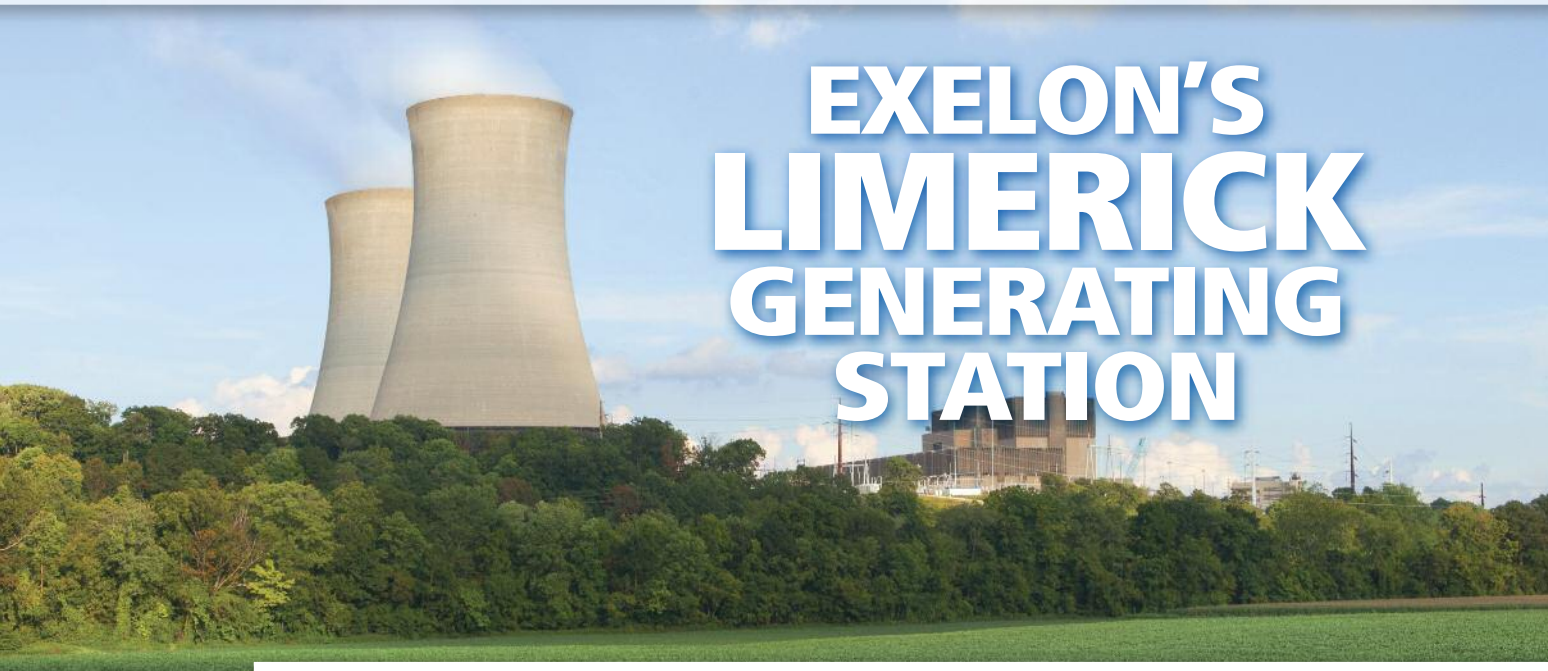


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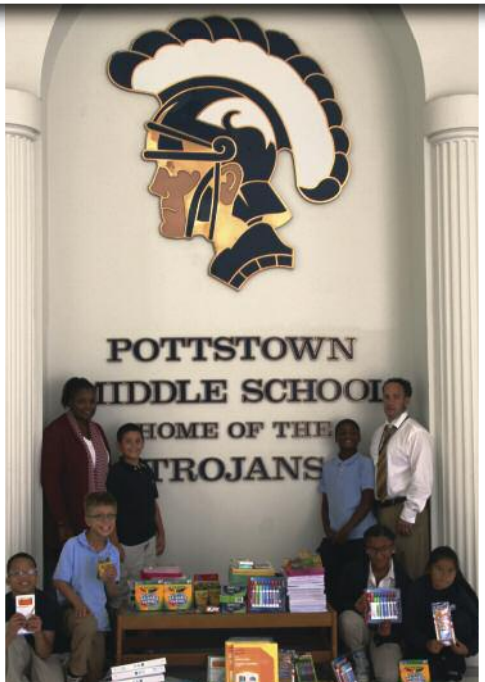
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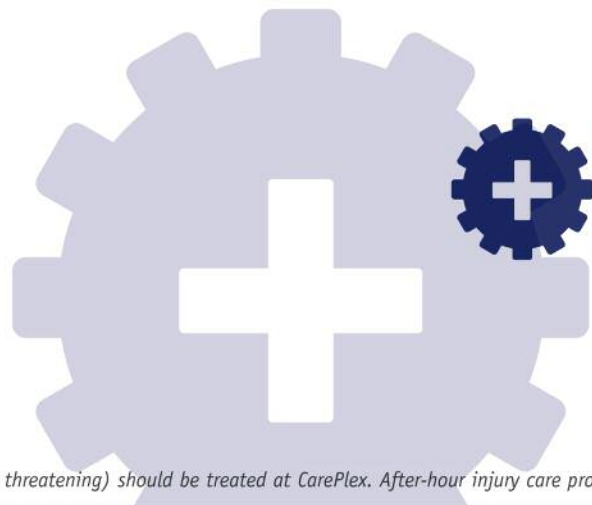
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We place a strong emphasis on teamwork, communication and medical management for early case resolution. Our goal is to partner with area employers to reduce workplace injuries and to avoid lost time accidents. Our collaborative approach emphasizes ongoing communication between the employer, the injured worker and our medical providers.



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Work injuries (non-life threatening) should be treated at CarePlex. After-hour injury care provided by PMMC's Emergency Dept. Employee will be referred to CarePlex for follow-up medical care.

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WRIGLEY'S Business Products and Services knows that outstanding customer service and solid customer relationships are essential to business success. This is why Josh Petruskas is the perfect addition to their growing team of Account Managers. His successful sales career can be attributed to his strong commitment to customer satisfaction and his expansive product knowledge. Mr. Petruskas also brings to the team an expertise in office furniture space planning and corporate office design, as well as a successful sales history in promotional products and corporate apparel.

Josh plays an active role in the Tri County Area Chamber of Commerce while serving as an ambassador in the organization. He is also an ambassador of the Greater Reading Chamber and Economic Development Corporation. Josh is currently enrolled in the Leadership Tri County class of 2017 and plans on serving on a non-profit board upon completion of the program. Mr. Petruskas also sits on a committee for the Pottstown Pride Society, which is an extension of the Foundation for Pottstown Education. He is also a member of the fundraising and sponsorship committee for the Pottstown Go Fourth Festival. Josh is the award recipient for Volunteer of the Year in 2016 from the Tri County Area Chamber of Commerce.

Being involved is one way Mr. Petruskas keeps a pulse on what is going on in the community, which is a great way to get to know his client base. He is known for his prompt responsiveness to his clients' needs and attention to detail. He is looking forward to the unique opportunities that lie before him with WRIGLEY'S expansive line of products and services.

WRIGLEY'S Business Products and Services has been the area's cost reduction specialists since 1991. Some of the many products they offer are cleaning and facility, office furniture, promotional products, business forms, coffee and beverage, shipping and packaging, and all other office products. The services they offer include cost reduction programs, printing and graphic design, managed printing, 5 gallon bottled water, Keurig coffee, tea and other specialties, traditional coffee, mobile shredding, and automated delivery. Other offerings WRIGLEY'S takes great pride in are their FREE next day delivery service, no minimum order size, one stop shopping, national delivery capabilities, and give-back programs.



If you wish to reach out to Josh, here is his contact information:

Josh Petruskas, Account Manager
WRIGLEY'S Business Products and Services
 1090B North Reading Avenue Boyertown, PA 19512
Office: 610-367-0421 Cell: 610-745-1663



Cover Story: *Cover Story: In addition to electric reliability and environmental benefits, Exelon's Limerick Generating Station provides local economic benefits, including over \$200 million in economic contributions annually to Pennsylvania.*



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



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



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Contents

- 11** | **The Good Life**
Spring Clean Your Business To Survive And Thrive
- 16** | **Focus On Engineering**
- 19** | **Giving It Away To Charity**
A Guide To Philanthropy
- 20** | **Focus On King Of Prussia**
- 22** | **Successful Women In Business**
Celebrating Women's History Month
- 29** | **Marketing Solutions**
When To Say Goodbye To Your Benefits Broker
- 30** | **Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 30** | **Route 422 Dining Guide**
- 33** | **TriCounty Area Chamber Of Commerce**
News & Events
- 43** | **Focus On Successful Tricounty Area Chamber Of Commerce Members**
- 49** | **Legal Perspectives**
Urban Legends In Estate Law – Fact vs. Fiction
- 51** | **Greater Reading Economic Partnership**
2016 Good News In Greater Reading
- 55** | **Focus On Downtown Developement**
- 59** | **Regional Chamber Roundup**

... AND MORE!

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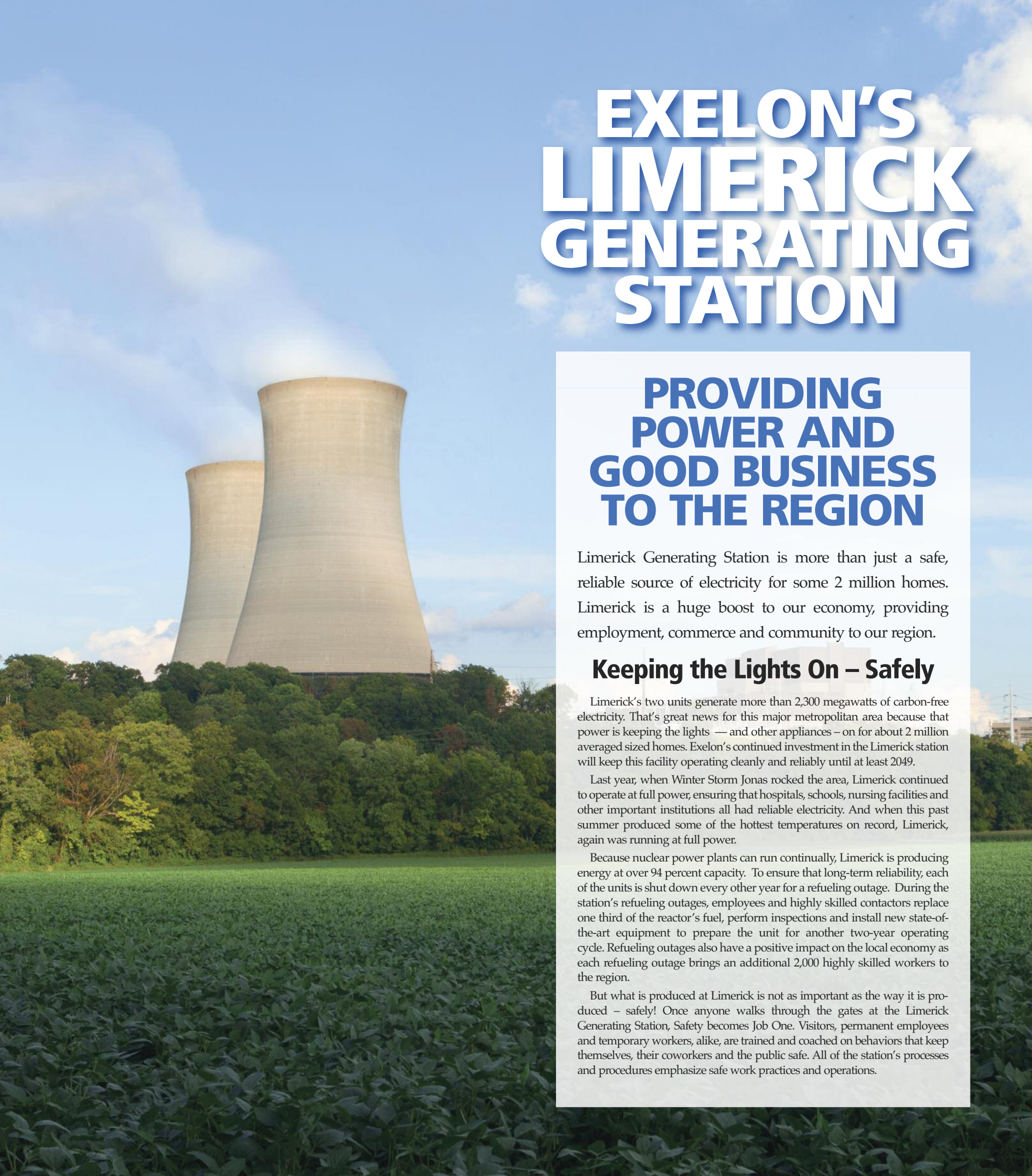
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A photograph of the Limerick Generating Station, featuring two large, white, hourglass-shaped cooling towers. The towers are situated behind a dense line of green trees. In the foreground, there is a field of green crops, possibly corn. The sky is blue with some white clouds. The text "EXELON'S LIMERICK GENERATING STATION" is overlaid in large, white, bold letters with a blue shadow effect on the right side of the image.

EXELON'S LIMERICK GENERATING STATION

PROVIDING POWER AND GOOD BUSINESS TO THE REGION

Limerick Generating Station is more than just a safe, reliable source of electricity for some 2 million homes. Limerick is a huge boost to our economy, providing employment, commerce and community to our region.

Keeping the Lights On – Safely

Limerick's two units generate more than 2,300 megawatts of carbon-free electricity. That's great news for this major metropolitan area because that power is keeping the lights — and other appliances — on for about 2 million averaged sized homes. Exelon's continued investment in the Limerick station will keep this facility operating cleanly and reliably until at least 2049.

Last year, when Winter Storm Jonas rocked the area, Limerick continued to operate at full power, ensuring that hospitals, schools, nursing facilities and other important institutions all had reliable electricity. And when this past summer produced some of the hottest temperatures on record, Limerick, again was running at full power.

Because nuclear power plants can run continually, Limerick is producing energy at over 94 percent capacity. To ensure that long-term reliability, each of the units is shut down every other year for a refueling outage. During the station's refueling outages, employees and highly skilled contractors replace one third of the reactor's fuel, perform inspections and install new state-of-the-art equipment to prepare the unit for another two-year operating cycle. Refueling outages also have a positive impact on the local economy as each refueling outage brings an additional 2,000 highly skilled workers to the region.

But what is produced at Limerick is not as important as the way it is produced — safely! Once anyone walks through the gates at the Limerick Generating Station, Safety becomes Job One. Visitors, permanent employees and temporary workers, alike, are trained and coached on behaviors that keep themselves, their coworkers and the public safe. All of the station's processes and procedures emphasize safe work practices and operations.



Nuclear Power: Great for the Economy

According to a report issued jointly last year by the Pennsylvania Chamber of Business and Industry, the Allegheny Conference on Community Development, the Chamber of Commerce for Greater Philadelphia and the Pennsylvania Statewide Building Trades Council (called the Brattle Report), Pennsylvania's five nuclear power plants contribute nearly \$2 billion to the state gross domestic product and account for nearly 16,000 direct and induced full-time jobs, of which Limerick plays a huge role. With an annual payroll of nearly \$86 million, Limerick's nearly 900 employees live close by the facility and funnel that money right back into the local economy.

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.

And how does that translate on your electric bill? According to the Brattle Report, Pennsylvania's electricity prices are lowered by about \$788 million a year because of its nuclear power plants.

(Continued on page 8)

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COVER STORY

(Continued from page 7)



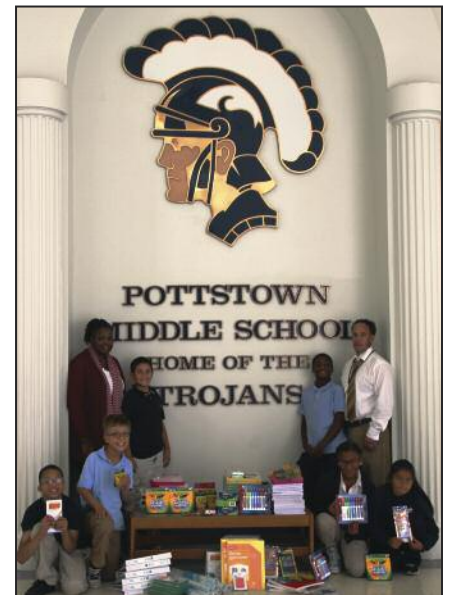
Limerick employees donating coats to Operation Warm through ACLAMO.

