brand new eco-friendly roof

that is energy efficient and sustainable. The completion date for the new bedding program is slated for March 2017, and new lobby and meeting room carpet will be installed by early spring. Quality Inn plans on maintaining and forging new relationships in 2017, and looks forward to working with local associations, businesses and individuals. Mike, Paulette and the entire staff wish to thank the local community for their continued support over the years.

For additional information, please call 610.326.6700, ext. 192, and visit: www.pottstownqualityinn.com.

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NARI-BIE AVOIDING HOME IMPROVEMENT HEADACHES

Homeowners don't often think about renovating their homes in winter but it is a great time for searching the Internet for projects that interest you. Some you can do yourself, others, maybe not. The Do-It-Yourself (DIY) movement has allowed homeowners to tackle small projects and learn things about their home, but for the homeowners that attempt to tackle major projects on their own, DIY has led to some major headaches. Renovating your home can be taxing on various resources and this makes finding a competent home contractor one of the most important decisions in preparing for a renovation of any size.

When deciding whether or not to Do-It-Yourself, there are some important considerations to take into account. First, what is the complexity of the project? Questions about licensing and permits, costs, and access to equipment are worth answering. Second, consider short-term safety and long-term health risks. Professional contractors have training in standards that most DIY-ers aren't aware of. There are several risks when installing or repairing equipment in your home including mold, carbon monoxide, electric shock, and water damage. Risking your home's integrity or your family's health are not worth the savings of doing it yourself. Additionally, the contractor will have insurance—this ensures that you won't be expected to pay if anyone gets injured on the job. Finally, what are the legal issues associated with this project? Consider that at some point in your life you may sell your home. Some DIY remodeling can increase a home's value, but any renovations that are not up to code put you at a disadvantage when you sell your home.

If you've decided that hiring a contractor is the right choice for your project, how do you go about narrowing down the pool of candidates? Ask for referrals from people that you

trust like your friends, neighbors, relatives and co-workers. Or contact a local realtor and ask questions about how well they communicate or if they complete work within budget and on time. Once you have some names, check online to determine how established they are as a company or if there have been any complaints filed against them. Additionally, you can check to see if they are involved with any professional association that has standards or a code of ethics, such as

The National Association of the Remodeling Industry. Don't be afraid to ask questions about their insurance coverage or for references in your area. Trustworthy businesses will welcome your questions and be transparent about their policies and procedures.

After researching contractors, it's important that you get a fair estimate. Compare estimates from at least three contractors and make sure they cover the same work and materials, or that the cost has been adjusted for any differences.

(Continued on page 26)



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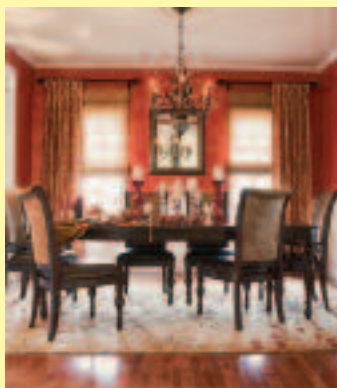


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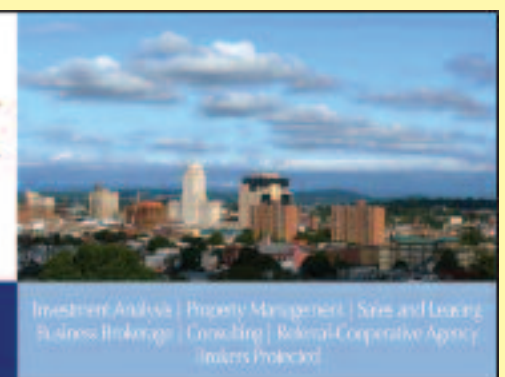
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So before you agree to an independent contractor relationship with anyone, make sure you understand what that means and carefully weigh the pros and cons. If you misclassify a worker, you could be liable for back employment taxes plus penalties.

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- Specify the task and contractor's responsibilities/expectations in the contract.
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(Continued on page 34)

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Ask SCORE

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- Plan to compensate contractors on a per-job basis, not weekly or monthly.
- Do not include independent contractors under any insurance or benefits coverage you have for employees.
- Always require an invoice before making payment.

If you're still uncertain as to whether your worker is a contractor or employee, IRS Form SS-8, "Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding" can be filed with the IRS by either you or the worker. IRS will review the facts and circumstances and determine the worker's status.

Getting sound advice on management issues such as independent contractor status is vital for your small business. For help, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. To find the SCORE chapter nearest you or to chat with a mentor online, visit www.score.org.

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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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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

2017 – BECAUSE YOU WANT TO...

Advocate for the Region!

Building Communities

Jan. 12 – Economic Forecast
Membership Breakfast,
'State of the Economy –
Past, Present, and Future'

Jan. 18 – Boyertown Area Progress
Dinner, "A Special Kind of Place –
150 Years Ago, Today, Always."

Feb. 9 – Membership Breakfast,
'93 – Celebrating 9 Decades with
9 business leaders providing 9 tips.'

Feb. 22 – "Made in the Tri-County
Area" Tour – American Crane &
Equipment Corp.

Mar. 9 – Membership Breakfast,
Community Updates

Mar. 22 – Pottstown Progress
Luncheon – NEW Event!

May 5 – Leadercast,
'Powered by Purpose'

June 8 – Membership Breakfast,
Leadership Tri-County
Class of 2017 Projects

Build Relationships!

Creating Connections

Feb. 1 –
Power Networking

Mar. 14 –
WOW Luncheon,
Status of gender equality
in America's workplace

Spring 2017 –
Annual Dinner

June 2017 –
WOW Luncheon, Relaxing
and pampering luncheon

Grow and Succeed!

Supporting Commerce

Jan. 24 – Business Card Exchange
at Pearl Exhibit Group

Feb. 28 – Business Card Exchange
at Keller Williams Realty Group

Mar. 28 – Business Card Exchange
at Jay Lanes & Laser Tag

Apr. 25 – Business Card Exchange
at Citadel Federal Credit Union

May 30 – Business Card Exchange
at Bellewood Country Club

May 31 – Chamber Night
at the Reading Fightin' Phils

June 27 – Business Card Exchange
at Reading Country Club

**But you don't attend
events – schedule a
meeting with Chamber
staff to maximize your
Member Benefits!**

**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@tricityareachamber.com

Eileen Dautrich, President,
eileen@tricityareachamber.com

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

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

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

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



2017... A great year to join TriCounty Chamber! Be a champion in our communities, build relationships, and get a competitive edge.
For more information on joining, contact Jennifer O'Donnell at 610.326.2900 or jennifer@tricountyareachamber.com

WELCOME APPROVED NEW MEMBERS!

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

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

Center for Nutritional Healing
7842 Boyertown Pike
Boyertown, PA 19512
484.938.7691
www.CenterForNutritionalHealing.com

Nutritional Products/Services
 We facilitate healing so you can experience vibrant health and sustain it for a lifetime. Our health restoration services include development of a personalized health improvement program allowing your body to heal through proper nutrition and nutritional supplements.

eb Logix, Inc.
2129 E. High St.
Pottstown, PA 19464
610.813.4900
www.eblogix.com
Computer Consultants/Support Services
 eb Logix has been in business for 16 + years. We provide Information Technology Managed Services to small and mid-sized businesses.

Haron & Sons Auto Center LLC
3111 W. Ridge Pike
Pottstown, PA 19464
484.752.4764
Auto Repairs/Services
Referred by: Baran Schultz, Schultz Technology

Howard IP Law Group, PC
PO Box 226
Fort Washington, PA 19034
215.589.9104
www.phd-ip.com
Attorneys
 We are a 5 patent attorney boutique focusing on patent procurement and counseling, including patent preparation and prosecution, providing opinions on patent invalidity and non-infringement matters, design around, and counseling clients in procurement of trademark, copyright and trade secret protection. All of our patent attorneys have degrees in one or more of electrical engineering, physics, and mechanical engineering. We support clients ranging from small and midsize companies to Fortune 100 corporations. Our attorneys have experience in protecting inventions relating to electronics, computer programs, sensor technologies, medical devices, and electro mechanical products in commercial industries. As a small IP boutique we pride ourselves on being cost-effective and extremely responsive to our clients.

Rann, LLC
404 E. High St.
Pottstown, PA 19464
610.812.7142
Real Estate – Commercial/Industrial

Robert Wasser Paperhanging & Painting Inc.
361 W. Seven Stars Rd.
Phoenixville, PA 19460
610.247.8067
Painting/Wallpapering Contractors
 Business recently relocated to Phoenixville area after 30 years of residing out of area.

Running Man Courier & Delivery Service
1438 Evansbrooke Lane
Pottstown, PA 19464
469.544.4277
www.runningmansrv.com
Courier/Delivery/Messenger Services
 Running Man is a Hot Shot, On Demand, and Dedicated Route service.

UPDATED MEMBER INFORMATION:

Linda Jacobs Downtown Design – new address: 238 E. High St., Pottstown, PA 19464
MyBusinessOnPage1.com – new address: 1005 Coventry Pointe Lane, Pottstown, PA 19465
Pottstown Downtown Improvement District Authority – new address: 238 E. High St., Pottstown, PA 19464

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

39 YEARS+
BB&T Bank

Borough of Pottstown
Boyertown Oil and Propane

Brookside Country Club
Columbia Boiler Co.

Cappelletti Pinter & Company, P.C.

Exelon Nuclear

Fox Rothschild LLP
P. Richard Frantz, A.I.A., Architect

The Hill School

Maillie LLP
NARI-BIE Building Industries Exchange

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

Pottstown Area Industrial Development, Inc.

Pottstown Memorial Medical Center

Pottstown Roller Mills, Inc.

Reading Foundry & Supply Co.

Specht Realty, Inc.

Twin County Construction Co., LLC
Yergey, Daylor, Allebach, Scheffey, Picardi

31 YEARS
Pottstown Regional Public Library
Pottstown YMCA, a branch of Philadelphia Freedom Valley YMCA

26 YEARS
West Pottsgrove Township

16 YEARS
Clark Industrial Supply
Lewis Environmental, Inc.

D.G. March and Associates/Enviromat Company, Inc.

Sanatoga Water Conditioning, Inc.

10 YEARS
Community Health & Dental Care
Synergy Environmental, Inc.

5 YEARS
MyBusinessOnPage1.com

1 YEAR
Greater Pottstown Tennis Association
RE/MAX Achievers, Inc.

Rusty Rooster Primitives
Santander Arena & Performing Arts Center

Member Renewals

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

American Heritage Federal Credit Union
Atlantic Communications Group, Inc.

Bally Savings Bank
Cigas Machine Shop, Inc.
Community Music School

C. Raymond Davis & Sons, Inc.

Fred Beans Ford of Boyertown, Inc.

Grumpy's Handcarved Sandwiches

Independence Planning Group

Manatawny Creek Winery, Inc.

Patrick J. Murphy & Associates

The Pennsylvania Community Development & Finance Corporation

Pottstown Downtown Improvement District Authority

Rick Linn, LLC

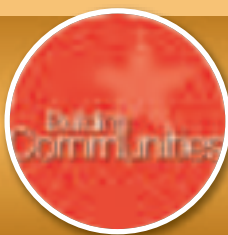
Are you Celebrating 25, 50, 75 Years?

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**

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TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

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 – 6:30 PM 6:30 – 8:30 PM	Boyetown Area Progress Dinner La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd, Gilbertsville 19525 Social Hour Dinner and Program The James K. Boyer Quality of Life Award will be presented to Charles Haddad . There will be a video featuring: 150th Anniversary of Boyertown; Clock Tower Renovations; Time Capsule Burial; and State Theatre Plans. \$100 per Member; \$900 per Member Table of 10; \$150 per non-member; \$1500 per non-member table of 10 Platinum Sponsors: BB&T; Pottstown Memorial Medical Center; Tompkins VIST Bank Gold Sponsors: The Body-Borneman Companies; Boyertown Oil & Propane; Maillie LLP; Martin Stone Quarries, Inc. Silver Sponsors: Boyertown Museum of Historic Vehicles; The Longacre Co. <i>Snow Date: Wednesday, January 25</i>
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. No Charge; Members Only; Registration Appreciated Sponsored by: Pearl Exhibit Group

SAVE THE DATES

Weds., Feb. 1 8:30 – 10 AM	Power Networking Chamber Office, 152 E. High St., Pottstown 19464 Build your business contacts and promote your products and services! Structured and fast-paced, this NETWORKING opportunity allows participants to interact one-on-one for a set period of time with other Chamber members. Bring plenty of business cards. This event is limited to 28 participants (one per company). No Charge; Members Only; Registration Appreciated Sponsored by: Reading Eagle Company
Thurs., Feb. 9 7 – 9 AM	Membership Breakfast Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick 19468 9 th – Celebrating 9 Decades with 9 business leaders providing 9 tips. Join us for breakfast to kick off the celebration of the Chamber’s 90 years of serving the community. \$26 per Member (prepaid by 2/5/17); \$32 per Member (invoiced or after 2/5/17); \$50 per non-member Sponsored by: Reading Fightin’ Phils

Weds., Feb. 22

8:30 – 10 AM

“Made in the Tri-County Area” Tour – American Crane & Equipment Corp.

American Crane & Equipment Corp., 531 Old Swede Rd., Douglassville 19518

American Crane is a leader in the design and manufacture of cranes, hoists and other material handling equipment, as well as components and parts for a variety of applications. They are a supplier of specialized equipment used in industries ranging from energy to aerospace and are able to meet all of your material handling needs.

\$10 per Member; Members Only; Registration Required

Sponsored by: American Crane & Equipment Corp.; Exelon

Tues., Feb. 28

4 – 6 PM

Business Card Exchange

Keller Williams Realty, 542 N. Lewis Rd., Suite 100, Limerick 19468

Enjoy refreshments while networking with fellow Chamber Members.

No Charge; Members Only; Registration Appreciated

Sponsored by: Keller Williams Realty Group

Thurs., March 9

7 – 9 AM

Membership Breakfast

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

Community Updates – more details to come!

\$26 per Member (prepaid by 3/5/17); \$32 per Member (invoiced or after 3/5/17); \$50 per non-member

Sponsored by: Pottstown Area Police Athletic League; Tompkins Wealth Advisors

Additional Sponsorship Opportunity Available

Tues., March 14

11:30 AM – 1 PM

WOW Luncheon

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

Andrea J. Funk, CEO of Cambridge Lee Industries LLC, will present on the status of gender equality in America’s workplace, and her personal reflections and recommendations on closing the opportunity gap.

\$26 per Member (prepaid by 3/10/17); \$32 per Member (invoiced or after 3/10/17); \$35 per non-member

Sponsorship Opportunities Available

Weds., March 22

11:30 AM – 1:30 PM

Pottstown Progress Luncheon

Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

Stay tuned for more details.

\$45 per Member; \$60 per non-member; \$400 per Member table of 8

Platinum Sponsor: Montgomery County Community College

Gold Sponsor: O'Donnell, Weiss & Mattei, P.C.

Sponsorship Opportunities Available

Fri., May 5

8 AM – 5 PM

Leadercast – “Powered by Purpose”

Morning Star Fellowship, 100 Limekiln Rd., Bechtelsville 19505

This day long leadership development event broadcast live via simulcast from Atlanta, GA serves individuals and companies that want to become intentional about raising their standard of leadership. This year’s theme “Powered by Purpose” includes a great lineup of speakers: Dr. Henry Cloud; Molly Fletcher; Daniel Pink; Andy Stanley; and Suzy Welch. Continuing Education Units will be available.

\$95 per Member (4+ tickets purchased - \$85 per Member); \$120 per non-member (4+ tickets purchased - \$110 per non-member)

Sponsorship Opportunities Available

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.



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December's Email Sponsor:



December's Newsmagazine Insert Sponsors:



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

PRO BUSINESS COUNCIL

Interested in becoming a part of the Pro Business Council? Contact Eileen Dautrich at 610.326.2900 or eileen@tricountyareachamber.com and let her know that you are interested! The next Pro Business Council meeting is **Monday, January 23 from 10 – 11 AM at the Chamber Office.**

Changes to Affordable Care Act?

With the Election of Donald J. Trump, changes are on their way for many policies set in place by the Obama administration. One promise that Trump made during his campaign was to repeal the Affordable Care Act and to implement his own healthcare policy.

"We will work with Congress to make sure we have a series of reforms ready for implementations that follow free market principles that will restore economic freedom and certainty to everyone in this country (donald-jtrump.com)."

"We're going to repeal it and replace it. And we're not going to have, like, a two-day period and we're not going to have a two-year period where there's nothing. It will be repealed and replaced. I mean, you'll know. And it'll be great health care for much less money," said Trump.

Sticking to this promise, Trump recently has added Rep. Tom Price (R-GA), who led efforts to repeal Obamacare during his time in congress, to his cabinet as head of the Department of Health and Human Services. In 2014, Price drafted legislation to replace the law.

His proposed legislation would provide tax credits based upon age to allow people to buy their own insurance.

Trump wants to keep some aspects of Obamacare, such as coverage for preexisting conditions and keeping young adults under the age of 26, still living at home, on their parents' plan.

Both of these features of the Affordable Care Act are supported by House Speaker Paul Ryan's health plan, which is commonly viewed as the "roadmap" to on ideas to replace Obamacare.

Alex Rahn, Senior Associate of Wanner Associates

MEMBERS OF THE PRO BUSINESS COUNCIL

April Barkasi, CEDARVILLE Engineering Group LLC
Susan Davis, Pottstown Regional Public Library
Chris Delp, Fulton Bank
Tony Dougherty, Traffic Planning & Design, Inc.
Rod Hawthorne, Gilmore & Associates, Inc.
Kevin Hennessey, North Coventry Township
Greg Herb, Herb Real Estate
Judi Himes, D.E.C. – Pottstown Training Center
Carmen Italia, Barry Isett & Associates, Inc. – **Co-Chair**
Justin Keller, Pottstown Borough
Dan Kerr, Limerick Township – **Co-Chair**
Stephen Longacre, The Longacre Co.
Brian Loughnane, Synergy Environmental, Inc.
Ray Maillet, First Priority Bank
John Mast, Reading Site Contractors
Ed Overberger, McCarthy Engineering Associates, Inc.
Alex Rahn, Wanner Associates – **Governmental Affairs Consultant**
Greg Richardson, Traffic Planning & Design, Inc.
Brian Seidel, Seidel Planning & Design, Ltd.
Ed Wagner, Lower Pottsgrove Township
Bill Wellen, FASTSIGNS
Mark West, Canteen Berks County

THANK YOU TO OUR PRO BUSINESS SPONSOR:



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

Additional Pro Business Sponsorships Available - \$750 for January – June 2017!

Your sponsorship includes:

- One Membership Breakfast Sponsorship
- Sponsor banner on Pro Business Council page
- Listed with all Governmental Route 422 articles
- Listed as a sponsor of the "Made in the Tri-County Area Tours"

2016 LEGISLATIVE COFFEE

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



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Leadership

TRI-COUNTY

DECEMBER SESSION

The Leadership Tri-County Class of 2017's December Session focused on different facets of the government.

State Representative Marcy Toepel started the class's day with a discussion on local governmental issues. She gave the class a brief history on herself and how she began her involvement with local government.

Following Representative Toepel's presentation, they traveled to the **Pennsylvania Department of Transportation District 6 Traffic Management Center** in King of Prussia where they received an overview of Penn DOT from **Eugene Blaum**, Penn DOT District 6 Executive, and a tour of the center from **Andrew Valentin**. District 6 encompasses 5 counties – Bucks, Montgomery, Chester, Delaware, and Philadelphia. This includes 3,556 miles of state highway and 2,753 state bridges. With currently 145 projects under construction, District 6 has a maintenance budget of \$167 million.

The class then traveled to the Limerick Township Municipal Building for a presentation on 'Local Government's Impact on Business' by **Dan Kerr**, **Limerick Township Manager**, and **TCACC Pro-Business Council Co-Chairman**. Dan Kerr provided the class with an overview of how the township functions. The Township currently employs 72 full-time employees, 40 seasonal part-time and 30 police officers. The Township's 2017 spending budget is \$30 million, with 55% of their revenue coming from tax sources.

The class ended their day by volunteering at the **Pottstown Salvation Army** where they packed food bags for Christmas Dinners to help over 100 families in the area.



ABOVE: Andrew Valentin, Penn DOT District 6, gave the class a tour of the traffic management center.



LEFT: State Representative Marcy Toepel discussed governmental issues with the Class.



Dan Kerr, Limerick Township Manager, presented to the class on local government's impact on business.

Meet the Class



Andie Graham

Andie Graham, Parks & Recreation Department Programs Coordinator of the Borough of Pottstown, has worked in the tri-county area for over 3 years. She is married to her husband, Mike and has a son Erik. Wendy enjoys outdoor activities including hiking and gardening/yard work as well as spending time with family and refurbishing old furniture. Her business role model is Bill Gates.

Andie attended Cabrini University where she received her undergraduate degree in History & Political Science, Secondary Education and a Masters of Education. Her personal business philosophy is "Don't ask or expect anyone to do anything I am not willing to do or have done. Lead by example."

While participating in the class, she is looking forward to site visits and developing new business relationships because it is important for community leaders to work together. Andie believes it is important to participate in the class because any community needs strong, effective leadership to continue growing and improving. Her hope is to continue on the path of helping to develop new, affordable programs for this community.