Supporting Our Community

The energy generated at Limerick is more than just electricity. Much of the energy comes in the form of community support. Limerick employees live in the tri-county area. They are active in their children's schools, coach on sports teams, lead community organizations and are active in their churches. Exelon supports the volunteer efforts of its employees and many Limerick employees spend their time getting involved in their communities.

Limerick is a major donor of charitable non-profits in the tri-county area. This year, employees contributed \$211,000, a station record, to Exelon's annual employee giving campaign.

During the campaign, employees pledged support to the charity of their choice and Exelon matched 50 cents for every dollar to the local United Way. Fundraising activities raised additional money, which was divided among three local non-profit organizations including Stretch the Ride Foundation, a program that benefits cancer patients at Pottstown Memorial Medical Center; the Southeastern Pennsylvania Veterans Center; and Operation Backpack. Each organization received \$5,000.



PIMS WIN donation - Limerick employees are active in the community - employees donated school supplies to Pottstown Middle School.


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visit www.exeloncorp.com/limerick.

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FOR SALE- (ZC2182) 101 N. YORK ST., POTTSTOWN- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. **REDUCED TO \$8,000**

FOR SALE- (ZC2221) 113 REHRERSBURG RD., REHRERSBURG- UNIQUE PROPERTY w/1 RESIDENTIAL UNIT and 2 LARGE COMMERCIAL FACILITIES CONVENIENTLY LOCATED BETWEEN I-78 & 422. SELLER FINANCING AVAILABLE FOR UP TO 15 YEARS. **\$1,100,000**

FOR SALE- (ZC2236) 16 S. KEIM STREET, POTTSTOWN- DELI/C-STORE FOR SALE. \$110,000 (POTTSTOWN). OWNER HAS RETIRED. SELLING ALL REAL ESTATE: INC. BUILDING, OWNED EQUIPMENT & INVENTORY. BUSINESS IS VACANT. PROPERTY CONTAINS A CONVENIENCE STORE PREVIOUSLY FAMOUS FOR SANDWICHES, WORKING & RUNNING HOT/DELI EQUIPMENT. OWNER HAS CONTRACT WITH EHRICH PEST CONTROL. PUBLIC WATER & SEWER. CALL FOR DETAILS. **REDUCED TO \$110,000**

FOR SALE- (ZC2237) 2741 N. 5TH STREET HIGHWAY, READING- COMMERCIAL PROPERTY WITH SIGNAGE ON BUSY HIGHWAY AT THE CORNER OF N. 5TH STREET & WILSON STREET. FORMER UNITED CHECK CASHING FRANCHISE WITH ALL SECURITY SYSTEMS IN PLACE AND OPERATIONAL. PAVED PARKING ON SIDE AND REAR OF BUILDING. MOVE IN CONDITION. PERFECT FOR A MULTITUDE OF BUSINESSES. **REDUCED TO \$145,000**
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FOR SALE- (ZC2239) ROUTE 562, BOYERTOWN- LOOKING FOR A BUSINESS OPPORTUNITY? THIS LOCATION HAS PROVEN TO BE A GREAT LOCATION. CURRENTLY THE BUSINESS PAYS \$2,000/MONTH PLUS ALL UTILITIES. THE BUILDING HAS HAD UPDATING AND IS IN GOOD CONDITION. FOR MORE INFORMATION CONCERNING THE BUSINESS, PLEASE CALL THE OFFICE FOR FULL DETAILS. THE BUILDING IS INCLUDED FOR THE PRICE LISTED. **REDUCED TO \$289,000**

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

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

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FOR SALE- (ZC2254) 58 BUCKWALTER ROAD, SPRING CITY- 12.5 ACRE INCOME PRODUCING HORSE FARM IN RURAL CHESTER COUNTY. FARM WITH 34 STALLS PLUS 8 FULLY LEASED RENTAL UNITS. FLAT FENCED PROPERTY WITH POTENTIAL SUBDIVISION POSSIBILITY FOR (2)-2.5 ACRE LOTS. 24-48 HOURS SHOWING NOTICE BECAUSE OF TENANCY. CALL LISTOR FOR ADDITIONAL INCOME INFORMATION. **\$660,000**

FOR SALE- (ZC2255) 1178 COMMERCE DRIVE, POTTSTOWN- 4.5 ACRE LIGHT INDUSTRIAL PROPERTY ON ROUTE 100. CURRENTLY KNOWN AS POTTSTOWN RECYCLING. **\$700,000**

FOR SALE- (ZC2256) 1905 E. HIGH STREET, POTTSTOWN- BEAUTIFUL STONE & BRICK HOME ON OVER AN ACRE. RICH PLANK HARDWOOD FLOORS AND A STONE FIREPLACE IN THE LR. THERE IS A LARGE DINING AREA THAT JOINS A NEW KITCHEN. CONVENIENT LAUNDRY AND POWDER ROOM JUST OFF KITCHEN AREA. 3 BRS ARE A NICE SIZE. SUNNY AND BRIGHT. THERE IS A FULL WRAP AROUND PORCH AND A DECK FOR OUTDOOR EATING. FULL BASEMENT FOR STORAGE AND A TWO CAR GARAGE AS WELL. THIS HOUSE ALSO HAS COMMERCIAL VALUE. COME MAKE AN APPOINTMENT AND SEE FOR YOURSELF. **\$229,000**

FOR SALE (ZC2240) 2093 E. HIGH ST., POTTSTOWN-

LOOKING FOR HIGH STREET EXPOSURE IN LOWER POTTSBURG? THIS PROPERTY IS FOR YOU. 2 UNIT OFFICE COMPLEX. THE FRONT UNIT IS COMPRISED OF APPROXIMATELY 1760SF, NOW OCCUPIED AND LEASED FOR \$1300/MONTH. THE SECOND UNIT CURRENTLY HOUSES THE DISTRICT JUSTICE OFFICE. APPROXIMATELY 4054SF WILL BE VACATED MARCH, 2017. GREAT LOCATION. GREAT INVESTMENT OR OWNER USER BUILDING. REAR UNIT IS AVAILABLE FOR LEASE. PLEASE CALL AGENT FOR DETAILS.

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(ZC1160) 2103 East High Street, Lower Pottsgrove- Lower Pottsgrove first floor office suite with great exposure to busy High Street and within close proximity of Pottstown Hospital and Route 422. Plenty of parking, handicap accessible. 2450 SF that can be leased as one or divided into individual offices. Exterior was recently renovated and landlord will make every effort to accommodate the tenants interior needs. Monthly rental amount is \$2650.00. Call for details!

(ZC1177) **LEASED** 562 Main St., Royersford-

(ZC1178) **LEASED** 224 Main St., East Greenville-

(ZC1179) **JUST LISTED** 2081 E. High Street, Pottstown- Lower Pottsgrove first floor office suite, approximately 1200SF. Reception, Administrator + 3 private offices. Great High Street exposure and lots of parking. Call for details. \$1,500/Month + heat, AC, electric and trash. Water and Sewer are included.

(ZC1180) 304 North Charlotte Street, Pottstown- First floor office space on busy street. Former chiropractor office, approximately 450SF \$450/Month includes heat, water and sewer.

ZC1181) 301 N. Lewis Road, Royersford- Park Town Plaza Shopping Center located in Royersford. Retail/Office spaces. 3 spaces available, various sizes, various prices. Call for more information and showings.

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THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC®, CFP®

Spring is in the air. Warm weather is approaching. Time to clean out any sluggish parts of your business so you can create growth and possibly more profits. Here are some items you should review and improve upon every year if you want to grow your profits and your life. I know you're busy, but if you want the life you dreamed, set up a system to build on these key areas every year. You may be happier after you cleaned up!

CULTIVATE CASH FLOW. Every year, find another way to get paid faster, and pay out slower. Can you send out invoices a day early? Can you send reminders after 20 days? Can you get paid partially up front? Seriously ask yourself these questions every year and come up with new ideas or retry old ones. Your bank account could grow.

YOU CAN'T MANAGE WHAT YOU DON'T MEASURE. Set up new benchmarks. Are you measuring quality? Satisfaction? Job profitability? Are you looking at the commonality of less profitable jobs or product lines? Are you measuring wasted time? What about proposal to sales ratio? Measure whether you are getting better or worse. Your benchmarks could improve.

RAISE THE ROOF ON PRICES. Perhaps the most difficult; we fear we could lose customers if we do. But are we really charging for all the extra services the customer ordered? Have we offered something new

of value that can be added? Have we looked at our competition lately, have they already raised their core prices? It's easy to say "I Can't," so find at least one item where you can.

NEW MARKETS, NEW MARKETS. What customers are underserved in your business? Would it be profitable to do business with them? How would you reach them? What have you done to attract them? Businesses that are NOT growing and changing risk stagnating and dying. Don't risk it. The world is changing, even here in Berks County.

KEEP 'EM SATISFIED. What new feature or service will tickle your customers and make them happy to do business with you? What will make them tell their friends about you? How are you keeping in touch with prior customers who use you infrequently?

(Continued on page 13)

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BUSINESS PROFILE

APTCOR COMMERCIAL, REALTORS

In 1979, Alan Apt founded a commercial/industrial real estate brokerage, which today is known as APTCOR COMMERCIAL, REALTORS, in Montgomeryville, PA. By 1980, he purchased an office building in Lansdale, moving to its still current West Main St. location. APTCOR COMMERCIAL, REALTORS developed into an established commercial real estate firm providing expert commercial brokerage services to the business and investment community including sales, leasing, land transactions, business brokerage, property management, contract development and investment building assignments. The firm also locates sites as a Buyer/Tenant representative and works diligently as a Seller/Landlord agent. Aptcor also built new, free standing childcare centers, bank branches and drugstores with affiliated investors having negotiated all project financing, entitlements, land development approvals and construction. Other investment projects include the purchase, renovation and retrofit of existing office, industrial and retail projects, commercial condominiums and the land approvals for residential subdivisions.

In addition to brokerage and land development, APTCOR COMMERCIAL, REALTORS provides consulting service assignments negotiating property assemblages for commercial developers, commercial ad valorem real estate tax appeals, zoning expert witness work, bank REO dispositions, bank-

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THE GOOD LIFE

(Continued from page 11)

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

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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 hosts Valentine's brunch for single women clients and their friends

Conshohocken, PA February 17, 2016 – Financial Independence Planning (FIP) celebrated its second annual Valentine's brunch with their single clients on February 11th this year at the William Penn Inn.

Valentine's Day can be a mixed blessing for those who are single or experienced the loss of a spouse. The advisors at Financial Independence Planning have sought to make it special by celebrating Valentine's weekend with many of their single clients at the William Penn Inn.

"At FIP, we believe a sound plan should free up your time from worrying about money to enjoying all the things in life that are most important to you. It is nice the ladies can discuss their travels, careers and other interests," observed Ken Souder, CFP®, one of the Senior FIP advisors attending the brunch.

Added Harry Keller, CFP®, founder and CEO of FIP, "We hope that more of our clients will come out to enjoy an afternoon brunch. We have asked clients who have taken up art or photography as a hobby to



bring their work to showcase so it has become a wonderful way for clients to share their fun experiences, connect over their pets, hobbies and make new friends!

FIP has a calendar of educational seminars and events available on their website. Upcoming ones are posted on www.myfipadvisor.com.

About Financial Independence Planning: Financial Independence Planning, LLC™ (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 not worry about money and enjoy all the things in life that are important to them. 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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(Continued on page 16)

FOCUS ON ENGINEERING

McCarthy Engineering Performs Emergency Bridge Replacement

McCarthy Engineering was contacted by N. Heidelberg Township for an emergency bridge inspection to investigate a sudden dip in the road surface. The bridge, located at the 1500 block of Milestone Road, suffered a failure of multiple deck beams rendering the structure unable to carry traffic. This necessitated the immediate closure of the bridge. Given that the bridge was a main artery for the community and emergency vehicles, emergency permitting from the Department of Environmental Protection (DEP) was warranted. Originally, a box bridge was considered to replace the bridge however that would have resulted in an installation timeframe of approximately 1 year. The McCarthy Engineering team presented an alternative design of an arch bridge which saved the township over \$44,000 and reduced the design and installation time

from 1 year to 4 months. This allowed the bridge to be re-opened to traffic in time for the holiday season.

McCarthy Engineering is the municipal engineer for a number of communities in the tri-county area. Given the firm's background in municipal representation, design capabilities for road and bridge infrastructure, MS4 and stormwater design, North Heidelberg Township appointed McCarthy Engineering to be its municipal engineer following completion of the bridge structure. McCarthy Engineering's COO, Michael Coulton, says, "McCarthy Engineering is a firm that is rooted in the communities that we serve. Whether in the public or private sector, we shape the best solutions to enhance the communities that our clients live and work in."



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McCarthy Engineering is a multi-disciplinary engineering design and consulting firm that offers excellence in Civil, Structural, Mechanical, Electrical, Plumbing, Regulatory, and Project Management disciplines for the public and private sectors. With over 40 employees, McCarthy Engineering is expanding and constantly evolving to stay up to date with the latest industry trends, technology, and regulations. President and CEO Jim McCarthy incorporated the business in June 2000 with a vision to create a different

kind of engineering firm. That vision's success continues to unfold.

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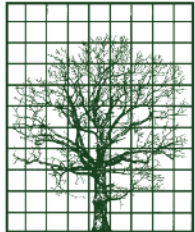
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EEI has specific expertise in Geotechnical Consulting, Subsurface Investigations, Infiltration Testing, Geotechnical Specialty Design Services, Environmental Site Assessments, and Clean Fill Analysis. Items such as cost-effectiveness of foundation alternatives are evaluated along with site development issues and geotechnical data to establish recommendations. This approach has enabled EEI to contribute to the successful development of many large-scale projects by adding true value to the planning process.

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The 422 region is alive and well and the professionals at EEI, many of which who reside along the corridor, are ready to support the progress throughout the area. We at EEI look forward to contributing to the success of your next project. For additional information, please call 610.277.0880 or visit our website www.earthengineering.com.

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CEC has a staff of approximately 90 individuals, of which over 40 are professionals with state or national registrations and certifications in engineering, planning, surveying, and geology. In addition to professional registrations, many of our staff have supplemental certificates in specialties such as sewage enforcement, hazardous material removal, bridge inspections, water and wastewater operation, etc. Also, CEC developed MuniLogic, Municipal Management Software, an enterprise-wide system to resolve many of the challenges municipal and authority organizations face. This software allows the municipality or authority to become more efficient, better equipped to



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Why Choose Ludgate Engineering?

There are many reasons such as a 40-year track record, the cohesion of our seasoned, effective staff, or the list of our past accomplishments but the best reason, to our many satisfied clients, is "cost-effectiveness". That phrase means we earn the fee we may be paid by delivering a survey, design, spec, or plan that not only gets the job done but balances the "return" and the "cost" – effectively.

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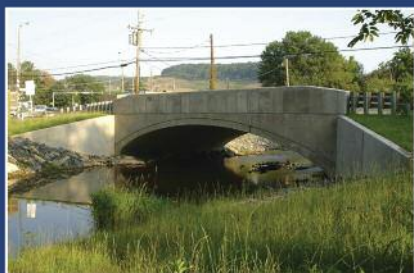
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(Continued on page 18)

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One of the firm's signature projects is The Village at Valley Forge, a mixed-use Town Center and walkable community on a 125-acre site at the crossroads of Interstate 76, Route 422 and Route 202 in King of Prussia, PA. G&A's involvement with the project began in 1998 when two different mixed-use site development plans were submitted to the Township in support of a zoning challenge for the former golf course property. G&A assisted Owners and other consultants in developing a Town Center Land Use Plan for the site and a Manual of Site Development Standards providing objective zoning and design criteria.

The agreement provides for up to 3,000 residential units, 500 hotel rooms and up to 1,000,000 SF of commercial uses. As of the writing of this article, several uses are open and operating including Wegmans grocery, Children's Hospital of Philadelphia Specialty Care Facility, and several of the retail stores and restaurants in the 235,000 SF Town Center. Four apartment buildings including over 1,200 units are currently under various stages of construction as well as a 134-unit townhouse community.

G&A was responsible for design and construction administration for all of the roads/streetscapes, water system, sanitary system/pump station, and stormwater management facilities. The stormwater management system includes two permanent ponds with over 40 acre-feet of storage. One is a sediment basin and the other serves to retain runoff for dosing into a gravity drain system comprised of nineteen 12" diameter wells drilled into the limestone subsurface geology. The wells are capable of infiltrating the entire 2-year post development storm.

G&A also reviews the site plans for all of the buyers who seek to develop a portion of the project and prepares exhibits for the Owner to use in sales and easement agreements. Adaption and extension of the existing infrastructure to support new projects is an on-going process as well as permit management and renewals for the multi-phase, multi-year project.

For additional information, please visit www.gilmore-assoc.com

FOCUS ON ENGINEERING



GIVING IT AWAY TO CHARITY

A GUIDE TO PHILANTHROPY



Submitted by Patricia M. Picardi, CLU, ChFC

"Philanthropy" is defined as the act of making gifts of personal resources to charities. These resources can include donations of one's time, energy, money and property. Millions of Americans perform simple acts of philanthropy, such as donating clothing to homeless shelters. This article focuses on how individuals can plan philanthropic activities so that they can help their favorite charities, while maximizing the advantages of their philanthropy – from an estate- and tax-planning perspective – for themselves.

Tax Benefits of Charitable Giving

Some of the ways that donors receive tax benefits from charitable giving include:

Estate Tax Reduction—A charitable gift made during the donor's lifetime removes the gifted assets (and any future appreciation related to those assets) from the donor's estate.

Avoidance of Capital Gains—By donating appreciated assets, such as stocks, investors may be able to avoid capital gains taxes (If market quotations are readily available) that might have been imposed if those assets had been sold.

Current Income Tax Deduction—The fair market value of a charitable gift may qualify for a current income tax deduction (Charitable income tax deductions are subject to adjusted gross income (AGI) limitations and the taxpayer must itemize deductions to claim a charitable income tax deduction.). This can reduce the donor's income taxes in the year the gift is made.

Tax Deductions for Charitable Work/Activities

While most charitable gifts of cash or property qualify for a federal income tax deduction, the value of time donated does not. Some personal expenses incurred while working as a charitable volunteer can be deducted by taxpayers who itemize. Here are the details, according to the IRS:

- Taxpayers may deduct the costs of traveling to locations where they work as an unpaid volunteer at a mileage rate approved by the IRS.
- The cost of uniforms, books, or tools used in volunteer activities may be deducted if they are required of the work and used solely for the work.
- Purchases at charity auctions are deductible to the extent that the price paid exceeds the fair market value of the purchased item.
- Taxpayers may deduct the fair market value of property contributed to charity, such as used clothing or furniture. If the amount claimed is more than \$250 per contribution, a statement must be obtained from the charity documenting the value of the donated items.

Other Ways to Practice Philanthropy

There are numerous other ways individuals can practice philanthropy. A few charitable vehicles you may wish to consider include:

- Donor-advised funds;
- Charitable Remainder Trusts (CRTs); and
- Charitable Gift Annuities

(Continued on page 21)

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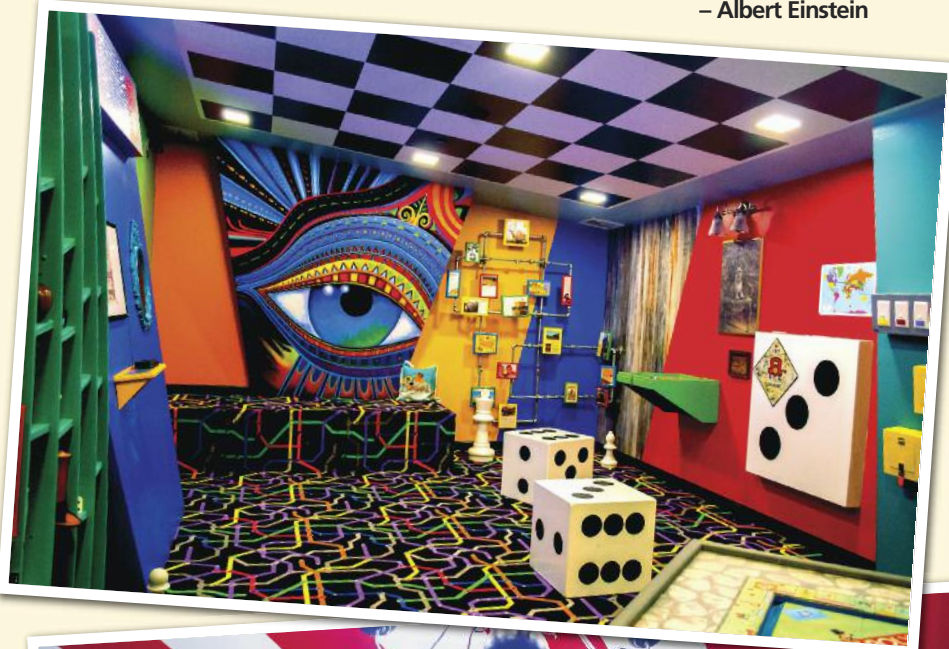




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GIVING IT AWAY TO CHARITY

(Continued from page 19)

Donor-advised Funds

This type of fund enables a donor to realize current tax benefits for charitable giving while potentially deferring the choice of which charity will be the recipient. Here's how it works:

- The donor makes an outright gift of cash or appreciated securities to the fund and receives a charitable tax deduction for the year in which the gift is made, subject to limitations based on the donor's adjusted gross income.
- If the gift is too large for the deduction to be used in one year, the balance may be carried forward for five years.
- After the gift is completed, the donor then can make grant recommendations to the fund – which are considered by the fund's board of directors before the money is distributed to the designated charities.

One drawback to these funds is that the gifts are irrevocable: Once given, the gift cannot be rescinded.

Charitable Remainder Trusts (CRTs)

A CRT is an irrevocable trust that names one or more qualified charities as beneficiaries. Here's how it works:

- The CRT is ordinarily drafted by an estate planning attorney.
- A CRT may be funded with appreciated securities, real estate or other appreciated property. By transferring such assets to the CRT, the donor avoids paying capital gains tax on any sale of these assets.
- Once the property is in the trust, it may be sold by the trustee and the proceeds repositioned to increase income and diversification. Since the trust is a tax-exempt entity, no capital gains tax is due on the sale of trust assets.
- Because the transfer is irrevocable and the grantor gives up control of the donated assets, they are removed from the grantor's taxable estate.
- The trust generates a current income tax

deduction for the grantor/donor in the year the gift is made. (The income tax deduction would be equal to the present value of the remainder interest that goes to charity.)

- The trust can pay out lifetime income to one or more income beneficiaries. At the death of the last income beneficiary, the remainder (i.e., the remaining assets) passes to charity and the trust terminates. While the CRT does not pay income tax, the income beneficiary is required to pay tax on trust distributions as they are received.

Because a CRT is a relatively complex way to make gifts to charity, this solution works best for fairly large lifetime gifts.

Charitable Gift Annuities

Many leading charities offer an alternative to a CRT that is easier to set up and provides similar advantages – the charitable gift annuity. Here's how it works:

- The donor makes a completed gift to the designated charity – which the charity immediately receives. The charity then pays a lifetime income back to the donor.
- The charitable donation that may be claimed is equal to the difference between the fair market value of the property donated and the present value of the life annuity.

There are many ways that philanthropic individuals can support their favorite charities – while simultaneously achieving their estate- and tax-planning goals. Be sure to consult your own financial or tax professional for advice about which philanthropic approaches may work best for you.

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SUCCESSFUL WOMEN IN BUSINESS

Celebrating Women's History Month - March



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

March is Women's History Month and I hope this article will inspire Women as well as the Men who wish to encourage Women in their lives.

Women have been the cornerstone of many well established businesses throughout time. In US history's early settlement era Taverns and Brothels were women owned. The beginning of the 20th century also challenged women faced with managing factories that their father's or husbands left behind while struggling to be respected as a responsible business owner in this male dominated arena. Over the last hundred years, these pioneering women endured the test of time which

brought on huge change for which many Gen Y and Millennial women can be thankful for. Researchers believe these changes occurred due to; increasing acceptance of women in the work place, prominence and movement into a vast assortment of enterprises and the role of technology making entrepreneurship more accessible and affordable.

An Entrepreneurs.com article on Women in History provides a detailed timeline worth checking out, here are a few high-

lights: Women entrepreneurs helped to rebuild the economy by increasing the number of women-owned businesses from 600,000 in 1945 to nearly one million by 1950, after the Great Depression.

During the 1980s and 1990s, women who wanted to start a business or help it to grow got a major boost from the explosion in the number of new opportunities to network with other successful women entrepreneurs and learn about access to federal programs and resources. Organizations sprang up everywhere, such as the Women's Business Development Center (1986) an organization still operating today, which hosts educational seminars, assists with government programs, financing and training opportunities. In 1988 (ironically the year I got my first real job right out of college), a milestone was reached when Congress passed The Women's Business Ownership Act, ending discrimination in lending, eliminated state laws that required married women to have a husband's signature for all loans and gave women-owned businesses a chance to compete for lucrative government contracts. Additionally, in 1989, President George H.W. Bush appointed Susan Engeleiter as the first woman to head the Small Business Administration, proof that woman entrepreneurs were finally an accepted part of the mainstream economy.

Here are a few fun facts found in a Business News Daily article by Shannon Gausepohl (August 2016), a list of 10 successful businesses that were started by inspiring female entrepreneurs. See how many you recognize.

- | | |
|---------------|-----------------------------|
| 1. Bark & Co | 6. Liquid Paper* |
| 2. SlideShare | 7. The Body Shop |
| 3. Birchbox | 8. Ruth's Chris Steak House |
| 4. Cisco | 9. Build-A-Bear Workshop |
| 5. Flickr | 10. Proactiv |

*This one intrigued me, in 1950 Executive secretary Bette Nesmith Graham used white water-based tempera paint and a thin paintbrush to cover her typing errors, in 1956 she patented the idea and in 1979 sold the business Liquid Paper, and yes, she was the mother of Mike Nesmith of The Monkees.

The last century of women's entrepreneurship is not simply a tale of triumph or of an incomplete revolution. It is a story of risks and rewards, of women who had an idea and believed in the possibilities; battled obstacles, gender bias and forged networks

to make their dreams a reality. Sadly, not all of them made it and not all of those who did saw their ventures become major corporations in existence today.

The next century does have even brighter promise for women's entrepreneurship. New technologies emerge daily to make business ownership more affordable, easier to manage and multitask while new financing opportunities are increasingly available. Experts predict that by 2018, women's businesses will create more than half of the new small business jobs and a third of the nation's total new jobs. Beyond that, anything is possible!

Sources: <http://www.forbes.com/sites/alixmcnamara/2016/06/06/the-worlds-most-powerful-women-in-2016/#68763cd577db>
<http://entrepreneurs.nwhm.org/#/introduction/1>

Throughout history Women haven't had it easy which makes the success of any women owned business a treasure. Statistics on women in positions of power are growing but are still a very small percentage. According to the latest survey by Catalyst, a nonprofit that tracks gender parity in the workplace, women occupy a only 4% of corner offices at S&P 500 companies. And they hold a meager 25% of executive or senior-level jobs in those same firms. Since 2005, the number of women who are world leaders—presidents or heads of state—had more than doubled by 2015, according to the Pew Research Center. I discovered a great Forbes article, identifying a list of top 10 women of influence. The researchers used Four metrics: money (either net worth, company revenues, or GDP); media presence; spheres of influence; and impact, analyzed both within the context of each woman's field (media, technology, business, philanthropy, politics, and finance) and outside of it. Here are the 2016 top 10 Women of influence are: German Chancellor Angela Merkel, number one for six years running, continues to head the list, followed close behind, again, by presidential candidate Hillary Clinton, No. 2; Federal Reserve chair Janet Yellen; philanthropist Melinda Gates; and General Motors CEO Mary Barra. International Monetary Fund managing director Christine Lagarde retains her spot at No. 6, followed by Facebook COO Sheryl Sandberg and YouTube CEO Susan Wojcicki. Meg Whitman, the CEO of HP, and Ana Patricia Botín, the chair of Banco Santander, ascend to numbers 9 and 10, respectively.



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I take it you're nodding your head yes right now. Probably in anticipation of the story you're about to hear. That's right, I have a story for you, and cross my heart it's an awesome one.

First, allow me to introduce myself. My name is Emily Pisano and I co-own Tesoro Design with my very lovely business partner Brittany Reed.

Tesoro Design is a handmade leather handbag company based in West Chester, PA. Since inception, about 18 months ago, our mission has been to empower women, minimize our carbon footprint, raise awareness on the damaging effects of the leather industry, and conquer the world. But more on all that later.

To achieve full appreciation of our quest for self-employment, we really must begin at the beginning.

Like so many millennials, Brit and I graduated from college and moved back home. Brit attended The Fashion Institute of Technology in NYC and I the University of Rhode Island. With fashion degrees in hand we both struggled to find a job within the industry and lacked the finances to rent even a storage unit in the Big Apple. Luckily, or maybe not, the cha-ching of registers called to us like a siren song, luring us back into the wonderful world of retail.

This is when Brit and I actually met. We were each working two retail jobs, one of which we shared, in order to pay our rent and survive. The five-day work week turned into a seven-day work week, which put us on the dangerous and jagged road of burnouts and complete exhaustion. It was well known to both of us that no matter how hard we worked or how many extra hours we stayed, there was nowhere to go within our jobs. We weren't working in large corporations where you can climb your way up the ladder over so many years. The only people above us were the owners and they certainly weren't about to hand over the keys within the next 25 years. I know many of you out there can relate to our experience. Both of us were well qualified for a job that paid more than minimum wage, but actually landing one of those gigs was, to put it simply, a struggle. With Brit having lived and studied abroad in Italy for a year and me in Paris for ten months, we had plenty to bring to the table. Internships, graduating with honors, experience, creativity, ideas... you name it, we had it.

Each job that Brit and I were working, at this time, was in West Chester, PA, which was and is where we live. In case you are unfamiliar with West Chester, it runs off astronomical fines from parking tickets and a sense of community. It is impossible to live or work in this town without making friends with the locals and falling prey to its charms. Introverts beware! One woman in particular, who was a regular at the shops where Brit and I worked, saw our untapped potential and wanted to uncork it. Patrons of creativity, she and her husband offered to provide us



with an outlet to grow creatively, intellectually and fulfill our dream of going into business for ourselves. They became our investors and gave us the freedom and trust to make Tesoro Design a reality.

Things happened pretty quickly once we agreed to accept the investment. Leaving our jobs, renting a studio, ordering leather, building a site, and creating our brand marked the first steps of starting our new career.

Since launching our first line in January of 2016, we have built a website that is beginning to reflect the Tesoro lifestyle, began selling at Philadelphia boutiques M Concept Shop and Shop Sixty Five, cultivated a beautiful relationship with The Brow Bar in West Chester, have product available at Flowers by

Jena Paige in Downingtown and Phineas Gage in West Chester and are vendors on the website Chiix & Co.

Our Spring/Summer 2017 collection launches on www.tesoro.design on March 1st and our launch party will take place Saturday, March 4th from 4PM to 9PM at The Brow Bar in West Chester. We would love for you to stop by and see our new collection, which will be made entirely of colorful, vibrant suedes and hair on hide.

I hope you have been inspired by our story and it helps you find the courage to go after your own dreams.

Come along with us on our journey and be a part of our #TesoroTribe by following us @tesoroleder.



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SCHOOL CHOICE: HELPING ONE STUDENT AT A TIME

By Ben Byler

As a recent graduate from PA Leadership Charter School (PALCS), I'm familiar with school choice. In fact, for the past five years, I have joined my Student Government on an annual trip to the capitol in an effort to preserve and strengthen cyber charter schools. I have been homeschooled and cyber charter schooled all of my life, and I know these schools are worth fighting for because traditional schools don't work for everyone. I've heard countless stories from students who found success when given the choice for an alternative education.

My sister, Cherise, is one of those students.

Upon Cherise's adoption from Haiti at the age of six, my parents discovered she had lead poisoning, a condition bearing symptoms of developmental delays and learning disabilities. As a result, she processed information more slowly than most and struggled to remember what she learned.

My parents homeschooled her and the rest of my siblings until we reached middle and high school. In the fall of 2009, she began PALCS for about a month. Without an Individualized Education Plan (IEP), she struggled in her classes. Thankfully, the principal of our school district's elementary school recommended we test her for an IEP at Paxtonia Elementary School. At 12 years old, Cherise enrolled at Paxtonia. After completing her IEP tests, she was placed in a 4th grade classroom with 1st grade work.

She loved it. Every day, she met with a Special Ed teacher, thrived in her studies, and enjoyed the public school experience.