Laura Justiniano

Laura Justiniano is the owner of MEMOR Coaching & Consulting. She has worked in the tri-county area for 12 years. She is married to Michael J Hantman, PhD. Laura enjoys art, music and woodworking.

Laura is a Certified Life Coach with an MBA. Her personal business philosophy is to "Welcome change and listen to your voice." She is involved with the Chamber as well as Chamber Member Pottstown Regional Public Library.

Laura feels that participating in the class is important because it allows her to learn more about the community. She is most looking forward to the learning experience and sharing with others.



The class ended their day by volunteering at the Salvation Army in Pottstown.

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

CO-SPONSORS



EDUCATION SPONSOR



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

LEADERSHIP ALUMNI RECEPTION

“The Leadership Tri-County Alumni Advisory Board held its first mixer at Art Fusion in Pottstown on Thursday, 12/8. There were 38 alumni and current students in attendance. It was a wonderful opportunity to meet the class of 2017 and reconnect with former classmates.

The Alumni Advisory Board was created to develop, enhance and support the Leadership Tri-County program. The Board strives to sustain involvement by engaging the graduates of Leadership Tri-County to participate in community events and serve the non-profit community. Alumni of the program are encouraged to join our LinkedIn Group (Leadership Tri-County Alumni) to stay connected.”

— Robin McMonagle,

Pottstown Memorial Medical Center

“The alumni reception confirmed what I have heard so often. The Tri County Leadership Program is so rich in history and talent. It was great to connect with so many great minds and leaders who are serving the region. I can't wait until the next one!”

— Howard Brown, Pottstown Area Health & Wellness Foundation, Class of 2017



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 renewed their Membership dues in 2016.



DECORATING DEN INTERIORS®

Barbara McInnis-Hayman has always been an interior designer. Before she received awards and accolades, before she formally trained as an interior decorator, she generously shared her design sensibilities with friends and family, bumping up their style profiles. Her own home was a testimony to her keen eye for design, always looking beautifully and creatively decorated.

It was this informal decorating practice that she formally parlayed into an exciting career in Interior Design. Partnering with Decorating Den Interiors, an outstanding interior design franchise who have been in the business for over 40 years, Barbara started her own interior design franchise, fulfilling her life-long passion. Her company tagline aptly mirrors that passionate commitment: Making the world more beautiful, One room at a time.

Says Barbara, “Your home or office interior should express **YOUR** tastes and support **YOUR** lifestyle, and the whole process should be easy and enjoyable. My initial consultation is complimentary, and because I work with a wide variety of suppliers and products I can help you determine a budget and price range that is comfortable for you. Once we have established your budget, you can relax and know that everything I present to you will fit within the budget we discussed for your project.”

In addition to her unerring eye for great design, Barbara is skilled at listening to her clients to better understand their design personality, preferences, and goals. She unfailingly and sensitively leverages her clients' budgets to create the best design possible for them. Barbara specializes in a wide spectrum of design styles — from traditional to contemporary to eclectic; she is an expert in space planning, lighting, furniture and all other elements of good design — including for outdoors and gardens. “Whether your goal is a re-purposed room or a whole new interior environment



for your entire house, we come to you, in your home or office — yes, even garden — and we will show you attractive, affordable designs,” McInnis-Hayman says.

Barbara grew up in Jamaica and moved to the United States to further her education. She received her degree in Communication from Villanova University, then worked in the pharmaceutical industry for a number of years before opening her franchise. Her Communication degree together with her

Professional Design School training from Decorating Den combine to enhance her natural design talents — all to the benefit of her clients.

She enjoys reading, traveling and keeping up with all the current design and product trends: touring showrooms, factories, show houses and markets... as well as compulsively watching HGTV! When not busy helping clients beautify their surroundings, Barbara believes in giving back to her community. She serves on her church board and is involved in several church ministries. She regularly offers a variety of complimentary design seminars to non-profit organizations, clubs and fundraising foundations.

The only award-winning, floor to ceiling interior designer on the 422 corridor offering design solutions from over 100 vendors, Barbara and her company are based in East Coventry (Chester County), PA, but serve clients in Philadelphia and surrounding suburbs, including Collegeville, Phoenixville, Royersford, Chester Springs, Gilbertville, Pottstown, Birdsboro, Douglassville and Reading.

When asked what she wanted people to know about her, Barbara's reply was, “That I love my job! There's nothing more gratifying than seeing the happiness on my clients' faces when they see my work transform their space into something beautiful. Call me and let me help you create a slice of happy in your setting too!”

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

DECEMBER BUSINESS CARD EXCHANGE



During the December Business Card Exchange, on December 13, Chamber Members enjoyed networking at The Victory Bank in Limerick. The bank was full of festive decorations and hors d'oeuvres. The piano also added a merry touch to the networking event.

Sponsored by:



R₃ Relationships Revitalize Referrals 2nd Group Forming Now!

R3 is designed to bring together business representatives from non-competing industries to share observations on potential business opportunities for other business that the general public may not yet be aware of.

The R3 group meets weekly at the Chamber Office.

Meetings include:

- Each Member gets 30 seconds to explain their business, ideal client, and how the group can assist them.
- Members have time to share referrals, testimonials, thank you's and requests for one-on-ones
- Chamber Announcements
- Revitalization Updates
- Business Spotlight – a Member is able to give an in-depth presentation about their business and services

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

To become a member, please contact Eileen at 610.326.2900 or eileen@tricountyareachamber.com for more information or to obtain an application.

If you don't see your industry on our list, we invite you to join this group! If you are in one of these categories, consider joining the second R3 group. The categories represented already are benefiting really well in the first group – imagine how much you could benefit!

Business Categories currently represented in the first R3 Group:

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

RIBBON CUTTINGS



Pottstown Regional Public Library, 500 E. High St., Pottstown, PA 19464



Tompkins VIST Bank, 101 E. Philadelphia Ave., Boyertown, PA 19512

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



Always Buy Chamber

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

Remodeling/Renovations/Repairs

Scott A. Weller Carpentry & Cabinets, Inc.
dba Solar By Weller
Whitegate Contracting Company

Rental Services

Tents Party Rentals and Planning

Restaurants/Clubs

254 High Street, LP.
Connections on High, Inc.
Copperfield Inn at Lakeside
Lily's Grill
McDonald's – Pottstown

Retail Sales

Chic Girl Threads
Philadelphia Premium Outlets

Retirement Communities

Buchert Ridge Community, Inc.
Frederick Living
Keystone Villa at Douglassville
The Landing of Collegeville an Atria Senior Living Community
Sanatoga Ridge Community, Inc.
Walnut Woods

Roofing/Siding Contractors

Rutter Roofing

Safety Products/Services

Latta Safety Systems, LLC

Salons – Hair/Nail and Skin Care/Tanning

Lords & Ladies Salons
Reflections Hair Designs
Salon Evolve

Schools/Colleges/Education

Berks Career and Technology Center
Boyertown Area School District
Coventry Christian Schools, Inc.
The Hill School
KinderCare Learning Center
Montgomery County Community College
Owen J. Roberts School District
The Perkiomen School
Perkiomen Valley School District
Pottsgrove School District

Pottstown School District
St. Aloysius Parish School
West-Mont Christian Academy, Inc.
Western Montgomery Career and Technology Center
Wyndcroft School

Senior Services

Visiting Angels

Signs/Banners/Flags

FASTSIGNS
Graber Letterin' Sign Co.

Social Services

Family Services of Montgomery County

Software Design/Programming

CODY Systems
Gateway Ticketing Systems, Inc.
Midcore Solutions

Stone Quarries

Martin Stone Quarries, Inc.

Swimming Pools/Clubs

Kids First Swim Schools

Tax Preparation Services

John J. Cione and Co. LLC

Telecommunications Equipment/Services

Atris, Inc.
Car-Tel Communications
Windstream Communications, Inc.

Title Insurance Companies

Berks County Abstract Company
T.A. of Limerick (51)

Trade Show Exhibit Sales/Services

Pearl Exhibit Group



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.

- **Family Services of Montgomery County:** Bilingual Parent Outreach Specialist

THANK YOU FOR YOUR VOLUNTARY CONTRIBUTIONS

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

American Heritage Federal Credit Union

Bally Savings Bank

Beacon Container Corp.

Berk International, LLC

The Body-Borneman Companies

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Buchert Ridge Community, Inc.

Building a Better Boyertown

James M. Capinski and Associates

Cigas Machine Shop, Inc.

Cisick and Nester Insurance and Financial Services

Colorworks Graphic Services, Inc.

Complete Graphics, Inc.

Creative Health Services, Inc.

DeMedio's Building Maintenance, Inc.

Eastwood

A. Jackson Ecker, Inc.

FlagZone LLC

Gerhart, Hartman & Ritner Insurance Agency

Herbein + Company, Inc.

Houck & Gofus Funeral Home, Inc.

JC Outdoors

JL Machine & Tool, Inc.

Keller Williams Realty Group

Keystone Villa at Douglassville

John Middleton, an Altria Company

Montgomery County Community College

Patrick J. Murphy & Associates

Norco Fire Co.

North Coventry Township

Patient First

The Pennsylvania Community Development & Finance Corporation

PeopleShare, Inc.

Perkiomen Valley School District

PermaBond, LLC

PMA Medical Specialists – Limerick

PMA Medical Specialists – Phoenixville

PMA Medical Specialists - Pottstown

Pottstown Area Health & Wellness Foundation

Precision Polymer Products, Inc.

Premier Orthopaedic: Brandywine Institute of Orthopaedics Division

Chris Rowe, State Farm Agent

Sher Properties, Inc.

Staybridge Suites Royersford – Valley Forge

Sunnybrook Village

Tompkins Insurance

Tompkins VIST Bank

Tri County Toyota

Visiting Nurse Association of Pottstown & Vicinity

Walnut Woods

WrightBrain Design, LLC

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THE 422 CORRIDOR COALITION

By Mila Robinson, TDM Manager

Who we are: The 422 Corridor Coalition was established in 2001. It consists of municipal officials, engineers, planners, and business leaders who have a vested interest in the improvement of U.S. 422 Corridor. The main purpose of the group is to discuss the challenges presented by traffic congestion in the area and potential solutions to it.

What we do: In the past, the coalition has focused on two main initiatives: the development of the US 422 Master Plan (2009) and the Schuylkill Valley Metro Plan (2003). Today, the coalition is working on the following tasks:

- Focusing attention on Transportation Demand Management (TDM) planning and implementation
- Building and expanding coalition membership in both public and private sectors
- Advocating for projects that expand opportunities to travel by non-single-occupancy vehicle modes
- Promoting existing regional TDM programs and advocating for more TDM resources and technical support
- Conducting outreach to employers thorough the corridor and providing technical support when requested
- Setting TDM performance measures against which to assess progress towards traffic congestion reduction along the U.S 422 Expressway and other corridor highways and arterials

The group meets four times a year. Each meeting usually consists of up to date information on U.S. 422 roadway construction, educational presentations by engineering and planning professionals, and municipal updates on land use development and transportation related issues throughout the corridor. Past topics included Chester County Comprehensive Plan Update, DVRPC Low Stress Bicycling Network, Valley Forge National Park Transportation Improvements, Montgomery County Awarded Transportation Funding and Economic Opportunity, SEPTA's Bus Stop Design Guidelines, Limerick's 2016 Plans and many others. Tentative meeting dates for 2017: February 6th, April 10th, September 4th, and December 4th.