One might conclude that because traditional public school helped her succeed once, it would always be the best choice for her. This was not the case. Before Cherise turned 13 in August of 2010, the school district moved her to Central Dauphin Middle School so she could stay closer to her age group. Skipping 5th grade, Cherise found herself in a Special Ed 6th grade classroom.

On the spectrum of severely mentally disabled to normal, Cherise fell just short of normal. Many of her classmates, though, struggled with more complex or severe disabilities. As a result, the classroom proved difficult for her on account of many distractions, interruptions, and behavioral challenges from classmates. Added to that,



Ben Byler and Cherise Byler.

she faced racist remarks on the school bus and witnessed other students face bullying and discrimination outside the classroom.

Do all public school students experience these circumstances? Absolutely not. However, for Cherise, it was the furthest thing from the thriving learning environment she deserved.

That's when PALCS came back into the picture. At that time in her life, and for the right reasons, PALCS worked for Cherise. After finishing 6th grade, she transferred back to PALCS with her IEP and thrived in 7th grade. Ever since, Cherise has had the opportunity to job shadow with various local businesses, complete speech therapy, receive one-on-one help from teachers, meet consistently with a life skills teacher, increase her reading skills, and even take classes to earn an arts certificate when she graduates next spring.

I could not be more proud of Cherise and the hard work she's done to learn and stretch herself. Were it not for school choice and the wonderful teachers and faculty who support it, she would not be where she is today. Her story makes clear that both traditional and cyber charter schools have something to offer students. Both systems exist for the student, and every student is unique. Therefore, whether students thrive in a traditional public school or in cyber charter school, school choice matters. Cherise can attest to that.

Ben Byler was a fall 2016 intern at Commonwealth Foundation. To learn more about Commonwealth Foundation's paid internship program, visit commonwealthfoundation.org/intern

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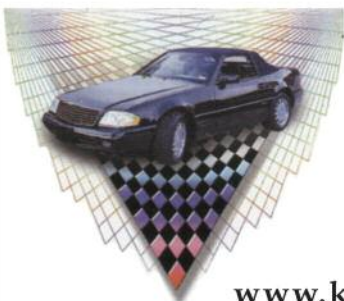
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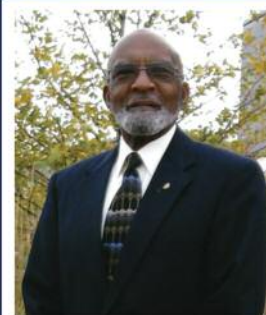


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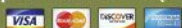
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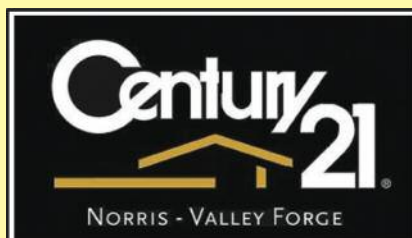
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WHEN TO SAY GOODBYE TO YOUR BENEFITS BROKER



MARKETING SOLUTIONS

By Maria Novak, Marketing Solutions

For many businesses, the process of choosing and administering a health insurance benefits program is daunting. They often turn to benefits brokers to help them select and implement plans.

For many businesses, the process of choosing and administering a health insurance benefits program is daunting. They often turn to benefits brokers to help them select and implement plans.

Traditional benefits brokers offer assistance in choosing plans, but typically lack the technological systems and solutions that help companies operate more efficiently and save money. Ultimately, a benefits broker should make the job of the business owner and the company's human resources (HR) department easier. If a broker is not achieving this goal, it may be time to investigate options for a new broker.

What Is A Broker?

Benefits brokers are licensed professionals who assist companies, small business owners, individuals and families in choosing and administering health insurance plans. Using their expertise, they help businesses choose health insurance networks and plans that fit their needs and budget. In many cases, brokers have long-standing relationships with their clients and can assist them with enrollments, claim issues, compliance, and annual renewals.

What a Broker Should Be Doing – Establishing a comprehensive health insurance package for employees can be a challenging task for any business owner. With a seemingly endless array of choices, complicated enrollment procedures, and ever-changing legal requirements, even seasoned HR professionals may find the task overwhelming. For this reason, many companies turn to a benefits broker. Taking advantage of a broker's expertise in plan options, procedures and rules is a smart choice for

business owners. A good benefits broker will make sure that a client has the best benefits package for their needs and budget, and will reduce the workload for an HR department by handling the plan's administration and paperwork. Part of this process is helping to ensure that you are aware of the types of plans and costs that your competitors are employing, as a part of the benchmarking process. A good broker should also ensure that numerous carriers are identified and use other creative planning to reduce both employer and employee contributions.

Utilize Technology Systems and Solutions Appropriately – One of the ways that brokers should be assisting their clients is through the use of a variety of resources to not only aid in the selection of a health insurance plan, but to administer it and provide year-round support.

A benefits broker should use innovative technology to help clients compare and select plans, educate employees about plan options, create customized open enrollment communications, and comply with all applicable rules and regulations.

Provide Help Through the Year – Brokers should also be available to their clients throughout the year, offering support for problems or questions that arise about health insurance plans. A good broker will have sufficient staff to provide year 'round assistance to clients—not only when it is time to renew a plan. For example, if a company has an employee with a major health problem or life event, a benefits broker should be available to discuss these issues – as well as assisting with other routine questions and employee education related items.

Provide Assistance in Selecting Health Insurance Programs – When it comes to selecting a health insurance programs, a broker should have access to a variety of products and plans offered by a number of carriers to meet a business' needs and budgets. Brokers with limited options often cannot respond to their clients' requirements, leaving companies with health insurance plans that are too expensive or that just do not meet employees' needs.

(Continued on page 30)

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(Continued on page 32)

MARKETING SOLUTIONS

(Continued from page 29)

An experienced independent broker brings more to clients by way of leverage – including the ability to help troubleshoot challenging situations that may arise throughout the year.

Explain and Support Compliance – Finally, because the rules and regulations surrounding health insurance plans are complicated, a good benefits broker should protect their clients on all applicable compliance and regulatory issues. This includes making sure that the plan complies with all federal and state laws and regulations, that it is offered to all eligible employees and filing the required paperwork with the IRS and other government agencies. These tasks are important and necessary, but may overwhelm an HR staff and especially a small business owner. A benefits broker should take on this work for clients, easing the burden of administering a health plan — including the tools, and invaluable resources to assist with local, federal, and ACA compliance support.

Is It Time for a New Broker?

A benefits broker should be doing a variety of things to meet client needs, including offering a range of plan options, providing year-round support, and protecting clients on regulatory and compliance issues. If a broker is not doing all these tasks, companies should consider finding a broker who can meet their needs.

Without these solutions, plan administration may be costly and time-consuming. Employees may also be dissatisfied if they do not have their preferred health insurance options, or if they feel that they do not have access to the information that they need and want about their benefits.

If a broker is not offering a range of plans and carrier options, a company may not even be aware of lower cost plans or plans that meet their needs better. If a broker is not assisting a business with compliance, the company may be penalized with fines for not filing the correct forms with state or federal government, not providing notices to their employees, or even through missed opportunities to lower their tax burden.

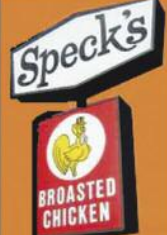
The Advantage of Experienced Brokers

When it comes to selecting and administering a health insurance plan, finding a broker with experience and knowledge of the PPACA is key. The world of health insurance is a fast-changing one, with evolving laws and market conditions that make it hard for the average business owner to keep up with the changes.

A good benefits broker should deliver expertise on a broad variety of topics, from compliance with the Affordable Care Act (ACA) to tax matters and benefits administration. A good broker should also stay on top of changing regulations and premium rates for their clients. Given the complex nature of health insurance benefits, brokers that provide ease of access to many carrier systems and solutions as well as providing year-round services and employee information is the key advantage over traditional brokers.

(Continued on page 32)

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MARKETING SOLUTIONS

(Continued from page 30)

Compliance Needs — One such advantage of working with a broker can be seen in how brokers handle compliance with the ACA. While health care reform has provided more affordable insurance options for individuals and employers, it has also brought many rules and regulations. Employers need to determine how many full-time employees they have, ensure that their health insurance plans have the minimum value, determine what they have to report to the IRS, and then make sure that the proper paperwork is filed in a timely manner.

Failing to comply with these regulations can trigger compliance violations, resulting in penalties and missed tax savings. Captive brokers or single-entrepreneur brokers may not be able to provide support to their clients on these matters, leaving businesses on their own when it comes to navigating this complicated system. However, a broker familiar with all the ACA intricacies can provide valuable resources to their clients to ensure compliance and help avoid any potential penalties. These provided tools can help employers save time and money, and allow companies to focus on what is really important — running their business smoothly and profitably.

HR Needs — Beyond compliance, brokers may also be able to assist employers with their human resource needs. Traditional brokers are not seasoned in the field of human resources, leaving clients on their own to create their own HR policies, calculate payroll deductions and draft an employee handbook. They often do not provide HR support for their clients, and cannot answer questions on HR issues.

In contrast, experienced brokers may give their clients access to a wealth of information and resources to assist their human resources team. This could include a custom website for employee access to their benefits, advice on payroll needs, access to employee handbooks and communication tools. Utilizing these tools could help an employer avoid claims of wrongful termination, discrimination, and harassment.

Pre-Renewal Planning Ahead of the Curve — When it comes to providing support, most traditional brokers limit their client contact to renewal time. Employers are left to navigate compliance and HR issues on their own, with little to no ongoing support from their brokers. Unlike traditional brokers, today's experienced independent brokers understand how important year-round support is to companies.

They understand that benefits are about more than just complying with the law; benefits can be a valuable recruiting tool and a way to improve employee satisfaction and retention. With that in mind, a good broker will provide year-round support and compliance information, ensuring that

clients are never left to struggle with plan administration on their own.

Comprehensive Open-Enrollment Support — The advantages of working with an independent hands-on broker can be seen in one of the most stressful parts of plan administration: open enrollment. Today's independent broker is able to set up an automated enrollment process, which eliminates the expense and hassle of distributing and collecting paper enrollment forms.

It also improves the overall efficiency and accuracy of the process. Using online enrollment typically shortens the enrollment cycle, as employees can learn about their benefits options, compare costs and coverage, and pick plans based on their eligibility for different options.

Plan Designs and a Discerning Benchmark Analysis — Good independent brokers also have an advantage when it comes to initial plan selection. Traditional brokers will research plans, provide quotes and negotiate rates, but they often fail to do a deeper analysis to help companies design a competitive health insurance plan. Having a health plan that is comparable or superior to what other companies in a given industry or region is critical to recruitment and retention of top employees.

Data Analysis and Plan Comparisons — Finally, brokers may utilize online systems to analyze clients' plan data to determine how to adjust plans to save money. These programs may also be able to model recommended changes so that clients can see how suggested changes could save money or provide better benefits for employees.

In Conclusion

When it comes to selecting and administering a health insurance plan, a benefits broker should make life easier for clients. If a company is not receiving year-round support and access to technology to manage their health benefits, it may be time to look for a new broker. An experienced, knowledgeable, and highly dependable broker is a fantastic option for most companies—offering a range of services to help save clients time and money, and allow them to focus every effort on running their business.

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

Largest Networking Event of the Year – 2017 Announcement!

ANNUAL DINNER

YOUR CHAMBER LEADING FOR 90 YEARS!

LEADERSHIP FOR A LIFETIME...

HOW THE PAST PREPARES US FOR THE FUTURE

PAUL'S PRESENTATION WILL HIGHLIGHT IMPORTANT LEADERSHIP TRAITS AND FOCUS ON HOW YOU CAN USE THE *LESSONS OF YESTERDAY* TO OVERCOME THE *CHALLENGES OF TODAY* AND CAPITALIZE ON THE *OPPORTUNITIES OF TOMORROW*.

WEDNESDAY, APRIL 26, 2017 ★ 5-9 PM

RIVERCREST GOLF CLUB & PRESERVE

100 GOLF CLUB DRIVE, PHOENIXVILLE, PA 19460

\$90 PER MEMBER | \$150 PER NON-MEMBER | \$850 PER MEMBER TABLE OF 10



•
SPEAKER
•
PRESENTER
•
TRAINER
•
ENTERTAINER

PAUL BUTLER

SPONSORS

SPEAKER:



PLATINUM:



★ SPONSORSHIP OPPORTUNITIES AVAILABLE ★

THE CELEBRATION OF OUR 90TH ANNIVERSARY:

- RED CARPET RECEPTION • ANNIVERSARY RECOGNITION
- PRESENTATION OF CHAMBER STARS AWARDS:

Business/Enterprise of the Year / Entrepreneur of the Year / The Andrew J. Paravis
Excellence in Local Government or Education / Nonprofit of the Year

It's not too late to apply for the Chamber Stars Awards! Members in good standing are eligible. Please contact the Chamber Office if you would like one of the above nomination forms. Applications are due by **Friday, March 17 at 4 PM.**

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

WELCOME APPROVED NEW MEMBERS!

Congratulations to the businesses listed below. Their applications were approved by the Board of Directors on February 15.

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!**

Beef Jerky Outlet
18 West Lightcap Road, Suite 885
Pottstown, PA 19464
610.327.2847
www.phillyjerky.com
Grocery Stores, Food Products; Food Products – Specialty
Local family owned franchise that specializes in more than 200 varieties and sizes of premium jerky.

Boyertown Lions First Responders
2 E. 2nd Street
Boyertown, PA 19512
610.367.2330
www.boyertownems.com
Ambulance Services; Fire Protection

Chester County Food Bank
650 Pennsylvania Drive
Exton, PA 19341
610.873.6000
www.chestercountyfoodbank.org
Social Services; Food Distributors; Food Products; Nonprofit Organizations; Nutritional Products/Services
Formed in 2009, CCFB addresses hunger in Chester County by securing and distributing food to those who are food insecure. Serving more than 120 partner agencies, CCFB distributes of 2.5 million pounds of food while raising awareness with nutritional programs designed to make inroads in the fight against hunger.

Devikon Group, LLC
856A High Street
Pottstown, PA 19464
610.327.1004
www.devikongroup.com
Building Contractors; Cleaning Contractors; Construction Contractors; General Contractors; Janitorial Services/Supplies
The Devikon Group is a family owned and operated business, serving Montgomery, Berks, and Chester Counties. We are a general contracting and construction management company specializing in home renovation, interior commercial spaces, and offer complete janitorial services for corporate, medical, commercial, retail, institutional, educational, and industrial facilities.

Lifestyles Designs
612 Erb Road
Perkiomenville, PA 18074
610.754.1444
www.lifestyles-design.com
Interior Decorators/Designers
Lifestyles Design is an award-winning kitchen, bath and home space planning design and consulting firm, specializing in universal and accessible design for the elderly and persons with disabilities. We take the time to listen to the client's needs and create beautiful spaces.

PC WORKS
219 W. Main Street
Collegeville, PA 19426
610.831.2125; www.pcworks.net
Website Design; Computer Consultants/Services
PC WORKS assists companies of all sizes get the most from their IT software and databases. From developing software for needed tasks or adding databases and functionality to websites for your customers, we look forward to working with you!

Redevelopment Authority of Montgomery County
104 W. Main St., Suite 2
Norristown, PA 19401
610.275.5300
<http://www.montcopa.org/1014/Redevelopment-Authority>
Economic Development
Established in 1958 as an independent governmental agency under Pennsylvania law, the Redevelopment Authority of Montgomery County's principal purposes are assisting the County's townships and boroughs in stimulating economic revitalization and aiding in the provision of affordable housing through applications to state and federal sources.

State Farm – Drew P. Leck, Agent
351 W. Schuylkill Rd., Suite 6
Pottstown, PA 19465
484.624.4895; drewpleck.com
Insurance Companies; Financial Services
Community centric insurance agency providing insurance and financial services customized for families, individuals and business. Our agency is here to help life go right.

Superior Cleaning Solutions, LLC
1364 Meadow View Drive
Pottstown, PA 19464
484.624.3138
www.superiorcleaningsolutions.net
Cleaning Contractors; Carpet/Rug/Upholstery Cleaners, Janitorial Services/Supplies
Superior Cleaning Solutions, LLC is a family-owned company that is synonymous with everything clean for your home and business. We offer Full Janitorial Services, Residential and Commercial Carpet Cleaning, Upholstery Cleaning, VCT and Terrazzo Floors, Commercial Window Cleaning, Move In/Out Cleaning, and deliver state-of-the-art cleaning equipment and highly-trained technicians to help you with all of your needs.

TS Tech
711 Spring St., Suite 100
Wyomissing, PA 19610
610.288.0780; ts-tech.com
Computer Consultants/Support Services
TS Tech provides security management, hosted infrastructure, and high availability business continuity solutions for business throughout the region. We specialize in supporting businesses with multiple locations and remote workers who require secure, anywhere, anytime access to network resources and services.

It's the March Madness of Membership! Member benefits provide a full court press to make great connections and be a Champion for our region. Join today. Call 610.326.2900 or send an email to jennifer@tricountyareachamber.com.



CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

39 YEARS +

**Owen J. Roberts
School District**

36 YEARS

The Wyndcroft School

27 YEARS

Richard A. Zuber Realty

21 YEARS

**MACnificent
Pages/Route 422
Business Advisor**

17 YEARS

Atris, Inc.

10 YEARS

422 Business Center

6 YEARS

**Fraser Advanced
Information Systems**

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.

1 YEAR

**Dana Driveshaft
Products – Dana
Holding Corporation**

Pearl Exhibit Group

**Pennmark
Management Co., Inc.**

**Philadelphia
Premium Outlets**

**Responsible
Portion Trends**

**Woodforest
National Bank**

Member Renewals

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

**American Crane &
Equipment Corp.**

**CEDARVILLE
Engineering Group, LLC**

Columbia Boiler Co.

**Dancing Tree Creations
Artisans Gallery
and Studio**

**Golden Living
Center Reading**

**Heritage Coach
Company, Inc.**

The Hill School

**D. G. March and
Associates/Enviromat
Company**

Maillie LLP

Moyer's Catering

My Dad's Flooring

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

**Pottstown Area
Industrial
Development, Inc.**

**Pottstown
Roller Mills, Inc.**

**Reading Country Club
by VIVA Catering**

**Reading Foundry &
Supply Co.**

**Reading Health
Physician Network,
Internal Medicine**

**Sanatoga Water
Conditioning, Inc.**

Schultz Technology

**The Swamp Door
Antiques &
Curiosities, LLC**

**Twin County
Construction Co., LLC**

VideoRay LLC

**A. Weitzenkorn's
Sons, Inc.**

Wendy's Flowers

**Western Montgomery
Career and
Technology Center**

**Whitegate
Contracting Company**

**Wyomissing
Optometric Center, Inc.**



TRICOUNTY AREA
CHAMBER OF COMMERCE

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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Tues., March 14

11:30 AM – 1 PM

WOW Luncheon

Brookside Country Club, Prospect & Adams Sts., Pottstown 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 Presented by PAID, Inc.

Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

Learn "Why Pottstown?" – Community Collaborations, Redevelopment, Investment, so many reasons! Pottstown Assets Expo showcasing: tourism, non-profits, special events in the Pottstown Area!

\$45 per Member; \$60 per non-member

Expo Tables Available: No Charge for Members; \$50 for Non-Members

Presenting Sponsor: PAID, Inc.

Platinum Sponsors: CEDARVILLE Engineering Group; Exelon Generation; Montgomery County Community College; Pottstown Area Rapid Transit, Inc.; Pottstown Memorial Medical Center

Gold Sponsors: O'Donnell, Weiss & Mattei, P.C.; Tompkins VIST Bank; Wolf, Baldwin & Associates, PC

Silver Sponsors: Pottstown Area Health & Wellness Foundation; State Farm – Drew P. Leck, Agent

Additional Sponsorship Opportunities Available

Tues., March 28

4 – 6 PM

Business Card Exchange

Jay Lanes Bowling and Laser Tag, 1428 Ben Franklin Highway, Douglassville 19518

After some networking and refreshments with fellow Chamber members, why not get a group together and receive a discount for a game of Laser Tag. There is also free shoe rental if you would rather try your luck at Bowling. You can also enter your business card into the drawing for a \$50 Gift Card to the bowling alley.

No Charge; Members Only; Registration Appreciated

Sponsored by: Jay Lanes

Fri., March 31

8:30 – 10 AM

Refresh Friday: "Cyber Security in Small Business"

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

The third in a series of "Refresh Fridays" will focus on cyber security in small business. Once reserved for only large, high-profile consumer companies, data breaches and other cyber-attacks are becoming increasingly common for many small and medium size businesses. The losses from these unfortunate situations often present significant financial and legal consequences that could deliver a lasting negative impact. Matthew Miller, Managing Executive and Chief Information Officer of First Priority Bank, will explore the risks, realities and insights to best defend against potential cyber breaches and loss.

No Charge; Members Only; Registration Appreciated

SAVE THE DATES

Wed., April 5

8:30 – 10 AM

Power Networking

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

This is your chance to Be Seen and make new business contacts, and Be Heard by promoting your products and services as you NETWORK full speed ahead meeting face-to-face with other Chamber members. This event is limited to 28 participants – one per company (first to register). Bring plenty of business cards.

\$15 per member; Members only; Registration Required

Sponsored by: Reading Eagle Company

Weds., April 26

5 – 9 PM

Annual Dinner

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

Paul Butler – instructor, speaker, emcee, consultant – will present "Leadership for a Lifetime – How the Past Prepares Us for the Future". Paul's presentation will cover some of the most important leadership traits, and how you can use the lessons of yesterday to overcome the challenges of today and capitalize on the opportunities of tomorrow.

\$90 per Member; \$850 per Member table of 10; \$150 per non-member

Speaker Sponsor: CODY Systems

Platinum Sponsors: Exelon; Pottstown Memorial Medical Center

Gold Sponsors: O'Donnell, Weiss & Mattei, P.C.; Schultz Technology

Sponsorship Opportunities Available

Fri., April 28

8:30 – 10 AM

Refresh Friday: "Managing Workplace Conflict"

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

As we continue our workshops on "Refresh Fridays", Adrean Turner, "Coach Adrean", Career Fulfillment Expert, will focus on how to discover ways to understand and resolve conflicts that are disruptive or unproductive for team success in a workplace full of diverse employees with differing strengths and weaknesses.

No Charge; Members Only; Registration Appreciated

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; Tyler Perry, 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 purchase - \$110 per non-member)

Co-Sponsor: Pottstown Memorial Medical Center

Lunch Sponsor: Schultz Technology

Sponsorship Opportunities Available

Fri., May 19

8:30 – 10 AM

Refresh Friday: "Finding a Social Media Strategy that Works for Your Business"

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

Fifth in the series of Refresh Fridays will focus on Social Media for business. Joe Tacynec, Creative Director and Taylor Tropea, Marketing & Social Media Associate, of the award-winning Valley Forge Tourism & Convention Board social media team, will help you find a strategy that works for you and your business goals.

No Charge; Members Only; Registration Appreciated

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

152 E. High St., Suite 360, Pottstown, PA 19464 • TEL: 610.326.2900 • FAX: 610.970.9705

• EMAIL: info@tricountyareachamber.com

Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

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

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

610.326.2900



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



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

Leadership

TRI-COUNTY

The Leadership Tri-County Class of 2017's February Session was postponed due to inclement weather.

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

CO-SPONSORS



EDUCATION SPONSOR



TRANSPORTATION SPONSOR



Meet the Class



Josh Petruskas

Josh Petruskas, Account Manager at Wrigley's Business Products & Services, has worked in the tri-county area for 17 years. He has a daughter, Lilly; a dog, Groot; and two fish, Bella and Rosie. Josh enjoys hiking, going to see live music, percussion, and watching historical documentaries.

Josh has an Associates of Science in Audio Production from The New England Institute of Art and Communication. His personal business philosophy is to "lead by example" and his business role model is his dad, Joseph Petruskas. He is involved with the Chamber through the Ambassador Program.

Josh believes that it is important to participate in the class in order to better understand the community and to hone in on his leadership skills. He is most looking forward to gaining long-term friendships and working on the non-profit project.



Natalee Sassaman

Natalee Sassaman is a Lab Technician for the Borough of Pottstown. Her family includes her parents, Dale & Carol, and two sisters, Emily & Malorie. She is engaged to her fiancé, Chris. Natalee enjoys CrossFit, hiking, and animals.

Natalee graduated from Pottstown High School in 2008 and has a Bachelors Degree from the University of Rochester. She has worked in the Tri-County area for 4 years. Her personal business philosophy is "don't make excuses, make improvements!" Currently, Natalee isn't involved with Chamber programs but hopes to become more involved after the class.

Natalee believes that it is important to participate in the class because she wants to become more involved in the community and be a positive influence. She is most looking forward to using the knowledge that she gains from the class to improve the community.

LEADERSHIP TRI-COUNTY

BE A LEADER IN THE COMMUNITY



Get prepared for nonprofit board leadership in just 10 months – now accepting applications for the Class of 2018!

- The class of 2018's program will run from September 2017 to June 2018. Check upcoming issues of the *Route 422 Business Advisor* for their progress!
- The class kicks off with a one and one-half day retreat in September.
- Participants meet once a month for programs covering topics such as: Arts & Culture, Business, Economic Development & Infrastructure, Education, Government, Health & Human Services, Justice, and Leadership Development.
- Participants tour the community and attend a variety of meetings and events in the area as well as participating in educational workshops.
- Participants will complete a group project on behalf of a local Chamber Member nonprofit organization.
- Upon completion, participants are accepted into active service with a local board or committee of a local non-profit organization.

Leadership

TRI-COUNTY

A DIVISION OF THE TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION, INC.

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

GOVERNOR WOLF RELEASES INNOVATIVE BUDGET PLAN

By Alex Rahn, Senior Associate of Wanner Associates

Governor Tom Wolf delivered his 2017-2018 fiscal budget to the General Assembly during the first week of February. This ambitious budget seeks to save \$2 billion in taxpayer money by merging departments together, modernizing the workforce, and offering new, early retirement programs.

Also, the Chamber is excited to see the proposal does not include any broad-based taxes, such as a personal income tax increase or expansion of sales tax. However, the Chamber will continue to analyze and monitor some of the proposed new taxes to see how it impacts our members. This includes the Governor's plan for a 6.5 percent severance tax on natural gas extracts, changes to Corporate Net Income (CNI) Tax rate, expansion of the insurance premiums tax to most previously exempt insurance entities, and elimination of exemptions in the sales and use

tax for specialty software and computer services, prepared food sold to airlines, aircraft maintenance and repair and business storage.

In addition, as reported by PA Legislative Services, Gov. Wolf is proposing to lower all available tax credits by \$100 million by combining them into a block grant "to focus these initiatives on those credits that have demonstrated the greatest return in new business investment, education access, and community development."

As the budget process unfolds, the Chamber of Commerce is committed to continued work with the Governor and our Legislative Delegation to support pro-business policies which will go a long way towards making our area and state a better place to live, work, and raise a family.

Pro Business Sponsor:



Board on the Move!

The Chamber's Board of Directors recently visited the following Chamber Members for their monthly meetings in January and February!

Chamber Members interested in hosting the Board of Directors can contact Eileen at 610.326.2900 or eileen@tricountyareachamber.com for more information. Board Members, should their schedule permit, may have an interest in touring your business after the meeting!



Montgomery County Community College,
101 College Drive,
Pottstown, PA 19464

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



BUSINESS OF THE MONTH

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



Tri County Area
FEDERAL CREDIT UNION

Tri County Area Federal Credit Union has been active in the community since 1949 when eight employees of the Firestone plant led in the creation of Firestone #336 Federal Credit Union. Founded on the credit union philosophy of 'People helping people', members believed if they pooled their money together, they could provide more affordable financial services for everyone. In 1981, our name changed to Pottsgroves Community FCU and in 1984, we became Tri County Area FCU. We currently have offices in Pottstown and Pottsgrove, as well as, student branches inside of Pottstown and Pottsgrove High Schools. We are a community chartered credit union, whose field of membership includes most of Berks, Chester and Montgomery counties. We serve over 13,000 members. If you live, work, worship or attend school within our field of membership, you and your family may be eligible to join Tri County Area FCU.

At Tri County Area FCU, you can trust how your money is being handled. As a not for profit co-operative, it is natural for us to focus on our members' needs. Profits earned are invested back to our members, *not stockholders*. That is a huge difference between credit unions and banks. We have proudly served our community, and continue to do so, creating a banking experience that feels more like a family than it does a business. That's what makes us unique. We strive to provide a diverse variety of products and services from savings to loans to business services.

Experts say money management skills are best learned at a young age. Tri County Area FCU takes this to heart by partnering with the PA Credit Union Foundation and another local credit union to host Reality Fairs at Pottstown and Pottsgrove High Schools. During a Reality Fair, students participate in a "hands on" budgeting experience to learn more about personal financial management in a one day, real world environment.

Pennsburg Office



Pottstown Office



Our credit union is a proud sponsor of Designing 4 Hope, a local non-profit organization dedicated to helping critically ill children and their families by giving them dream bedroom makeovers. Our staff actively donate and volunteer with D4H, as well as, many other local organizations, such as Meals on Wheels, Salvation Army, Pottstown Cluster Outreach, United Way, Special Olympics and the Walking School Bus. As you can see, our employees take pride in not only our members' needs but in being part of our community and its needs as well.

We continue to embrace our core values as authentic, professional "people helping people" with a wide variety of financial products and outstanding personalized service. Please stop in and visit our office filled with unique pictures from the "past" and ask us how we can help build your future.

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



JANUARY BUSINESS CARD EXCHANGE

UPCOMING NETWORKING EVENTS:

March WOW Luncheon

- **Tuesday, March 14**
 - **11:30 AM – 1 PM**
 - **Brookside Country Club,**
Prospect & Adams Streets, Pottstown 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);**
\$32 per Member (invoiced or after 3/10);
\$35 per non-member

March Business Card Exchange

- **Tuesday, March 28**
 - **4 – 6 PM**
 - **Jay Lanes,** 1428 Ben Franklin Highway East, Douglassville 19518
- After some networking and refreshments with fellow Chamber members, why not get a group together and receive a discount for a game of **Laser Tag**. There is also free shoe rental if you would rather try your luck at **Bowling**. You can also enter your business card into the drawing for a \$50 Gift Card to the bowling alley.



On January 24, Chamber Members gathered at Pearl Exhibit Group for the January Business Card Exchange.



At this event, Chamber Members were able to meet every person in attendance! A group of Chamber Members looking to connect met at the Chamber Office on February 1 for Power Networking. Attendees rotated from table to table, sharing what their business has to offer with a one-minute elevator pitch.

POWER NETWORKING RECAP

“I really enjoyed the Power Networking Event that I attended this morning. It was sponsored by the Reading Eagle, and this setting helped me to connect very quickly, with other TriCounty Members.

I thoroughly enjoy going to all of the Business Card Mixers, but sometimes when you are having a conversation with someone, it can be challenging stepping out of one conversation, in order to connect with another member.

This morning you (and your bell), helped me to spend my time wisely. Being that the Networking Event was only 2 hours long, it was fantastic to have your assistance with short bursts of interaction.”

– Shari Mest, Arnold's Family Fun Center



Refresh

REFRESH FRIDAY ATTITUDES FOR SERVICE

On January 27, the Chamber hosted the first Refresh Friday Seminar. Sam Iorio, Trainer & Executive Coach, Dale Carnegie, presented on customer satisfaction and the right attitudes for success!

Next Refresh Friday Seminar – Friday, March 31, “Cyber Security for Small Business”

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



TCACC BOARD OF DIRECTORS

The TriCounty Area Chamber of Commerce Board of Directors currently has openings for Chamber Members to support our organization through volunteer leadership.

Do you have skills you believe could benefit our organization and support our mission?

Are you willing to support the organization by assisting us in growing the organization with New Members? There is a board commitment statement we are able to share with you if you are considering this opportunity.

If you are interested in serving on the Chamber's Board of Directors please contact Eileen at your earliest convenience. **DEADLINE OF April 1**

RIBBON CUTTINGS



Beef Jerky Outlet,

18 W. Lightcap Rd., Suite 0885, Pottstown, PA 19464



Patricia A. Petitti Accounting,

33 E. Philadelphia Ave., Boyertown, PA 19512

POTTSTOWN PROGRESS LUNCHEON

Proud of our past, confident in our future!

Presented by:



Wednesday, March 22

11:30 AM—1:30 PM

Sunnybrook Ballroom

\$45 per Member; \$60 per non-Member

Learn "Why Pottstown?"

&



Platinum Sponsors:



To register: scan the QR code, call 610.326.2900, or visit tricountyareachamber.com.