How you can participate: If you are a business owner or major employer who has been impacted by traffic congestion along the corridor and is interested in learning more about transportation demand management best practices and participating in initiatives aimed to reduce congestion on U.S. 422, we encourage you to attend a US 422 meeting and consider membership. If interested in the coalition, please contact Mila Robinson at mrobinson@gvftma.com.

To learn more about TDM, visit www.WeareTDM.com

New Year – moving into a new you!

“Being strong is not about the size of your muscles, but is found in your ability to get back up after you’re knocked down.

Beauty isn’t measured by the number on the scale but in knowing that your darkest day is not the end. It’s found in looking for the light and allowing that light to propel you forth to change your world, and that changes the world!

Being loved isn’t measured by the number of friends on social media, but by the way you treat yourself. Grace, kindness, self-love – it must start inside you before it can be poured out. Do something today that celebrates you!

You are strong. You are beautiful. You are loved. You have a choice to make. Past hardships do not define you, life is not over. There are moments when we must harness the power of adversity and make it our agent of change!” – Marie Monville

OCTOBER WOW LUNCHEON



(L to R) Eileen Dautrich, TCACC President; Toni Vennettilli, WOW Luncheon Sponsor RiverCrest Golf Club & Preserve; Marie Monville, guest speaker; and Twila Fisher, WOW Luncheon Sponsor Hobart's Run.



Thank you to our Sponsors:



Over 70 women enjoyed a fantastic WOW Luncheon on October 27 at Gianni's Catering and Events in Pottstown. Our keynote speaker, Marie Monville, inspired attendees to 'Dream and Believe.' Marie is an overcomer, believer, wife, mother, adoption advocate, author and the wife of the man who created the tragedy of the Amish schoolhouse shooting at Nickel Mines.

NEXT WOW LUNCHEON:

Andrea J. Funk, CEO of Cambridge Lee Industries LLC, will present on the status of gender equality in America's workplace, and her personal reflections and recommendations on closing the opportunity gap.

• Tuesday, March 14

• 11:30 AM – 1 PM

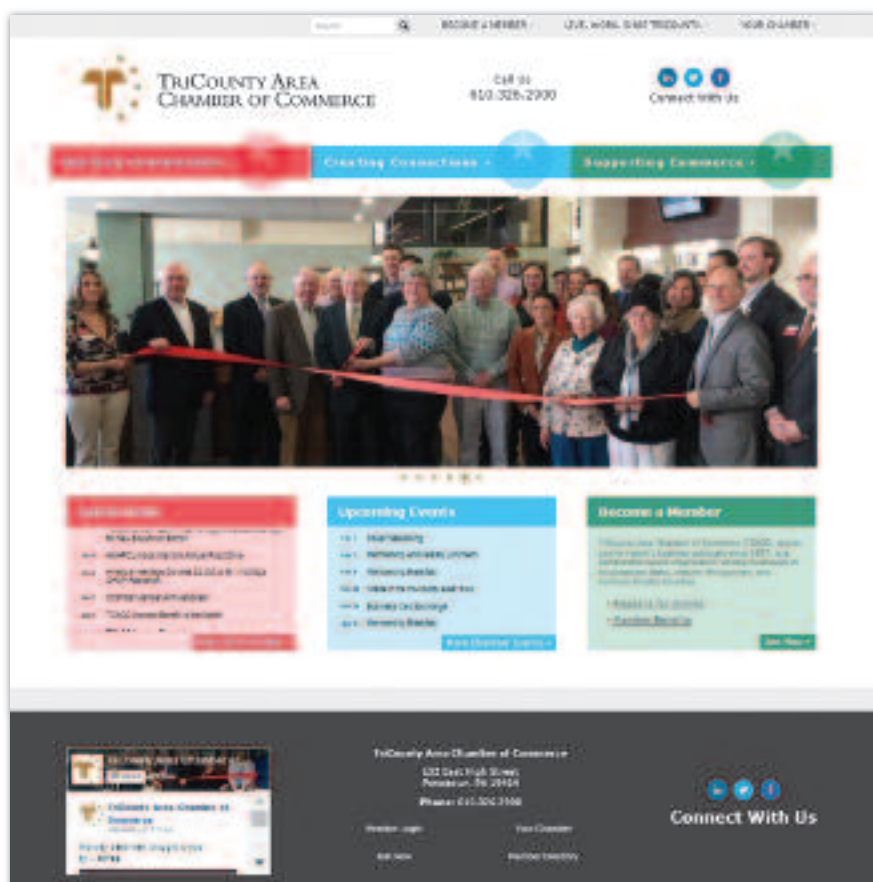
• Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464

\$26 per Member (prepaid by 3/10/17); \$32 per Member (invoiced or after 3/10/17); \$35 per non-member. Sponsorship Opportunities Available

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IT'S A NEW YEAR – take advantage of **NEW** Website Marketing opportunities!



Our new website launched in July 2016, driven by the Chamber's strategic goals (Building Communities, Creating Connections, Supporting Commerce). Tricountyareachamber.com is the 'go-to' website of the tri-county area – make sure you are taking advantage of making your online directory listing stand out! Our marketing opportunities include:

Basic (included with your Membership)

- Social Media links (Facebook and LinkedIn)
- Address and phone number
- Business name with link to your website

Shop TriCounty (\$50 annually)

- Everything in basic listing included
- Shop TriCounty listing with offer details included on tricountyareachamber.com/shoptricounty

Enhanced (\$250 annually, or \$25 per month)

- Everything in basic listing included
- Priority placement in online Business Directory
- 1600 character description
- 8 photos in slideshow photo gallery
- 5 bullet points
- One YouTube video
- Company logo
- Map link
- 20 key words (improves search results)

Complete (\$500 Annually, or \$45 per month)

- Everything in Enhanced, Shop TriCounty, and Basic listings included, as well as:
- Banner ad on choice of an inside page – includes a direct link to your website
- Ability to purchase additional banner ad on page of choice for \$150 annually
- Recognition as Chamber Website Sponsor
- Banner ad display tracking available

To sign up for any of the above packages – please contact Jennifer O'Donnell at 610.326.2900 or jennifer@tricountyareachamber.com.



CHAMBER MEMBER WINDOW DECALS

FEATURED MEMBER BENEFIT OF THE MONTH



Keep an eye out – 2017 Chamber Member window decals are on their way! You should be receiving your decal in the mail over the next few weeks. Make sure to display it as soon as possible to let your customers know that you are a Chamber Member and support your local community.

Snap a picture of your decal once it is posted and send it to Melissa at melissa@tricountyareachamber.com. We will include your picture on the Chamber's website and in the Chamber section of the *Route 422 Business Advisor*!

Show your commitment to your community by shopping local and being on the lookout for other Chamber Member Decals! Don't forget to check that our online business directory – tricountyareachamber.com – contains a full up-to-date list of over 470 local businesses to meet your personal and professional needs!



Over 15 attendees listened to the best practices from Chamber Member companies who have repeatedly been named to the PA Best Places to Work List!

"BEST PLACES TO WORK" WORKSHOP

Thank you to our Presenters: **Beth Walton**, Diamond Credit Union; **Heather Chandler**, Sealstrip Corporation; **Kristi Casey**, Gateway Ticketing Systems, Inc.; and **Shawn Glick**, Traffic Planning and Design, Inc. A few key points from the discussion are below:

- **Diamond Credit Union** – "Effective communication is important – employees appreciate a clear message."
- **Gateway Ticketing Systems, Inc.** – "We focus on manager training and use the PA Best Places to Work List as a recruiting tool."
- **Sealstrip Corporation** – "The Ownership and Leadership should really care about the individual – family is important."
- **Traffic Planning and Design, Inc.** – "The real value of participating in the PA Best Places to Work List is getting the employee feedback in order to improve."

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

WILL 2017 BRING PROPERTY TAX REFORM IN PENNSYLVANIA?



By Jeffrey C. Hogue, Weichert Realtors

A hope I hold for the coming year is that our legislators have a renewed interest in property tax reform in Pennsylvania.

Since the early 1830s property taxes have been debated in the halls of the Pennsylvania State Capital. Ever since that time it has been the hope of most homeowners that the debate would result in the abolishment of, or

at the very least reasonable, property taxation. But alas, property tax reform in Pennsylvania remains the hope of many.

It is hard to believe that one-year has passed since Senator Argall's "Property Tax Independence" bill was struck down by one solitary vote. Visit my website (www.jeffreyhoguerealtor.com) and read the article I wrote about the event called "Once Again, Pennsylvania Left at the Property Tax Reform Altar."

Recently, there has been some rumblings from the Pennsylvania Taxpayers Cyber Coalition. Coalition spokesman David Baldinger believes that Pennsylvania Governor Tom Wolf has a tactical incentive to back some form of property tax reform in Pennsylvania. Governor Wolf's 2018 re-election may depend on it, as he is likely to be challenged by Republicans who back the tax reform cause.

In a recent article by the *Reading Eagle* on December 12, 2016, "The Fight To Eliminate School Property Taxes will Resume in 2017," Baldinger stated the following, "I have been at this for 12 years now, and I've never been as encouraged as I am right now." I hold the same sentiment.

In my most humble (not political) opinion, the times, they are a-changing! The world of politics is far from perfect and as many recently discovered and even farther from predictable. It would be easy to say that homeowners will get more of the same and nothing will change but that would be too predictable an outcome this time.

So what changes if property taxes go away? Lots! Berks County has one of the highest property tax rates in the country let alone Pennsylvania. If Pennsylvania gets the tax abatement antidote, Berks may benefit more than any other county. I assess that property values could rise as much as 20 percent almost overnight. It is all about affordability.

Every time a mortgage payment is reduced \$4 per month it creates a \$1,000 value. If you remove property taxes on a home with \$400 per month in property taxes value in the form of affordability in the form of mortgage lending qualification increases \$100,000!!!

Berks County has historically low home inventory right now. Add affordability in the form of lower property taxes and sprinkle economic improvement in the form of more good jobs and viola, real estate paradise right here in Berks County!

Okay, maybe I'm getting carried away and maybe not. We just had the holiday season and hope springs eternal. Here's to hoping the people we voted for have the same holiday spirit that lasts all year long! Or at least until it is time to vote for property tax reform in Pennsylvania.

Knowledge is Power!