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



Here a 2016 student company takes a much needed break from preparing their advertising and stockholders presentations

BUSINESS PROGRAM EXCITES LOCAL STUDENTS

There is an award-winning summer program that for nearly four decades has been exciting the imaginations of high school students throughout Pennsylvania about the world of business and private enterprise. That program, **Pennsylvania Free Enterprise Week (PFEW)**, will be marking its 39th storied year this July and August. PFEW was founded specifically to teach rising high school juniors and seniors about the American private enterprise system and what it means to our country. PFEW now annually holds five sessions in July and August, serving nearly 2,200 students, four on the campus of Lycoming College and a fifth on the campus of Pennsylvania College of Technology, both located in Williamsport, PA.

The focus of each session is to group the participants into management teams of junior executives who have inherited imaginary companies. These teams, under the guiding hands of volunteer "executives-on-loan" called Company Advisors, operate their firms for a computer simulated three-year period of time. They work with balance sheets, statements of income, market share surveys, etc., and must react to a variety of external factors as well. Sound familiar?

The Chamber is proud to support PFEW and encourages our local companies and civic organizations to provide sponsorship for our students and, if possible, volunteers for the sessions. Every student attends

PFEW on a fully tax-deductible \$575 scholarship (the actual value of the scholarship is about \$1,500) which is provided by a local firm. Each student wears the name of their sponsor throughout the week and writes them after graduation to report on what they have learned. PFEW is also an approved organization through the PA Educational Improvement Tax Credit (EITC) program.

If you would like to learn more about this award-winning program and how you can help, please call the Chamber directly or contact Scott Lee, vice president of marketing & development for the Foundation for Free Enterprise Education at (814) 833-9576 ext. 101 or e-mail him at scott@pfew.org. PFEW is open to all current sophomores and juniors in Pennsylvania and information on attendance, as well as program applications, can also be found on the website. Questions can be directed to Amber Goss, Schools Assistant for PFEW, by calling her office at (814) 833-9576 ext. 103 or emailing her at amber@pfew.org.



THE TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION, INC.

Designated as an EIO by the Pennsylvania Department of Community and Economic Development, the TCACC Foundation, Inc. funds vocational career development programs for students in grades Kindergarten through 12th grade in Chamber Member public school districts. These programs are designed and implemented by area educators and approved by the Foundation's Advisory Board.

Businesses may contribute to the Foundation's EIO program by providing career information, training, resources, and/or monetary donations. Under PA public school code, businesses who donate funds to an EIO are eligible to receive 75 to 90 percent PA state tax credits on contributions up to \$300,000. For more information about tax credits, visit www.newpa.com/eitc.

The Foundation recently donated money to support the following opportunities:

- **BMBA Shadow Day** program to help offset the costs of the event. Shadow Day allows high school students the opportunity to spend a day at a workplace in a field of their interest.
- Funds to provide 3 scholarships for local students to attend **Pennsylvania Free Enterprise Week**. PFEW is a one-of-a-kind summer program that offers incoming high school juniors and seniors a unique and challenging opportunity to see what it is like to run their own business.
- **Foundation for Pottstown Education** in support of the STEM program – specifically in Automotive Technology. The program helps prepare students for: employment as skilled workers or technicians, enrollment in postsecondary education programs, and assists them in choosing a meaningful career pathway.



Shop TriCounty
Live Local. Save Local.

Shop TriCounty encourages the community to patronize local businesses. Use your Shop TriCounty key tags at participating locations! A full list of participating businesses can be found at tricountyareachamber.com/shoptricity.

Each month, we will be highlighting businesses participating in the Shop TriCounty program in the *Route 422 Business Advisor*. Learn a little more about the businesses and the offers they currently have!

SOME OF THE CURRENT DISCOUNTS:

Audubon:



Buttercup Beads: 1123 Pawlings Road, Audubon, PA 19403; 484.524.8231; www.buttercupbeads.com

- 10% off your bead purchase (\$25 minimum)

Bechtelsville



Clothes to Home: 822B Route 100 North, Bechtelsville, PA 19505; 610.367.1001; www.clothestohome.com

- FREE pick up and drop off to select areas; 40% off any complete tuxedo rental

Boyetown



Boyertown Museum of Historic Vehicles: 85 South Walnut Street, Boyertown, PA 19512; 610.367.2090; www.boyertownmuseum.org

- \$1 off each admission in your party/group

TCACC Members who are interested in participating can contact Jennifer O'Donnell at 610.326.2900 or jennifer@tricountyareachamber.com.

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Leadercast

**Join us for this year's Leadercast –
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broadcast live from Atlanta on Friday, May 5
from 8 AM – 5 PM at Morning Star Fellowship.**



Daniel Pink

Behavioral Science Expert, Best-Selling Author, and Host of Crowd Control

Daniel Pink is an expert on behavioral science and motivation in the workplace. He is the author of five provocative books about business, work and management – including the long-running New York Times bestsellers *A Whole New Mind*, *Drive*, and *To Sell is Human*. Dan's books have been translated into 34 languages and have sold more than 2 million copies worldwide. He is also host and co-executive producer of "Crowd Control," a new TV series about human behavior that airs on the National Geographic Channel. Dan's articles on business and technology have appeared in many publications, including *The New York Times*, *Harvard Business Review*, *The Sunday Telegraph*, *Fast Company* and *Wired*. He is often tapped to analyze business trends on CNN, CNBC, ABC, NPR, and other networks in the U.S. and abroad. He also advises Fortune 100 companies and startups on recruiting, innovation, and work practices. Dan resides in Washington, D.C., with his wife and their three children.



Molly Fletcher

Former Top Sports Agent & Author

Molly Fletcher helps organizations develop purposeful cultures and fearless growth. As a top sports agent, she was hailed as "the female Jerry Maguire" by CNN, representing many top athletes and negotiating more than \$500 million in contracts in the high stakes world of professional sports. Molly has been featured in *ESPN*, *Fast Company*, *Forbes*, and *Sports Illustrated*. She is the author of three books, most recently *A Winner's Guide to Negotiating: How Conversation Gets Deals Done*, and is the founder of an e-learning platform that provides coaching for corporations and individuals. A graduate of Michigan State University, Molly resides in Atlanta with her husband, Fred, and their three daughters.



Andy Stanley

Leadership Author and Communicator

Communicator, author and pastor Andy Stanley founded Atlanta-based North Point Ministries (NPM) in 1995. Today, NPM is comprised of six churches in the Atlanta area, serving more than 60,000 people weekly, as well as a network of 30 churches around the globe. As host of NBC's *Your Move with Andy Stanley* — which has reached over 36 million viewers in less than two years on the air —, and author of 20-plus books including *Ask It*, *How to Be Rich*, *Deep & Wide*, *Visioneering* and *Next Generation Leader*, he is considered one of the most influential living pastors in America. Andy and his wife, Sandra, have three grown children and live near Atlanta.



Suzy Welch

Author, TV Commentator, and Business Journalist

Best-selling author, popular television commentator, and noted business journalist Suzy Welch is the author of the New York Times bestseller *10-10-10: A Life Transforming Idea*. Suzy and her husband, Jack Welch, co-authored the international bestsellers *Winning*, in 2005, and *The Real-Life MBA*, in 2015, and have written together for numerous publications, including the *New York Times*, *Wall Street Journal*, and *Business Week*.

In 2009, the couple launched the Jack Welch Management Institute at Strayer University, a unique online MBA and certificate program aimed at giving professionals the tools to transform their lives and organizations. During her tenure at *Harvard Business Review*, Suzy was the author of numerous articles on leadership, change, creativity, and organizational behavior, as well as the contributor to several books on management.



Dr. Henry Cloud

Acclaimed Leadership Expert, Clinical Psychologist, and Best-Selling Author

Dr. Henry Cloud is an acclaimed leadership expert and bestselling author. He draws on his experience in business, leadership consulting and practice as a clinical psychologist to impart practical and effective advice for improving leadership skills and workplace performance. Dr. Cloud has written or co-written over twenty books, including the bestseller *Boundaries*, which sold over 2 million copies. He has an extensive executive coaching background, and experience as an organizational consultant, devoting the majority of his time to improving leadership capabilities of CEOs and their executive teams.



Jess Ekstrom

CEO of Headbands of Hope

Jess Ekstrom is the 25-year-old founder and CEO of Headbands of Hope, a company she started as a college junior in 2012. For every headband sold, a headband is given to a child with cancer. The company has been featured on the TODAY Show, Vanity Fair, Seventeen, Good Morning America and more. But more importantly, they've donated headbands to every children's hospital in the United States.

Jess is also a speaker, author, and writer for Entrepreneur and The Huffington Post. She believes age should never stop anyone from going after their dreams and becoming leaders in their communities. By sharing her experiences, Jess inspires listeners to crush stereotypes, identify their purpose and create their own definition of success.



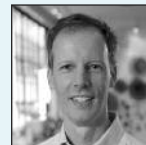
Tyler Perry

Director, Playwright, Screenwriter, Producer, Actor, Author, & Entrepreneur

Born into poverty and raised in a household scarred by abuse, Tyler Perry fought to find the strength, faith and perseverance that formed the foundations of his much-acclaimed plays, films, books and shows.

Tyler's films have grossed over two billion dollars at the box office and his four television series on OWN continue to break records. He leads more than 400 regular employees at his film studio in Atlanta, where many major feature films and television productions are shot.

A philanthropist at heart, Tyler has given millions to a variety of nonprofit organizations and he is committed to helping individuals who have been wronged by social injustices. Tyler practices what he preaches, which has endeared him to millions of fans drawn to his unique blend of hope and humor that continues to shape his inspiring life story and extraordinary body of work.



Jim McKelvey

Co-Founder of Square and Founder of LaunchCode

Jim McKelvey is an inventor, entrepreneur, artist, author, and licensed pilot. While perhaps best known for co-founding Square, one of Silicon Valley's hottest startups, Jim is also known as a master glass artist and author, having written the world's most widely read text on the subject, *The Art Of Fire*.

Jim's diverse portfolio of businesses includes founding successful companies in payments, education, scientific publishing, construction, printing, glassblowing, and software. Referencing personal experiences and local challenges, McKelvey offers a fresh, Silicon Valley-approach to problem solving.

Jim is also the author of three textbooks, and he teaches at Washington University in St. Louis where he lectures internationally on art and entrepreneurship. McKelvey, and his wife, Anna (a programmer and attorney), have a four-year-old son.



Donald Miller

CEO of StoryBrand

As the CEO of StoryBrand, Donald Miller helps businesses market their brand identities, and individuals live a better story and steward it well. Donald's speaking topics come from his bestselling books, which have spent a combined total of more than a year on the New York Times Best Sellers list. These books include: *Blue Like Jazz*, *A Million Miles in a Thousand Years*, and *Scary Close*. Donald co-wrote the script for the 2012 major motion picture adaptation of *Blue Like Jazz*, which debuted at the SXSW Film Festival and was listed as one of the "Four Movies to Get You Through Freshman Year" by *USA Today*.

Donald is widely considered one of the most entertaining and informative speakers in the world. His audiences are challenged to lean into their own story, creatively develop and execute the story of their team and understand the story of their customers so they can serve them with passion. Donald's thoughts on story have deeply influenced leaders and teams everywhere including corporations such as Pantene, Ford/Lincoln, Zaxby's, Chick-fil-A, Steelcase, Intel, Prime Lending, and hundreds more.

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\$120 per non-member. Purchase 4 or more tickets and
receive a \$10 discount on each ticket!**



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MEET THE INTERN



Rose Nodolski

Rose Nodolski is an administrative intern at the Chamber for the spring semester as part of her A.A.S. in Office Administration. Rose is in her final semester at Montgomery County Community College and looks to graduate in May. She is also a 2012 graduate of the Pottstown High School. For her internship, she will be helping out with the Chamber publications as well as general office tasks. This is not her first time with the Chamber, as she interned while still in high school as part of Pottstown High School's Career and Tech program. Rose also works part-time as a technician for CVS Pharmacy. When Rose is not at school or work, she likes to visit with her family and her many nieces and nephews. She also enjoys working out at the gym, going to the park, and playing video games.

PA CHAMBER MEMBERSHIP

FEATURED MEMBER BENEFIT OF THE MONTH



Chamber Members with 10 and fewer employees are eligible for a FREE membership with the Pennsylvania Chamber of Business and Industry.

The PA Chamber is the largest broad-based business association in the Commonwealth, serving thousands of member businesses statewide. Its mission is to improve Pennsylvania's business climate and increase the competitive advantage of its members.

Benefits of Membership with the PA Chamber include:

- Information on legislation and advocacy efforts that affect your business.
- Access to statewide coalitions and initiatives.
- Discounted, members-only pricing on the PA Chamber's renowned educational and compliance programs and publications that benefit your business.
- And much more!

For more information on membership with the PA Chamber, contact their membership team at 877.381.8618 or chambermembership@pachamber.org

JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

Members: Stop by at the office anytime to review the resumes we have on file that have been sent to us by those looking for work. This month's resume includes: **Marketing Coordinator**

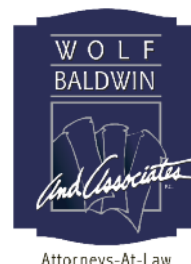
KNOW SOMEONE LOOKING FOR A JOB?

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

- **PMA Medical Specialists** – Certified Medical Assistants

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MARCH INTO MARCH – SAFELY!

The first day of spring is March 20th, and that means snow and ice free roadways, sidewalks, and trails. It also means an increase in users of alternative commute options, such as walking, biking and motorcycles. As the weather becomes warmer, it is important for all road users to become more aware of their surroundings and to be conscious of a bike rider on the shoulder or a jogger crossing the intersection.

Last month, the National Safety Council released a report showing a dramatic increase in motor vehicle deaths within the last two years. Across the nation, 2016 has been the deadliest year yet! Interestingly, Pennsylvania's car accident death rates have decreased in comparison to other states. That's good news for Pennsylvanians and visitors! Help your state protect and save lives by educating yourselves on highway safety laws. In February, PennDOT released law updates enforcing safe travel:

Don't drive under the influence.

- Repetitive DUI offenders must install an ignition interlock system in every car they operate or lease for more than a year for the high cost of \$1000 "Ignition Interlock Law" (effective Aug 2017)
- Use on demand services such as Uber/Lyft when alcohol is involved.

Yield to pedestrians.

- Drivers who don't yield the right-of-way to any pedestrian as per "Pedestrian Safety Laws at unsignalized intersections" will be fined and given three points on their driver's license. It is also illegal to overtake or pass a vehicle yielding to a pedestrian within a crosswalk.

Use sidewalks and marked crosswalks when walking.

- Pedestrians are required to use the sidewalk and marked crosswalks. When there are no pedestrian facilities, utilize the shoulder or the road's edge in the opposite direction of traffic.
- Make sure to check the availability of pedestrian facilities prior to walking.

To learn about other commute options that might work for you, please visit www.WeareTDM.com. To learn more about highway safety laws, please visit PennDOT's page at www.PennDOT.gov/safety.

Mila Robinson, TDM Manager, GVF TMA. To reach Mila, email mrobinson@gvftma.com, or call 610.354.8899

Don't use any handheld devices for any reason while driving.

- Penalty increased for texting while driving resulting in serious bodily injury or death by "Daniel's Law" (Jan 2017)
- Having a long commute every day and in a rush to start your work? Ask your employer about teleworking, shuttle services and/or ridesharing options. You might be able to work on the go while not placing yourself and others in potentially deadly situation.
- Check if public transit schedules, such as SEPTA and PART, can accommodate your daily commute to work.

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

FOCUS ON SUCCESSFUL TRICOUNTY AREA CHAMBER OF COMMERCE MEMBERS

Recognizing TCACC's 90th Anniversary of Helping Member Businesses Thrive



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www.pottstowndance.com

Pottstown Dance Theatre & Melange Contemporary Dance present
"Pyotr & Peter: Dance Set to 2 Musical Geniuses"
See contemporary dance, ballet, and African Dance set to Tchaikovsky and Peter Gabriel.
March 25 @ 7pm and March 26 @ 3pm
at the Hill School Center for the Arts.
Tickets available at Pottstown Dance Theatre,
online at www.pottstowndance.com, by calling
610.323.2569 and at the Box Office upon arrival.



Local Bankers Graduate From PA Bankers Leadership Institute

Robert H. Schultz and Jon Swearer of The Victory Bank recently graduated from an intensive 1-year program as a member of the inaugural 2016-17 class of the Pennsylvania Bankers Leadership Institute, an initiative of the Pennsylvania Bankers Association (PA Bankers).



The Pennsylvania Bankers Leadership Institute offers emerging and existing leaders highly personalized and interactive planning sessions specifically tailored to the banking industry. Throughout five 2-day sessions, participants examined the correlation between organizational culture, performance, leadership, engagement and communication, ending with the development of an individualized Leadership Action Plan.

"We applaud The Victory Bank and Robert and Jon for understanding the incredible value of this program," said Duncan Campbell, PA Bankers president & CEO. "It's not just of benefit to individual bank leaders and banks; the lessons learned throughout the program can also be applied collectively to help us prepare for the future of our industry."

The Pennsylvania Bankers Association is now accepting applications for the 2017-18

class, which begins in March. Participants can earn up to 68 credits from the HR Certification Institute and up to 67.5 Continuing Professional Education (CPE) credits.

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

The Pennsylvania Bankers Association, located in Harrisburg, is the state's leading banking trade association representing an expansive and diverse membership. The Association offers extensive continuing education programs, government relations representation on behalf of the industry, and provides numerous products and services for banks and their employees.

Student Dancers Collaborate with Professional Dance Company

The Pottstown Dance Theatre Repertory Ensemble (PDTRE) will perform works with the internationally acclaimed contemporary dance company, Melange Contemporary Dance this spring at the Hill School Center for the Arts at Beech and Sheridan Streets in Pottstown. Both companies are under the direction of international dance artist Michelle Jones Wurtz. Ms. Wurtz was raised by two musicians, both of whom taught her a lifelong appreciation for music of varying genres; so this year she decided to honor their memories by setting works to two of the greatest composers of all time from completely different eras. The concert, entitled "Pyotr and Peter: Dance Set to 2 Musical Geniuses" will showcase the works of the legendary classical composer Pyotr Tchaikovsky and iconic progressive rock musician Peter Gabriel. Dance styles will range from classical ballet, contemporary ballet, modern dance, African Dance, and contemporary jazz. Music pieces will include works from Tchaikovsky's popular "Sleeping Beauty" ballet to Gabriel's mega-hit "In Your Eyes".



(Continued on page 44)

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(Continued from page 43)

The performance will take place on March 25 at 7pm as well as March 26 at 3pm. Performing members of PD TRE include Diane Alex-Brody, Michelline Bender, Lydia Black, Maeve Donnelly, Megan Groth, Lacey Krause, Aimee Kulp, Maddie Lobello, Rory Luna, Lizzie Rasmussen, Brianna Shank, and Ginny Wendel. Melange Contemporary Dance includes the talents of Hannah Brumbach, Kathy Kerner, Kelsey Patrick, and Megan Schultz; and former Pennsylvania Academy of Ballet student Madison Eichert will be performing as a guest artist. Tickets are \$17 for adults if purchased in advance (\$20 at the box office) and \$14 for students and seniors in advance (\$17 at the box office) and are available at the Pottstown Dance Theatre (72 West Main St.), by calling 610.323.2569, or online at www.pottstowndance.com.

Haron & Sons Auto Center LLC

Haron & Sons Auto Center LLC, a full service foreign and domestic automotive center opened in July of 2016. The garage is owned and operated by Hanny and Haron Qawasmy. We fully service all foreign and domestic vehicles. Anything you need done we can do from oil changes, to engine swaps. We have over 30 years of experience. No job too small, and no job too big. If it's got an engine, including all makes and models of lawn mowers, we can fix it.

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





Get to the Pointe...

Are you a work-from-home entrepreneur who gets easily distracted by the household tasks around you? Or maybe you are a small business owner meeting clients at a cafe, competing with the smoothie or espresso machine to be heard? Imagine instead, having access to a flexible, affordable, professional workspace where you will find all your business needs when you need them without the costly overhead of renting space through a long-term lease. Introducing, **Productivity Pointe**, situated on the 4th floor of the 152 E. High Street building in Pottstown, PA. Offering local small businesses and entrepreneurs flexible office space and meeting rooms for, co-working, meetings, staff events, community working, studying, networking, presentations, photography/videography, podcast recording and more. **Our goal is to provide business owners a professional yet affordable space when they need it.** We offer a variety of different room configurations to suit any business need, including a community co-working area. The community room offers a comfortable space with secure wi-fi and space to work. You can also meet other professionals to expand

your network as well. With 3 membership levels to help save you money in addition to Pay-as-you-Go rates, we have something to suite every budget and need. Best of all coffee, tea and snacks are included!

Rebecca Moussa, owner of Advantage Bookkeeping and Payroll Services, and Mindy Lipsky, owner of Innovative Coaching Services, are the co-founders and co-owners of Productivity Pointe. They both house their businesses at Productivity Pointe. Suzan Knott, owner of 3 Strand Studio, is the Creative Marketing Support as well as the smiling face that will greet you and your clients upon arrival.

In addition to offering working and meeting space, Productivity Pointe offers monthly business building workshops, author book signing events and networking events on a regular basis. So, when you need productive, affordable space, and a collaborative community setting, think of Productivity Pointe!

For additional info, please visit www.productivitypointe.com; 484.752.4460; 152 E. High St., Suite 440, Pottstown PA 19464.

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THE VICTORY BANCORP, INC. ANNOUNCES CLOSING OF COMMON STOCK OFFERING

The Victory Bancorp, Inc. (the “Company”) recently announced the closing a \$4.4 million offering of its common stock to its existing shareholders, as well as local investors.

"We were pleased the offering was well received by our existing shareholders, Board of Directors and local community. We believe that we have a great opportunity for growth ahead of us," said Joseph W. Major, Bank Leader and Chairman and Chief Executive Officer of the Company. The Company intends to contribute substantially all of the proceeds to The Victory Bank, which will increase the overall lending capacity of the Bank as it continues to serve small and medium-sized businesses, professionals, and consumers along the Route 422 corridor.

The shares of common stock were sold pursuant to an offering circular that was filed with the Securities and Exchange Commission. This press release does not constitute an offer to sell or the solicitation of an offer to buy the shares referred to in this press release.

About The Victory Bancorp, Inc.: The Victory Bancorp, Inc. is the parent company of The Victory Bank, a Pennsylvania state chartered commercial bank, headquartered in Limerick, Pennsylvania. Victory Bank was established in 2008. Victory provides high quality banking services to small and mid-sized businesses and professionals through its two offices located in Montgomery and Berks Counties, Pennsylvania. As of December 31, 2016, The Victory Bank had total assets of \$200.5 million, total deposits of \$157.7 million, and total equity of \$16.5 million. Additional information about Victory Bancorp is available on its website, www.victorybank.com.

Forward-Looking Statements: This press release contains forward-looking statements about the offering. Forward-looking statements include statements regarding anticipated future events and can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as “believe,” “expect,” “anticipate,” “estimate,” and “intend” or future or conditional verbs such as “will,” “would,” “should,” “could,” or “may.” Forward-looking statements, by their nature, are subject to risks and uncertainties. Certain factors that could cause actual results to differ materially from expected results include increased competitive pressures, changes in the interest rate environment, general economic conditions or conditions within the securities markets, and legislative and regulatory changes that could adversely affect the business in which the Company and the Bank are engaged.



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PREDICTING HOME VALUE IN CYBERSPACE

New real estate metrics offer agents a whole new way of helping sellers predict the value of their homes.



By Jeffrey C. Hogue, Weichert Realtors, www.JeffreyHogueRealtor.com

One of the primary duties of a real estate agent is to assess the value of their seller client's property. While a value assessment is considered an opinion, it is a benchmark in establishing a responsible and equitable sale price of a home.

Realtors® often employ several tools to assist in their home price evaluation. A Comparable Market Analysis (CMA) is one of the primary tools used to assess a home's value. A CMA uses similar properties that have sold are pending sale, or are presently for sale to predict what the value of a given home may be. A CMA is also an appraisers tool of choice when performing an appraisal for a mortgage.

In the recent past, real estate agents listed homes and put them on the Internet but had no real discernible way of knowing how many people were seeing a home or had interest. Realtors® relied on calls from buyers requesting information or a

showing to assess the overall interest level in the property.

New tools have emerged in the quest to evaluate homes' worth by using consumer interest metrics. Zillow can tell us how many people have viewed a particular home and how many have saved it as a favorite. Our Multi-list system has developed some amazing tools that show us how many people are searching for a type of home in a given area in a particular price range.

An agent can now estimate what the potential interest may be in a home before it even hits the market. The Trend MLS calls this a Market Performance Report.

(Continued on page 48)

BONNIE PAPPAS TEAM

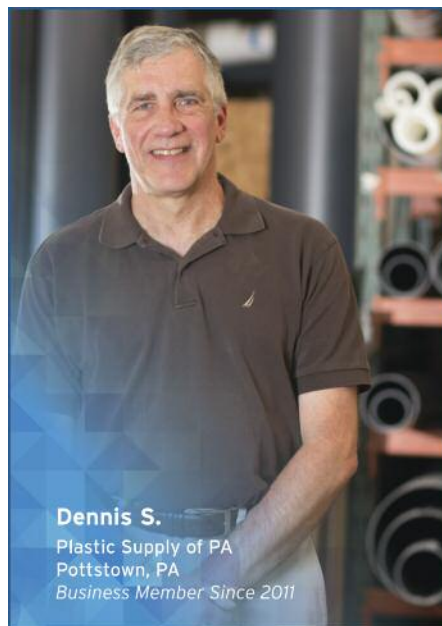


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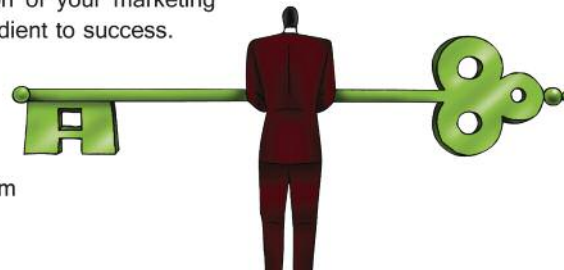
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Predicting Home Value in Cyberspace

(Continued from page 47)

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being evaluated may be worth more than what a CMA alone can tell us.

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URBAN LEGENDS IN ESTATE LAW FACT vs. FICTION



LEGAL PERSPECTIVES

By Jessica R. Grater, Esq., Wolf, Baldwin & Associates, P.C.

As an Estate practitioner, I have found that lately I am spending more time listening to my clients tell me about what they think the law is when it comes to Estate planning and Estate Administration, as compared to actuality.

People hear all kinds of things from friends, family and of course, what people try to use as a replacement for a licensed attorney: the Internet.

Therefore, I think it would be helpful to shed light on what's true and what is not on some of the most common myths I am hearing. Here they are:

1. *If I put my assets into a revocable living trust, my beneficiaries won't have to pay inheritance tax. False.* So long as the settlor (the person who creates the trust) has access to both principal and income in the trust, then it's going to be subject to Pennsylvania Inheritance tax. Since the trust is revocable, the settlor has full access to the principal and the trust income. The only way a trust can insulate an asset from Pennsylvania Inheritance Tax is if someone puts his assets into an irrevocable trust and cannot access that asset during his or her lifetime. Practically speaking, this is not a viable option for most people, as having access to your money and investments during retirement is what people work for their whole lives. It's your money. Enjoy it!

2. *If Mom or Dad go into a nursing home, the nursing home will take the house. False.* Nursing homes are not in the real estate business. What actually may happen is if a person has to go into a long term care facility

and that person does not have enough money to pay for his or her care, then Medicaid will pay for that person's care. However, because Medicaid is a means tested benefit (in other words, welfare) the person's assets will have to be spent down and the house may have to be sold to pay for the care received at the nursing home. If the house is not sold during the person's lifetime, after his or her death, the Department of Human Services may make a claim against that person's estate to recover the monies it paid on behalf of the individual. So, it is not the nursing homes themselves that are looking to take or sell the house, it's the government trying to recoup taxpayer dollars.

3. *HELP - Mom or Dad is in a nursing home, and there's no Power of Attorney. My neighbor said that I can just stop in an Attorney's office and sign one so I can make decisions for Mom/Dad. False.* The only person who can appoint an agent through a Power of Attorney document is the "principal" (in other words, Mom or Dad), so only Mom or Dad can grant that authority. If the situation has reached this point, however, the question usually is whether Mom or Dad have the mental capacity to sign a power of attorney. In Pennsylvania, having the requisite mental capacity to sign a Power of Attorney document is a relatively low standard.

(Continued on page 50)

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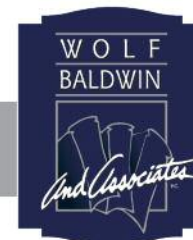


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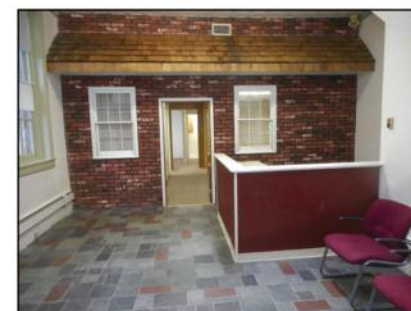
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LEGAL PERSPECTIVES

(Continued from page 49)

Basically, the principal needs to have the ability to consent to and understand the power they are giving to another person. So, as long as Mom or Dad understands that a POA allows their adult child to pay their bills and make decisions for them, and they are fine with that, they can sign a Power of Attorney document.

4. *If I don't have a Will, everything I own will wind up going to the State. False.* If someone dies without leaving a Will in the Commonwealth of Pennsylvania, there are statutes that dictate what happens with that person's estate. These laws are known as the laws of Intestacy. They set forth an order of priority in which people inherit from those who die without a Will. Here is an overview: If you die with children, but no spouse, the children inherit everything. If you die having a spouse, but no children or parents then the spouse inherits everything. If you die having a spouse and children from that same spouse, then the spouse inherits the first \$30,000 of your intestate estate plus ½ the balance and your children inherit the remainder. If you die having a spouse, and you have children from another relationship, then the spouse inherits ½ of your intestate estate and the children inherit everything else. If you die having a

spouse and parents who survived you, then the spouse inherits the first \$30,000 of your intestate estate plus ½ the balance and your parents inherit the remainder. If you die with parents but no spouse, then your parents inherit everything. If you die without parents, a spouse or children, then your siblings inherit everything. It keeps going all the way to second cousins. Only if you don't have so much as a second cousin who survives you, then your estate will "escheat" which is just a fancy way of saying that it will go to the Commonwealth.

These are the most common misconceptions that I have fielded in my practice. My advice is if at any time a question arises about estate planning or estate administration, it is best to speak directly to a licensed attorney. Otherwise, the few dollars you save by doing an internet search or asking your neighbor (unless you live next door to a lawyer) may cost you or your loved ones thousands later.

Jessica R. Grater, Esquire, is an attorney with the law firm of Wolf, Baldwin & Associates, P.C., with offices in Pottstown, West Chester, and Reading. Ms. Grater concentrates her practice in Wills, Estates, Probate, Orphans' Court, and Social Security Disability, and litigation related to such matters. She may be reached at 610.323.7436 or by e-mail to jgrater@wolfbaldwin.com.

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2016 GOOD NEWS IN GREATER READING



GREATER READING ECONOMIC PARTNERSHIP

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

Let's talk about 2016 in Greater Reading. So what happened? How did we do? Are there really good things happening in Berks County? Yes! The Greater Reading community saw growth numbers on several fronts and announced successful company expansions. Our GDP is growing, private and public investment is high and Greater Reading has never been in a better position for internal growth.

For starters, in 2016 the business and community leaders came together and determined that a merger of economic development organizations would be the best way to change the condition of our community. Hundreds of volunteer hours were spent in putting together the framework for what is now known as the Greater Reading Chamber and Economic Development Corporation (GRCEDC). In fact, a new

President and CEO (Randy Peers) was hired and starts at the end of this month. That merger is taking the community's economic development and business service delivery system and kicking it up a notch.

Well first let's talk about record setting digital marketing results in 2016:

- Almost 25% of the leads generated were from GreaterReading.com
- There was a 56% increase in website visits to over 25,000 visitors
- Social media saw a 62% increase! Generating over 4,500 website visits

We successfully positioned Greater Reading as a regional partner with easy access to large metro markets. Greater Reading is part of the Lehigh Valley, part of southcentral PA and part of southeast PA and metro Philadelphia. And our location identity has paid off.

Greater Reading is part of the region ranked #3 in distribution markets in the US by Jones Lang Lasalle due to our reach to other large cities, the transportation infrastructure, good civilian labor force metrics, reasonable cost of living & a cost effective basis for logistics real estate.