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

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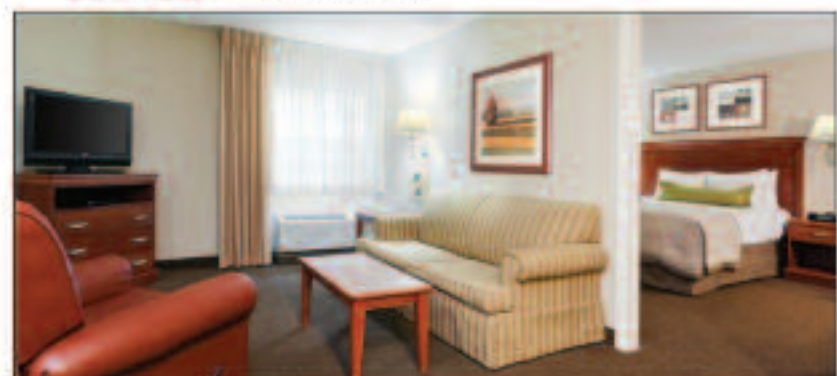
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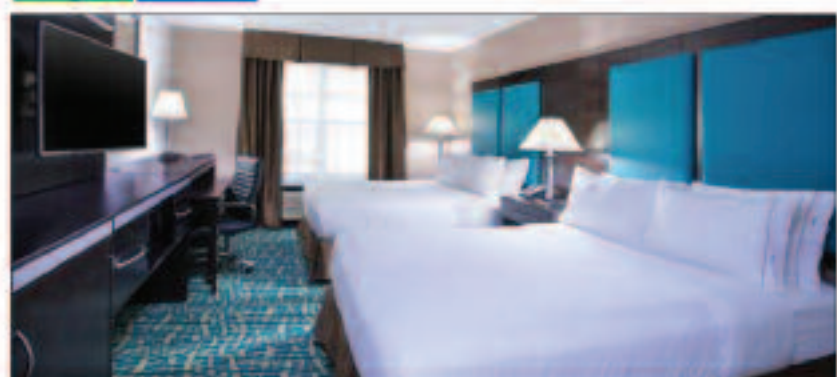
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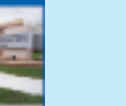
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CISICK | NESTER INSURANCE & FINANCIAL SERVICES

Big Agency Solutions, Small Agency Attention

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

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

Areas of Expertise & Working With Others

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

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

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

The Personal Touch

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



home or office and help them fill out the form and then submit it for them.

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

About Peter and Bryan

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

Bryan Nester grew up in Ohio and started working in the family business — vending

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

Services

Cisick Nester Insurance & Financial Services specializes in the following:

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

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

Ready to Serve

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

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

FOR MORE INFORMATION ABOUT CISICK NESTER INSURANCE & FINANCIAL SERVICES, PLEASE CALL BRYAN AT 610.585.7278 OR PETER AT 610.247.6842, AND VISIT WWW.CISICKANDNESTER.COM.

The Pottstown Rotary Club Wants You!



You are cordially invited to make new friends and business contacts, while engaging in fun activities designed to serve our community.

This is your opportunity to grow your business and your circle of friends, and help make your community a better place to live and work.

Join us at 6:30 on Wednesday evenings at Brookside Country Club for a delicious meal, camaraderie, and a Rotary meeting where we plan and execute projects to improve the community.

- *Meaningful community service projects*
- *Fun social activities*
- *Important business connections*
- *Deep and lasting friendships*
- *Opportunity to learn about our community*

Call Bill Wellen at
484.886.5396 to learn more!



www.pottstownrotary.org

REEVALUATING YOUR BUSINESS STRATEGY



By Marie Shires, Vice President, The Pennsylvania Community Development & Finance Corp.

January is the best time of year for creating resolutions. As a business owner your version of a personal resolution could be labeled as your business plan, business strategy, some refer to it as goal setting. Now that your business is plugging away into year 3 or 9, you may not have thought about your Business Plan for a while. If you haven't thought about dusting off the business strategies you outlined in that plan, now might be the time to do so.

No matter what your size, revenue or business offering, it's never the wrong time to de-clutter or simplify and stay relevant to your consumer's needs. Make the commitment to invest time into your business planning and remember to include long and short-term benefits. Goal setting doesn't need to be limited to revenue. It can relate to innovation, employee retention, servicing offerings or anything that is important to enhancing your business.

Here are four tips to set those goals.

Measure success. No matter the size a good organization should be trying to improve, grow and become more profitable. Create target goals and establish parameters on how to measure them. When you are looking at your company from a three or five year perspective, your focus is beyond the tactical side of the business and you will see a more macro view, this allows you to see the company from a competitive, business vertical or economic perspective.

Team cohesion. Sharing set goals ensures that everyone understands what

the prize is and what they are working towards. When your team clearly understands what you are trying to accomplish it provides greater rationale for the decisions you might make regarding hiring, acquisitions, incentives, sales programs or any other financially-driven decision. It also allows your team to make decisions autonomously and still reach the desired outcome, your goals.

Knowledge is Power. When goals have been defined, you can develop a deeper understanding of the effects of tactical decisions and how they play against the strategic goals. For example, when you have a budget that considers revenue to expenses, you will better understand the implications of a major purchase or winning a large new client.

Reassess goals. Remember to stop and take a look at your competition. Who is new in your market, what is the competition doing differently or what are they doing the same? Is it time to re-evaluate what you are currently doing?

(Continued on page 50)

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ROTARIAN PERSPECTIVES

Why I Joined Rotary



By Lisa Criniti

My name is Lisa Criniti, I'm a Realtor with Keller Williams Realty Group in Limerick. I have been a Realtor for eight years and I absolutely love it. It really gives me great satisfaction, helping people achieve their goals, whether its downsizing or new home buyers. I work mostly in the tri county area, but am open to exploring other areas.

I recently joined the Rotary Club of Pottstown. One of the reasons is, I wanted to work with an organization that is committed to giving back to the community that we all work and live in. The Rotary Club of Pottstown does that and much more.

It has been amazing getting to know more of the local business owners who work and serve in their community. I look forward to many years of working with the Rotary Club in helping the community in any way I can.

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 55)

It may appear grim but life in the city can grow through the use of lax zoning laws and slumlords that will rent people a room that could sleep 10. There are also the businesses that can grow by limiting their costs through a labor force that will work for less.

Cities are easier to get lost in and present an opportunity for people to fit in with the native population. An effort to assimilate could be made, but in many cases it is someone providing for the family back home by wiring money each week. Cities offer a lot of advantages to the immigrant and his or her ability to navigate through life.

I am concerned that many of cities will lose valuable incentives and subsidies through this process. The people that will endure the most hardship will be the ones that can least afford to have benefits and subsidies cut. That will be the day that people have to decide, is it us or them?

As a former union organizer, I have seen it happen time and time again — People being separated by race and gender as a way to offset the collective interests. This seems to be a similar case but instead, all that it appears to be is, not wanting to turn illegals over to the federal authorities when they are caught committing a crime, or as

they apply for benefits to feed and clothe their families.

There is no easy answer to the question of should there or should there not be sanctuary cities because cities.... and now universities... have not been challenged on their declarations. What will happen will be very interesting. I am sure there will be name calling, racist, sexist and the like. I am sure there will be massive demonstrations in the street supporting the illegals in their attempt to forge a new life.

Being the grandson of an illegal Italian immigrant who had trouble with the law, I have sympathy for the plight of the illegal immigrant. I also realize that in the cities, the economy, to a certain extent, relies on the ability to cheat the illegal immigrant on matters of wage, hours and conditions of employment because they have no redress in those matters.

I would not like to see it come to this, but it appears that a showdown is on the horizon. Anyone who has played "chicken" in some way or another (I always liked the James Dean version of "chicken" in Rebel Without a Cause) knows there is a winner and a loser. If the showdown happens we will all be losers in some sense.

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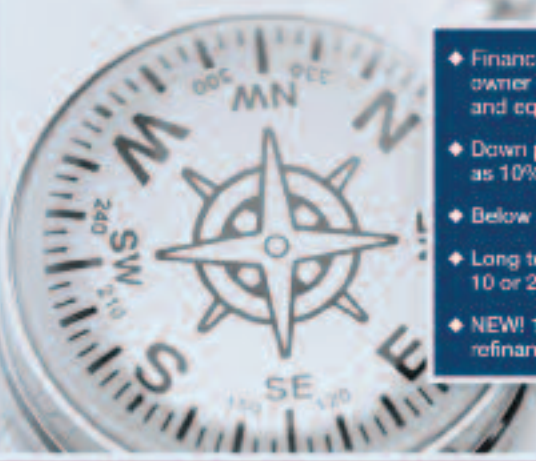


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REEVALUATING YOUR BUSINESS STRATEGY

(Continued from page 48)

Don't forget to look internally as well. Sometime streamlining processes internally can provide you bottom line cost savings. Just because you have been doing something this way doesn't mean it's the right way today. How do these relate to your existing goals? It's ok to reassess and modify.

It is important to know that setting business goals will not ensure success for any organization. However, there is also a lot to be said for NOT flying by the seat of your pants! Take time to look at your organization from a broader perspective, it will give you great confidence in what lies ahead and how your organization will be able to optimize it.

*"We can't predict the future,
but we can plan for it" ~Saji Ijiyemi*

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.

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LEGAL PERSPECTIVES

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

As we move further away from this contentious election season, I kept thinking about a scene from the movie “Animal House” where Kevin Bacon in his first movie role (which led to many and the parlor game “Six Degrees of Kevin Bacon”), stood in the middle of the town during the Tri Delts’ assault on the parade and screamed “All is well, remain calm” while mayhem erupted around him. This clip, in the interest of proper footnoting, can be found at www.youtube.com/watch?v=zDAmPlq29ro. Please watch the video now and I’ll wait before I continue...

All done? Great. Well I am here to tell you that, despite all the mayhem that inundates us on a daily basis (boy am I starting to hate Facebook), there are positive signs for those of us in the real estate industry, whether as a realtor, mortgage lender or real estate attorney. I will share with you some real estate statistics that I have found that are designed to give you some sort of hope that it’s not the end of the world as we know it (sorry, R.E.M.).

According to the National Association of Realtors, existing home sales for the month of August 2016 rose by just 0.8 percent versus a year ago, which is the second month of tepid gains on a seasonally annualized rate (SAAR), rising from 5.29 million to 5.33 million. However, median home prices rose 5.1 percent year over year to \$240,200.00. This increase is being driven by a less than normal inventory of homes available for sale. Demand exceeds supply — awesome (as Jeff Spicoli would say). August finished with a 4.6 month supply of active listings, with six months considered normal. Most of these gains year to date in home sales were in single family dwellings, with condos and townhouses barely increasing.

Investors accounted for 16 percent of the total August transactions and paid all cash in 62 percent of their acquisitions. I have seen a sharp increase in HUD sales, as bank-owned property is now being resold, at great prices for an investor. First time homebuyers made up three of every ten August buyers, still far less than the 40 percent seen a decade ago. Just five percent of total sales were distressed properties, the least percentage since the National Association of Realtors commenced tracking this metric in October 2008 (wonder what happened then?). Foreclosures made up just four percent of the closings and short sales one percent. The typical foreclosure price was 12 percent less than non-distressed transactions, with short sales discounted 14 percent.

For the month of August 2016, 46 percent of home sales were on the market less than one month. That is obviously good news for sellers. Average days on the market for non-distressed sales was 36 days, versus 47 days a year ago. Foreclosed properties fared slightly worse, being on the market 42 days.

(Continued on page 52)

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LEGAL PERSPECTIVES

(Continued from page 51)

Bringing up the rear were the painfully slow short sales, lagging at 144 days. This is due in part to the approval process as to how much of a loss the lender is willing to eat.

Properties over \$1,000,000 made up 2.3 percent of all August transactions, which was unchanged from a year ago. Those properties between \$750,000 and \$1,000,000 represented 7.9 percent of all closings, also unchanged from a year ago. Sales between \$250,000.00 and \$500,000.00 represented 32.7 percent of August sales, up from 31.7 percent a year ago. Lagging in performance were those in the \$100,000.00 to \$250,000.00 range, which fell from 43.4 percent to 42.9 percent, due mostly to the rising median prices. New home sales ballooned in July 2016 to the highest level seen since October 2007, hitting 654,000 new single family dwellings on a seasonally annualized rate. That equates to a 31.3 percent gain versus July 2015, and up 12.4 percent sequentially compared to the revised June 2016 number. The median price of these homes was \$294,600.00, a gain of 3 percent from a year ago.

All of this is pretty good news for the economy and homeowners as the residential building industry may finally be tracking back towards a normal market. Therefore, Kevin Bacon may have a point by saying that all is well during this time of screaming, yelling and doom and gloom predictions. Interest rates are still excellent, even with a forecasted rate hike they will still be at levels unheard of just a few short years ago. I believe that, despite the 24 hour news cycle, the onslaught of social media negativity and downright misinformation, the state of the real estate economy is improving and you should definitely contact me if you are thinking of buying or selling real estate. I'll be your real estate guide, matching you up with reputable realtors, efficient, competent lenders and independent title agents.

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

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HARRISBURG'S NEW YEAR'S RESOLUTIONS SHOULD INCLUDE THESE REFORMS



By Elizabeth Stelle

Spend more time with family, live a healthier lifestyle, learn a new skill. These New Year's resolutions pop up year after year. Although they are worthwhile goals, by some statistics fewer than 10 percent of people actually achieve their New Year aims.

It turns out wishing for something doesn't make it happen. Meaningful change requires work and commitment.

As Pennsylvanians dive into 2017, the resolutions will be as varied as those who make them. But when state lawmakers return to Harrisburg in January, these goals should top their New Year's list.

Encouraging Job Growth

Pennsylvanians want more economic opportunity, higher wages, and an overall better quality of life for themselves and their families. Unfortunately, Pennsylvania's 15th-highest state and local tax burden blocks these wishes. Asking taxpayers to send more money to Harrisburg isn't the answer. Instead, a balanced budget with no tax increases must be a priority.

Like any goal, this won't happen without changing habits. This includes ending government subsidies to large corporations and embracing key reforms outlined below.

Fixing Broken Systems

A broken pension system is largely to blame for continually rising taxes in Pennsylvania. A recent Commonwealth Foundation report showed the state's unfunded pension liability has ballooned 730 percent since 2006, spiking from \$7.6 billion to more than \$63 billion. Another

year of inaction is not an option. It's time to get politics out of pensions by placing new state employees in a 401(k)-style retirement plan. The private sector made this move years ago, and a statewide poll from October showed 54 percent of voters want government to do the same. While the unfunded liability will still need to be paid, this is a critical first step toward sustainability and protecting taxpayers and state workers.

Giving Children the Best Education

Every child deserves an excellent education. There's no better way to make this goal reality than to empower parents with educational choice. Charter schools are changing lives across the commonwealth. In Philadelphia alone, charters, on average, outperform district schools on state metrics, and wait lists for charters can number in the thousands. Lawmakers should pave the way for high-quality charters to expand into new neighborhoods. It's also time to end donation limits on the state's highly popular scholarship programs, which help low- and middle-income families send their children to private schools. Since 2001, more than 440,000 such scholarships have been awarded to Pennsylvania students, but thousands more students could benefit.

(Continued on page 54)



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HARRISBURG'S NEW YEAR'S RESOLUTIONS

(Continued from page 53)

And if Pennsylvania truly wants to lead the way in educational opportunity, lawmakers should enact education savings accounts (www.commonwealthfoundation.org/esa), which lets parents completely customize their child's educational experience.

Shining Light on Government Spending

The governor and school boards regularly negotiate taxpayer-funded contracts with public sector unions, but in most cases, taxpayers never see the terms until after the fact. As a result, Pennsylvanians are hit with higher property and other taxes to fund contracts they never had the chance to review.

Legislation proposed last year would require that proposed labor contracts be posted online before they're finalized. Such contract transparency is a sure way to better serve Pennsylvanians in the new year.

Lifting People from Poverty

People want to work, but our welfare system isolates enrollees while encouraging dependence. Instead of slashing assistance at the first sign of progress, Pennsylvania must restore the dignity of

work. Work requirements have helped thousands rise from poverty. In Kansas, almost 13,000 people were freed from welfare when food stamp enrollment dropped by 75 percent after strengthened work requirements. Best of all, incomes for those who returned to work rose by an average of 127 percent per year.

Pennsylvania has already made progress on this front. In 2015, the state adjusted childcare subsidies to help parents gradually transition to self-sufficiency, rather than cutting off all assistance at the first signs of independence. Lawmakers can build on this progress and make Pennsylvania a state that puts people on a path to prosperity.

The new year is all about setting goals and reaching for new horizons. In 2017, lawmakers and Gov. Wolf can increase opportunity for all Pennsylvanians, give children access to an exceptional education, and help thousands regain self-sufficiency and independence. Those are resolutions worth keeping.

Elizabeth Stelle is director of policy analysis for the Commonwealth Foundation (CommonwealthFoundation.org), Pennsylvania's free market think tank.

SANCTUARY CITIES DOWNTOWN



DOWNTOWN MARKETING AND DEVELOPMENT By Barry Cassidy

In a past article, I discussed the potential for labor abuse involving illegal aliens in the downtown. The lack of redress of grievances based upon illegal immigration status leads to abuse in many instances. They are a large supplier of day labor for food service facilities and "hitching post" type parking lot labor availability sites, the most famous of these sites being the Acme parking lot in Manasquan New Jersey.

Recently some of the cities around the country have declared themselves sanctuary cities — the first being established in Los Angeles California — a special order preventing police from inquiring about the immigration status when they arrest someone, and forbids reporting violations of United States Immigration Code title 8, section 1325 dealing with illegal entry. Some now do it with ordinances, saying that immigration is not an issue in arrests and processing services.

There appears to be opposition concerning the sanctuary cities, and there have been discussions concerning what to do, as now the practice has spread to the colleges. People not willing to help in the deportation of anyone. People not wanting to be part of the process of dealing with issues relating to immigration. Certainly it would be considered a moral position to enforce:

Give me your tired, your poor, your huddled masses yearning to breathe free, the wretched refuse of your teeming shore. Send these, the homeless, tempest-tossed to me, I lift my lamp beside the golden door!"

Talk of cutting off aid to cities that have declared themselves sanctuary cities would certainly hurt the combined population of a city or a college. Imagine if it was determined that sanctuary colleges could no longer be part of the federally insured student loan program, opening up thousands of spots in elite colleges to less qualified students blessed by parents who have

a lot of money.

The cities would be the hardest hit by a reduction in funding, but the impact of someone not being able to attain their dreams would be the biggest loss, although I am sure the slots would be filled with others seeking to bask in the opportunity. The loss of federal research contracts would be devastating to the college's endowment.

Although I have not heard of one, a sanctuary hospital would lose most of the Medicare and Medicaid. Research Hospitals would be forced to close. It would lead to a world of "haves" and "have nots," relating to the very essence of existence...life itself.

Cities in turn would lose hundreds of millions of dollars in community development block grant (CDBG) funding. Home Investment partnership (HOME) dollars would create issues in affordable housing and many of the services that are subsidized in the city would end.

The true impact is almost unimaginable when you calculate the exposure to the city if suddenly things like the 108 CDBG loan guarantees go away or have to be insured by alternate parties. The inner workings of cities like New York and San Francisco would probably have to do some deep soul searching if presented with the loss of those kinds of dollars that are blended in ways that are original to each application.

(Continued on page 49)

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"WHAT HR EXECUTIVES DO"



HUMAN CAPITAL MANAGEMENT

By William Kreider, CEO, HR Future Group

I have been asked many times, "so what does a HR leader do?" Sometimes, before I begin my response, the questioner will add, "besides hire and fire people?" Hmm... I wonder. "Do they really want to know the many responsibilities and competencies necessary to be an excellent HR leader and the value they add, so their company can be great as well?" If not, I may answer, "Yep, that's about it," saving us both from wasted time.

However, for those who are indeed curious and want to understand and learn something they didn't know before, which I surmise might be a fair number of the readers of this column, I offer the following information.

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(Continued on page 58)

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HUMAN CAPITAL MANAGEMENT

(Continued from page 56)

- Develop an employment brand and identity to attract and recruit top-notch talent to support the mission of a growing, client-focused company, including building exciting and effective recruitment through social media and other programs.
- Create professional development programs for managers and staff, and implement initiatives to support career advancement and growth, and devising creative strategies for employee appreciation and rewards.
- Develop, evaluate and oversee progressive, equitable, cost-effective and proactive compensation and benefits programs for all employees.
- Maintain knowledge of state and federal HR policies, programs, laws and issues.
- Drive the company's organizational design to enable accelerated and sustainable growth. This will include design and implementation of roles, responsibilities and competencies for each position.
- Continuously evaluate talent operations and identify strategic areas of improvement based on clear and measurable outcomes, with a specific focus on strategic recruitment, efficient hiring, and effective performance tracking.
- Oversee Union CBA (Collective Bargaining Agreements) negotiations and day-to-day union issues and grievances. Ensure that management is informed and educated relative to interpreting and applying CBA contracts and addressing other labor relations issues.
- Design effective management and staff coaching, feedback processes, performance improvement and maintenance metrics that will ensure the appropriate level of HR service is being provided to all of the organization.
- Bring a critical eye to assessing and enhancing all recruitment and hiring procedures, including onboarding processes, initial and ongoing training to ensure talent is successfully welcomed into the organization and continuously developed.
- Utilize technology and effective business working relationships in the design and delivery of HR services that support the strategic direction of the University.
- Manage the budget and other financial measures of the Human Resources Department.
- Provide and present HR data and information to support the strategic guidance for the Human Resources Committee of the Board of Trustees, President's Cabinet, Executive Council, and other Board Committees.

Competencies

- A "partner" mindset, facilitating close work with the Executive Leadership Team in developing strategy and talent opportunities.
- Strong business acumen.
- The ability to establish relationships with geographically and culturally diverse partners quickly and efficiently, and the skill and social intelligence to sustain them over time.
- Passionate interest in building a vital corporate culture and a belief in the distinctive and important role that culture plays in an exceptional organization.
- Change Agent. Comfortable designing for the future, while managing day-to-day Human Resources matters.

(Continued on page 60)

THE VALUE OF DIVERSIFICATION



Submitted by Patricia M. Picardi, CLU, ChFC

We've all heard the warnings about "putting all your eggs in one basket." When it comes to diversifying your investments, that adage is not only relevant: It could mean the difference between financial success and failure.

Investment diversification involves choosing a wide array of investments to help protect your portfolio from the effects of any one market trend, event or setback. Many financial professionals believe that choosing different investments from the common asset classes (such as stocks, bond and cash-related investments), can benefit a portfolio, since ordinarily, most asset classes do not experience the same type of performance simultaneously. (For example, when stocks are performing well, bonds may be in a downturn.) While diversification is no guarantee against investment loss, well-diversified investors often survive a downturn in the markets better than those who are not diversified.

Which Risks Can Be Diversified?

Diversification works to reduce some risks, but not all. For example, you could own a Standard & Poor's 500® Index mutual fund that is well diversified (since it holds the 500 large-company U.S. stocks that make up the S&P 500 Index). By definition, the S&P 500 Index is well diversified in regard to "stock-specific" and "industry-specific" risks. Yet, if you were to hold an S&P 500 Index fund during a prolonged stock market downturn, you could lose a substantial portion of what you'd invested in that fund.

The truth is, holding 500 large-company stocks still exposes you to the "systematic risk" of the U.S. stock market. So regardless of how many different stocks or stock

mutual funds you hold, you can't reduce the risk of investing in stocks when stocks are losing their value.

The Value of Asset Allocation

The best way to reduce the "systematic risk" of stocks (or any other asset class) is to spread your money among several classes – such as stocks, bonds and cash-related investments (such as certificates of deposit and money market funds). This can be accomplished through a disciplined program of asset allocation, which sets guidelines for each asset class based on the individual investor's investment objectives and risk tolerance. The next step is to diversify effectively within each asset class:

- **For the portion of your money committed to stocks**, a few carefully selected equity mutual funds can help you diversify among a variety of industries and company sizes.
- **For the portion of your money committed to bonds**, you can diversify among short-term and long-term maturities and also among high-quality issues and those of lower quality, but that offer potentially higher yields.
- **Cash-related investments** play a special role in asset allocation. Since they tend to produce more stable (although very low) investment performance than either stocks or bonds, cash-related investments are useful for adjusting overall risk.

(Continued on page 61)



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HUMAN CAPITAL MANAGEMENT

(Continued from page 58)

- Able to anticipate risks and propose practical plans to mitigate them. Appreciates Human Resources' impact, and how Human Resources is an integral part of the company's business strategy.

- Team Oriented. Foster collaboration and communication with colleagues and staff. Ability to effectively work with the executive leadership and the Board of Directors.

- Outstanding verbal and written communication skills. Adept at public speaking and able to facilitate meetings and strategy sessions.

- The ability to communicate an organizational vision and the leadership to inspire others to execute it.

- Exceptional ability for analytical and strategic thinking.

- The ability to hold others accountable and to proactively address and resolve conflict.

- Low Ego. Puts needs of the business ahead of him/herself. Operates in a transparent fashion without a personal agenda.

- Well-developed sense of humor. My comment: "Because in HR, you're going to need it!"

William Kreider is the founder and CEO of HR Future Group, a firm that offers a full service suite of human capital management services for all sizes & types of businesses. From Transformational HR, Talent Management, Executive and Organizational Coaching, Leadership Development, Outsourcing, Compensation, Talent Acquisition and other HCM consulting services to Cloud-based Payroll, HRIS, Time & Attendance, and Benefit Administration, HR Future can assist your business. Mr. Kreider has significant executive experience in all areas within the HR profession in a variety of industries. For more information, please email him at BillKreider44@comcast.net or call 267.2222834

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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 - January

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 on the first Tuesday of each month! For a full schedule of events and up to date information, please visit www.phoenixvillechamber.org.

Date: Tuesday, January 3, 2017; Time: 6:00 pm to 8:00 pm; Location: To be determined, please visit www.phoenixvillechamber.org; Cost: Free for professionals ages 21-40!

January Membership Meeting Luncheon

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: Voxipop

Date: Tuesday, January 10, 2017; Time: 11:30am to 1:15pm; Location: To be determined, please visit www.phoenixvillechamber.org; Cost: \$20 for pre-registered members; \$25 at the door; \$30 for not-yet-members.

Phoenixville Chamber and Community Welcome Stirling Self Storage

Welcome Stirling Self Storage to Phoenixville and to the Phoenixville Regional Chamber of Commerce at their Grand Opening! Stirling Self Storage is a brand new modern storage facility featuring temperature controlled units. Enjoy light refreshments, a raffle to win free storage, time to connect with Stirling Self Storage staff and Chamber members, and a tour of the facility.

Date: Thursday, January 26, 2017; Time: 12:00pm to 1:00pm. Ribbon to be cut at 12:30; Location: Stirling Storage – 305 Kimberton Road, Phoenixville, PA;



CHAMBER'S ANNUAL CHARITY GALA

The Phoenixville Regional Chamber of Commerce's Annual Charity Gala was held at the Phoenixville Country Club on November 19. The event was a successful night of dining, dancing, and supporting one of the many non-profits that help make Phoenixville great. A portion of the proceeds from this year's Gala benefits Orion Communities.

At the Chamber's December Membership Meeting at University of Valley Forge, a \$4,000 check was presented to Orion Communities. Kris Keller, Executive Director of Orion Communities, spoke of the power of giving and receiving thanks. "We are able to do the kind of work that we do because of folks like the Chamber, many of you here that just reach out and support us."

"The Phoenixville Regional Chamber of Commerce is proud of its commitment to the community, and its contributions to the growth of Phoenixville, including its non-profit organizations." Over the past eleven years, the Chamber has provided more than \$50,000 to Phoenixville-area non-profit organizations.

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REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

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

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

Welcome our Newest Members

Edible Arrangements
TKO Pest Control, Inc.
Arcadia at Limerick Pointe
Penn State Extension
Glass Slipper Concierge
Shagun Fine Indian Cuisine
Macaroni Kid Berks & Southern
Montgomery County

UPCOMING EVENTS

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



February 9, 2017 – Chamber Luncheon Cuttillo's Restaurant

2688 E. High Street, Sanatoga
11:30am-1:00pm

Speaker: Donna Botti, Delos
2017 Trends in Social Media and Digital Marketing
\$25.00 Members
\$35.00 Non-Members

February 16, 2017 – Shark Think Tank Copperfield Inn

594 W. Ridge Pike, Limerick
11:30am-1:00pm
\$25.00, *Business Owner Members Only

*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 out 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 a networking reception from 11:30am until Noon followed by a sitdown luncheon. A variety of speakers will be 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.

Don't miss this amazing milestone!!!

Thank you to our Annual Lunch Sponsors:

Platinum Sponsor:

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Copperfield Inn at Lakeside

Table Sponsors: Ambler Savings Bank;
Harleysville Savings Bank; Kelly Insurance;
Mary Kay; Minuteman Press;
R & M Construction;
Spring Valley YMCA; WSFS Bank

Spring-Ford Notes

- Chamber members were enthralled with the sounds of the season performed by the Spring-Ford High School Vocal Ensemble at the December Breakfast. Thank you to Spring-Ford School District for hosting the event and Baird's Catering, LLC for providing a wonderful breakfast for all of the chamber members and students.
- Thank you to Cuttillo's for hosting our Annual Holiday Mixer. Thank you as well to those businesses that donated items for the raffle prizes.
- Be on the look out for the newest edition of the Spring-Ford Chamber Directory. The 2017/2018 edition will be distributed at the 25th Anniversary Luncheon on January 19th.
- The Chamber office is searching for members to host our 2017 Mixers, Network Before Works and Happy Hours. If you are interested in promoting your business through hosting a chamber event, please call the Spring-Ford Chamber office.
- 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



THE VALUE OF DIVERSIFICATION

(Continued from page 59)

Even in a terrible year for stocks or bonds (or both), a portfolio diversified partly in cash can suffer less investment loss, since cash-related investments may help to protect the investor's principal, whereas stocks and bonds do not.

Important Questions to Ask Yourself

Here are some basic questions to ask yourself when choosing investments:

What is my risk tolerance? A financial professional can help you answer this question by helping you understand your investment goals, how long you'll invest your money, and how you feel about investing.

How well diversified is my current portfolio? A financial professional can evaluate your current holdings and suggest sensible choices that may help to increase your diversification. For example, many investors own stocks through a variety of managed portfolios, including mutual funds, IRAs, 401(k)s, variable annuities and variable life insurance. It is possible that these portfolios are over-concentrated in one or two industries or even a few stocks. In some cases, it can make sense to select different investments that reduce your concentration in one or more areas, and increase your portfolio's balance.

How wise is the investment I'm considering today? All investments have their day. Investments that performed well in the past often fall out of favor in the future. The historical patterns that make specific investments attractive in one environment may not mean they'll be attractive in another. Each investment should make sense on its own, as well as in an overall plan for portfolio diversification. Many investors make the mistake of "chasing" returns. A financial professional can help you avoid making this common error.

Mutual funds can be a good way to diversify, but there are other strategies that also offer access to different markets, asset classes and professional management styles. They include variable annuities, variable life insurance and individually managed investment accounts. A financial professional can help you evaluate which strategies available for diversification may be right for you. Once your plan is in place, your financial professional can also help you monitor your investments' performance and make the revisions you feel are appropriate over time.

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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

January 20, 2017 — Annual Meeting of Members (Doors open at 7:30 AM)

Topic: Economic Forecast Breakfast & Federal Reserve Update

Speaker: Ryo Tashiro, Economic & Public Outreach Associate, Federal Reserve Bank of Philadelphia
Speaker Sponsor: Fleetwood Bank

Venue: Kutztown University, MacFarland Student Union, MSU 218

Economic Forecast Breakfast To Be Held in January at Kutztown University

An Annual Meeting of the Northeast Berks Chamber of Commerce on January 20 will precede a presentation by Ryotaro Tashiro of the Federal Reserve Bank of Philadelphia. New and outgoing board members and officers will be recognized. The program to be held at the MacFarland Student Union of Kutztown University is open to the public.



Ryotaro Tashiro is an economic and public outreach associate in the Research Department of the Federal Reserve Bank of Philadelphia. He is responsible for conducting research on current regional economic issues in the Federal Reserve's Third District and informing external audiences on national and regional economic conditions, monetary policy, and the role of the Federal Reserve in the economy.

Prior to joining the Bank in June 2016, Tashiro was a business analyst for Bloomberg, where he was responsible for conducting research on issues related to equity data quality. He also has substantial teaching experience, ranging from high school advanced placement economics to undergraduate intermediate Japanese and intermediate Spanish.

Tashiro has a master's degree in economics from the University of Michigan–Ann Arbor and a bachelor's degree in economics from Kenyon College.

The Federal Reserve Bank of Philadelphia helps formulate and implement monetary policy, supervises banks and bank and savings and loan holding companies, and provides financial services to depository institutions and the federal government.

It is one of the 12 regional Reserve Banks that, together with the Board of Governors in Washington, D.C., make up the Federal Reserve System. The Philadelphia Federal Reserve Bank serves eastern Pennsylvania, southern New Jersey, and Delaware. The Federal Reserve Bank of Philadelphia is located at Ten Independence Mall, Philadelphia, PA 19106. For more information, visit www.philadelphiafed.org.



Fleetwood Bank is sponsoring the annual Economic Forecast Breakfast of the Northeast Berks Chamber of Commerce. Secure online registration is open at www.northeastberkschamber.com. The cost is \$20 in advance for Members; \$25 for Not-Yet Members and At the Door.

Doors open at 7:30 a.m.

February 17, 2017 — Breakfast Member Meeting (Doors open at 7:30 AM)

Topic: The Internet of Things

Speaker: Jerron Gates, Managed Services Specialist, Fraser Advanced Information Systems

Speaker Sponsor: Robert J. Hobaugh, 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

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 – February 15, 2017

Therapies, Exercise, Initiatives

Keystone Villa at Fleetwood, Blandon

Sponsorship Open

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

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

Consulting Services – April 19, 2017

What types of consulting services do our members offer?

Moselem Springs Golf Club, Fleetwood

Sponsored by Tompkins VIST Bank

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

Protecting Your Business – June 21, 2017

Cyber Security, Intellectual Property, Security Measures

Main Street Inn, Kutztown

Catering by Wholesome Food Farm & Catering

Sponsored by Tompkins VIST Bank

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

THE NORTHEAST BERKS CHAMBER OF COMMERCE ELECTS FOUR MEMBERS TO SERVE A THREE-YEAR TERM ON THE BOARD

In December, the Board of Directors of the Northeast Berks Chamber of Commerce declared elected four nominees who were voted in by members to a three-year term to begin on January 13, 2017: Dr. Martha M. Geaney, Dean of the College of Business at Kutztown University; Dr. Richard J. Mextorf, Superintendent, Hamburg Area School District; James E. Sher, Esq., Sher & Associates, P.C.; and Karen Waters, Mortgage Loan Originator, Fleetwood Bank.



Dr. Martha M. Geaney is the Dean of the College of Business at Kutztown University. Dean Geaney holds a doctorate in interdisciplinary studies with a specialization in Business Administration from the Union Institute and University, Cincinnati.

Prior to arriving at Kutztown, Dr. Geaney was the Associate Dean of Graduate Business Programs at Felician University, Rutherford, N.J. There, she launched the only student chapter of the International Association of Women MBAs in the state. Dr. Geaney has more than 20 years of experience in management consulting. She is the author of "Bring Your Spirit to Work: One Woman at a Time," (Nolan Publishing, 2010).

The College of Business at Kutztown is comprised of two departments that are fully accredited. The Department of Business Administration, accredited by AACSB, offers bachelors' degrees with majors in accounting, finance, management, and marketing. It also offers a Master's of Business Administration. The Department of Sports Management and Leadership Studies, accredited by COSMA, offers a Bachelor's Degree in leisure and sport studies.



Dr. Richard J. Mextorf is in his second year serving as Superintendent of Schools at Hamburg Area School District. He holds degrees from Susquehanna University and The Pennsylvania State University. Dr. Mextorf has served as adjunct professor of educational leadership at Wilkes University and as a developer and facilitator in the Pennsylvania Inspired Leadership Program. Additionally, he serves as a leadership consultant to organizations and has authored numerous articles on future-focused leadership.

Dr. Mextorf is the recipient of the PMEA Outstanding Superintendent Award and the John Wanamaker Humanitarian Medal. He enjoys golf, running, swimming, and cycling. He and Kathy, his wife of 30 years, enjoy spending time with their five children and four grandchildren, and they really enjoy living in Hamburg.



James E. Sher, Esq., is a native of Berks County. He grew up in Oley and graduated from Oley High School in 1988. He received a Bachelor of Science degree from Albright College in 1992, where he majored in history and business management. While at Albright, he spent a semester as an intern with the Honorable Albert A. Stallone of the Berks County Court of Common Pleas. Upon graduating from Albright College, he attended law school at Duquesne University in Pittsburgh. While at Duquesne he interned at the Pittsburgh office of Pennsylvania Attorney General. He received his Juris Doctorate in 1995 having graduated in the top 20% of his class.

Upon being admitted to the Pennsylvania bar in 1995, and returning to Berks County, he partnered to create the law firm of O'Keefe & Sher, P.C., in Kutztown. In 2013, Sher launched Sher & Associates, P.C. at the same Kutztown location with many familiar faces and a continued dedication to client satisfaction and to achieving the best outcomes for client legal needs. He has concentrated his practice in the areas of

family law, estate planning and administration, business formation and transactional work, and real estate transactions. He is a member of both the Berks County Bar Association and Pennsylvania Bar Association. As a member of the Berks County Bar Association, he has served as president of the Young Lawyers Divisions, president of the Endlich Law Club, co-chairman of the Family Law Division, liaison to the Bar Association Board of Directors, and has participated with other committees and subsections. He previously served on the board of directors of the Kutztown Area Chamber of Commerce. Presently he serves on the board of directors for Opportunity House in Reading, PA and is a member of the Exeter Township Lions Club and the Kutztown Rotary Club. He and his wife live in Exeter Township.



Karen Waters, a Mortgage Loan Originator with Fleetwood Bank, started her position in June 2016. Previously, she worked as a Mortgage Loan Specialist for National Penn Bank and other area financial institutions. Waters has 21 years' banking experience in various mortgage, banking, and banking management positions.

At Fleetwood Bank, she assists home buyers in finding solutions and securing the financing to get them into their new home. Working with customers from application through settlement, she answers questions, provides solutions and develops relationships. Joining Fleetwood Bank has encouraged Waters to become more active in her community. A graduate of Hamburg Area High School, Waters attended Reading Area Community College. She resides in Blandon with her husband and two children.

New Board members will be seated at the January 13, 2017 meeting of the Board of Directors to be held at the Chamber Office, 110 West Main Street, in Kutztown. They will be introduced one week later during the Annual Meeting of Members on Friday, January 20, 2017, at 7:30 a.m., at Kutztown University's MacFarland Student Union.

Outgoing Board members, whose terms will expire on December 31, 2016, will be recognized for their service at the Annual Business Meeting, including Katherine D. Metrick, retired Superintendent of Kutztown Area School District; Lori J. Luckenbill, Assistant VP & Branch Sales Manager, Fleetwood Bank; and Al Ottinger, Principal Consultant, QIC, Inc.



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

Here are a few of the events planned for early 2017! More events will be added each week. Visit the PV Chamber Website www.PVchamber.net for complete list of upcoming events, registration links and details.

January 19, 2017 –

PV Men Networking Happy Hour, 5-7pm

January 25, 2017 –

PV Chamber Mixer Hosted by Edward Jones

January 26, 2017 –

Business Owner Roundtable @ Margarita's Restaurant, 11:30am – 1:00pm

February 16, 2017 –

3rd Annual PV Stars Awards Gala

February 23, 2017 –

Business Owner Roundtable – Location TBD

February 22, 2017 – New Member Orientation

March 9, 2017 –

Mixer at Lower Providence Library

FEATURED EVENT

PV Stars Best of the Valley 3rd Annual Awards Gala

February 16, 2017
RiverCrest Golf Club & Preserve

5:30 PM – 8:30 PM

The 3rd Annual PV Stars Gala will recognize businesses and individuals making a positive impact on life in the Perkiomen Valley. Leaders from **Montgomery, Northeast Chester and Southern Berks Counties** will gather for an evening filled with networking, food, drinks, music, exhibitor showcase and awards ceremony. Keynote address presented by Emmy Award-Winning Journalist, Luann Cahn. Event sponsorships range from \$100 to \$3,500. To discuss sponsorship opportunities or create a custom package, contact Renee Blomstrom at 610-489-6660.

Congratulations to top three finalist in each category!

Small Business (1-25 employees) of the Year: Bond, Pezzano & Etze, PC, Cruise & Fly Worldwide Travel, Patriot Pest Solutions

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

Large Business (51+ employees) of the Year: Maillie, LLP, Merck Sharp & Dohme FCU, Pfizer

Business Star of the Year: Patrick Kelly, Kelly Insurance Group; Stefania Maiale, Collegeville Yoga Bar; Phil White, Signarama

Non-Profit Organization of the Year: A-Team 111 of Skippack, Access Services, Community Music School

Humanitarian of the Year: Catherine Gear, Rev. Martha Kriebel, Amy Ramsey

Distinguished Service Person of the Year: Zenon Janicki, State Senator John Rafferty and Upper Providence Police

PV Chamber Member of the Year: Corey Bowlin, Cruise & Fly Worldwide Travel; Bob Clark, Interface Financial; David Maris, Marco Motors

Emerging Business of the Year: Kevin Smith Transportation Group, Luz Shanti Alternative Healing Therapies, Piccolo Amore

Winners will be revealed at the PV Stars Awards Gala on February 16, 2017.

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

POST-EVENT

PVCC Annual Holiday Mixer!

170 members and honored guests networked at the PV Chamber's Annual Holiday Mixer on December 14th at Spring Ford Country Club. This long-standing celebration honors individuals dedicated to serving the Perkiomen Valley region every day throughout the year. The PV Chamber extends its sincere appreciation to all businesses that donated items for the silent auction and raffles, as well as our generous sponsors:

Platinum Sponsor: TR Insurance

Gold Sponsor: Kreider Health Solutions

Silver Sponsors: Gorski Constructioneering, Harleysville Savings Bank, Signarama, XPO Business Equipment, Phoenixville Hospital, Patriot Pest Solutions, and The Speaker's House/Trappe 300,

Bronze Sponsors: Madison Providence, Patrick J. Kelly Insurance; Keenan, Ciccitto & Associates; Kriebel Security/Czar Star Security, Phoenixville Federal Bank & Trust, Pine Run Construction



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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