(Continued on page 53)

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BUSINESS PROFILE

Suzanne Norris —

CENTURY 21 Norris Valley Forge

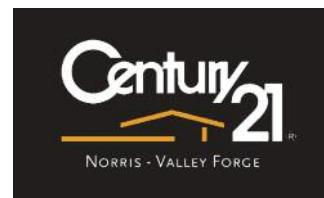


Suzanne Norris, CRS, Realtor, Associate Broker has been involved in Real Estate since 1982, working in Chester, Montgomery, and Delaware Counties. Phoenixville has been a major factor in the success of CENTURY 21 Norris-Valley Forge. CENTURY 21 Norris-Valley Forge, in turn, has become a valuable member of the community. Giving back is an important component of their business and CENTURY 21 Norris-Valley Forge sponsors and supports many charitable organizations. Suzanne's passion is theatre and movies, so volunteering at the Colonial Theatre was a natural segue for her. She serves on the Board of the Colonial Theatre and is active in the campaign, BANK ON THE ARTS, which is expanding the single screen theatre into two additional theatres plus a fabulous lobby.

Starting as an agent, Suzanne's commitment to education enhanced her career, as she earned her Associate Broker's License and ultimately

became the Broker of record for the company. Additionally, she has earned the prestigious Certified Residential Specialist designation, which is held by less than four percent of realtors nationwide and reflects a high degree of education, experience, and professionalism.

Suzanne's affiliations include: Certified Residential Specialist (CRS); Certified Distressed Property Expert (CDPE); Realtor, Pennsylvania Association of Realtors; Realtor, National Association of Realtors; Member, Suburban West realtor Association; Member, Phoenixville Chamber of Commerce.



Recent Awards include:
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2016 GOOD NEWS IN GREATER READING

(Continued from page 51)

As a regional partner with central PA, we leveraged over \$67,000 for Berks County for international business attraction and reshoring opportunities. And we experienced a record year in international inquiries.

In 2016, 48% of the companies visited as part of GREP's expansion and growth strategy indicated that they are in growth mode and 38% of the companies are planning a physical expansion in the next 12 - 18 months.

Greater Reading increased its ranking to 107 out of 399 national metro areas, with \$1.77 Billion in export sales - up from \$1.74 billion.

Greater Reading is in the top 10 in the country for minority-owned businesses. And while these businesses on average are smaller than non-minority-owned businesses, they tend to have a higher profitability ratio.

In 2016, Greater Reading's GDP increased by 2% coming in at \$15.8 billion - that number put Reading at 153rd out of 382 metropolitan areas in the U.S.

The \$7.8 M in Commonwealth of PA that came to Greater Reading is projected to bring over 1,700 new jobs to our community.

Downtown Reading solidified its position as an entertainment destination as thousands flocked to downtown for outdoor concerts and the Penn Street market became nationally known as the connector for food sustainability, economic empowerment and place making.

With the Reading 120 international bike race and the internationally recognized Bronze level trail system we attracted the attention of the WCL who is considering an indoor Velodrome project.

2016 also saw a renewed commitment to ensuring that the words agricultural economic development is not an oxymoron with over \$1.5 million of state funds invested in farming operations. Greater Reading also witnessed the announcement of over 70,000 of acres placed into Ag land preservation - solidifying this community's commitment to its sense of place.

Our office vacancy rate is on its way down. At 7%, we have high demand for Class A and B space. Our industrial vacancy is also at an all-time low of 8.3%. For industrial buildings 100,000 +SF, the vacancy rate is .6%.

(Continued on page 54)

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2016 GOOD NEWS IN GREATER READING

(Continued from page 53)

Active land development projects will create over 650 acres and almost 9.2 million square feet of new industrial building development in Berks County in next 1-3 years. These projects represent multiple developers committing to the Greater Reading market signaling confidence in our real estate market and the ability to attract companies to Greater Reading.

And there is good news for redevelopment in our communities. In fact, there is \$1.33 B of good news. With announcements like the redevelopment of the former Armorcast, VF Outlet complex, Abe Lincoln Hotel, and the Big Mill apartments.

So, what are the predictions for 2017?

1. **Municipalities Step Up their Game**
2. **International interest in Berks County and PA will remain high**
3. **Regional Partnering will be a key component to our success**
4. **Site Inventory remains a high priority because dirt is not a site**
5. **Focus on addressing the workforce needs of existing companies**

I think you will join me in the optimism that we see for 2017 and 2018 as the relationships, partnerships and strategies being implemented in Greater Reading bring greater attention and prosperity to our community.



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FOCUS ON DOWNTOWN DEVELOPEMENT

Promotions, Law Enforcement and Merchant Backlash



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

The Main Street process has four points: Economic Restructuring, Organization, Design and Promotion. Promotion is always the one that has been my favorite, even though the economic restructuring is what everyone wants in the end.

Promotion is key in the strategic repositioning of the downtown. It is something to do when you come to a town. It is a draw for people to come to a downtown. For many people, it is what they think of the downtown.

I am going to run through the promotions in some of the towns I have worked in, and talk about the resistance that was offered when I had a promotion that was part of an organized effort approved and planned by the merchants' group.

My first downtown was Lock Haven. In Lock Haven, they were very interested in promotion. We had good and bad promotions. I had a sidewalk sale there one time that had people from the surrounding towns calling up and asking what we were doing because all of the people were in Lock Haven at my sidewalk sale.

That sidewalk sale involved closing down the street. This is a big deal to the police, especially if the main street is a state road. It also impacted other businesses, such as gas stations and hotels. That promotion, although very, very successful, cost me a lot of political capital. There was

staunch resistance from the police, and up to two weeks before the promotion it looked dim. Finally, the Mayor made the call to the chief and told him to drop it and play ball with the revitalization efforts. He did, and it was a successful promotion.

The promotion went on, and as I said, was highly successful, but the backlash I received from the hotel owner in town and the gas stations made it impossible to do it again. By shutting down the street, they had problems with customers and potential guests. There was no one to tell them that they had to accept the promotion, like with the chief of police, so although probably the most single successful event...it did not become annual.

The same problem occurred in Downingtown when I shut down Route 30 for a street festival. I remember that the police were on board after a little persuasion, but the had a representative on our revitalization committee, so it was a little easier. I received a lot of resistance again from a gas station owner, but also so guy who had a business but was not really affected, as he was located two blocks away.

(Continued on page 56)



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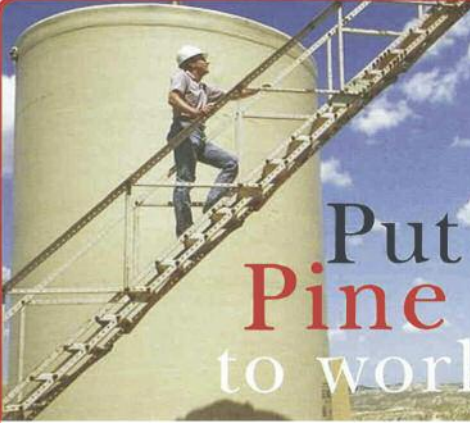
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FOCUS ON DOWNTOWN DEVELOPEMENT

(Continued from page 55)

It was interesting because he called his state representative from where he lives, who in turn called the state and tried to get my administrative grant defunded. Downingtown's representative at the time...and I am not going to get into names at this point, strongly supported us and the errant merchant was not successful.

The Downingtown promotion was not successful, and we never attempted it again during my tenure as main street manager. So here are two different incidents, one successful and one not successful, that were stopped—one for being successful and the other for not being successful.

On South Street in Philadelphia, I started a street music program. I thought it was a good idea to renew the flavor of South Street the way it was, as I was dealing with the aftermath of the Mardi Gras celebration riots. I thought it was pretty straight-forward and I had a great relationship with the police. I had initiated a community policing program with them and in general was in good stead. But... but... I was dealing citywide with enforcement. There was a ban on panhandling and because I paid people \$50.00 and let them get tips, I created an illegal activity.

Now anyone who has dealt with the city knows that it sometimes is easy and sometimes it is hard to get something done. The level of difficulty even to do something easy is sometimes daunting but if it is difficult from the beginning it probably will not happen. In this case I had the Queens Village Neighbors and the Society Hill Neighbors associations against the idea. I took it to council and it just so happened that it came at a time that they were arresting people at the Market Street Station for playing music for tips (panhandling) and Frank Rizzo Jr. came to my aid and the ban against street music went away citywide.

The South Street program was very successful. It was a time when the Neighbors Associations were trying to get the DUCKS

(the tourist amphibious vehicles) out of the neighborhoods. I loved the DUCKS but having people coming through on the DUCKS with the squawkers that made the duck sound was a little too much for the blue haired set. I was able to get the DUCKS to start on 11th and go the entire length of South Street as the route. It made the music more palatable to the neighbors.

The number one question that people asked when they got off the DUCKS was, "How do it get back to South Street?" It was a bonanza of new business, and everyone loved it on the street. I secured personal validation that the crowds were larger when, on prior occasions, during the "Greek Picnic" when South Street went Afro-American for a day or so, it was usually 99 percent black people and me on the street, negotiating barriers to restrict movement. Well, once the street music was underway, people were not only visiting again, but taking time to eat at the restaurants. So like 8:00 PM on the Saturday night during the "Greek Picnic" all of a sudden all these white people were hitting the streets after dinner and there was a parade of black people jamming the streets.

The white tourists were like "what the..." but to me I saw that there were like 35 percent white people on the street. Not that I cared one way or the other what color the people were, but it was a stark contrast to prior occasions and gave context to the increase in the tourist traffic.

In Phoenixville, my first promotion attempt was to initiate an every Friday summer concert series. I met with Rich Kardon from Point Entertainment, and I wanted to see what he thought would draw. He suggested that we recreate the Beatles rooftop concert on top of one of the buildings on the 100 block of Bridge with Beatlemania. We did and it drew 500 people. They hadn't seen 500 people downtown since the mill closed. It was a success, but a "maybe" type success.

(Continued on page 58)

ROTARIAN PERSPECTIVES

Why I Joined Rotary



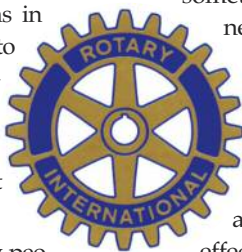
**By Brooke E. Martin,
National
Communications
Group, Inc.**

When I moved to Pottstown Borough, I was looking for a way to get involved in the community. I wanted to support positive change and effective programs in the borough. I also wanted to make local friends and business contacts.

I didn't move from far away, but I really wanted to get involved in my new

hometown. I met with a few people from various organizations and asked for recommendations and information about other organizations. The organizations that were appealing to me were all focused on a single type of program or goal, like the parks, or the arts.

I didn't want to be limited to one way of supporting Pottstown. When I visited the Pottstown Rotary Club, I learned that they are involved in some amazing International projects — like the fight to eradicate Polio — but that there are also local and regional projects to get involved in, and if there was something in the community that



needed doing, Rotarians could help out with almost any worthwhile cause they decided to. The Pottstown Rotary club and the Rotary organization in general have a long-standing record of effecting real change locally and globally. There are opportunities to get involved with fundraising, strategic planning, volunteering, and also lots of fellowship with people I can respect and look up to. That's why I joined Rotary.



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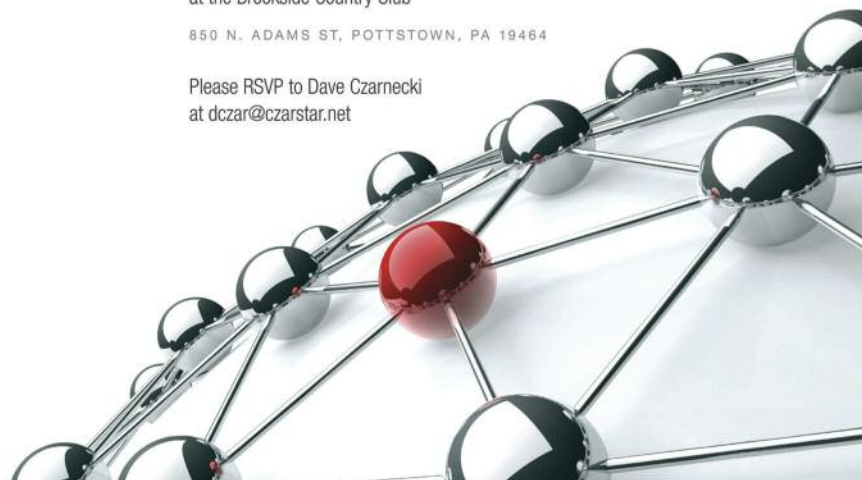
Wednesday, April 12th

6:00pm – 8:00pm

at the Brookside Country Club

850 N. ADAMS ST, POTTSTOWN, PA 19464

Please RSVP to Dave Czarnecki
at dczar@czarstar.net



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FOCUS ON DOWNTOWN DEVELOPEMENT

(Continued from page 56)

I was used to having thousands of people on South Street, and I was down there with 500 people and I spent \$3000.00. Of course the rest is history, because those 500 people told people through word of mouth, and the next thing you know, we were getting a lot of people down there on a Friday night. But... but many of the business owners were against it. They were used to going home early on a Friday, and they did not want to stay open. I was told by one of the new "progressive store owners" that I was bringing the wrong element to town. I thought to myself, these are the people who live here. I did not have trouble with the street closing, because I had the borough take back the street from Penn Dot, so the permit to close the street went easily. That was a promotion that was not successful in a universal sense, but I did 14 straight weeks so it had time to catch on, even though I was savaged by some of the merchants as being "out of touch" with my expectations that the town could be revitalized. They were wrong.

These are some examples of how hard it is to do promotions in the downtown and why repositioning a town in the regional marketplace is not easy.

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



Downtown Plan for Boyertown

Building a Better Boyertown ("BBB") has begun a planning process to create a downtown master plan, a marketing and promotion plan and a business/investor recruitment strategy for Boyertown. The focus of this plan will be on the core of the downtown, however we will consider strategies to improve the greater Boyertown area as well. This community visioning and implementation plan will be created to help make Boyertown an even better place to live, work, dine, shop and play.

The BBB board has hired a consulting team led by Mark Evans of BartonPartners Architects & Planners, Graham Copeland of Downtown Dynamics and James Hartling of Urban Partners (market/ economic consultants) to facilitate this planning process. BBB and their consulting team will work with Boyertown stakeholders and the larger community to develop a guiding vision and roadmap for the next five years. This will include the formation of Community Transformation Strategies as recommended by the National Main Street Center, to focus the organizational efforts and attract new private and public investment to the downtown district.

This ten-month process will provide Boyertown and BBB with downtown revital-

ization strategies and tools. It will consist of reviews of physical conditions, community assets and strategic partnership options, best practices and case studies of downtown revitalization, public participation through "listening" and visioning sessions, market research and analysis, and planning for Boyertown marketing and business recruitment. The project will result in a downtown plan report and action plan with specific recommendations for implementation.

The current project schedule is as follows:

- Task 1: Discovery & Listening – January & February
- Task 2: Best Practices & Case Study – March
- Task 3: Market Research & Analysis – March & April
- Task 4: Downtown Plan Alternatives – May, June & July
- Task 5: Community Open House Meeting – June or July
- Task 6: Marketing & Promotion Plan – July & August
- Task 7: Downtown Plan Report – August, September & October
- Task 8: Business/ Investor Recruitment Strategy – September & October

For additional information, please contact: Adrienne Blank, Main Street Manager, Building a Better Boyertown, 3 East Philadelphia Avenue, Boyertown, PA 19512; 610.369.3054; manager@boyertownpa.org.

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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) – Tuesday, March 7

Held in partnership with the Phoenixville Jaycees The Phoenixville Chamber and the 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. YPN is held on the first Tuesday of each Month at various locations in downtown Phoenixville.

Time: 6:00pm to 9:00pm

Location: Bistro on Bridge – 208-212 Bridge Street, Phoenixville, PA 19460

Cost: Free to attend!

March Monthly Membership Meeting – Breakfast – Tuesday, March 14

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

This month's meeting will feature a State of the Foundation Report by Louis Beccaria of the Phoenixville Community Health Foundation

Special thanks to this month's sponsor, The Phoenixville Community Health Foundation

Time: 7:15am to 9:00am

Location: University of Valley Forge – 1401 Charlestown Road, Phoenixville, PA 19460

Please visit the event page on our website for detailed driving instructions.

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

Chamber 101: A Comprehensive Membership Orientation - Thursday, March 16

If you are contemplating membership in the Chamber, a new employee of an existing member business, or just want to catch up and reconnect with the Chamber, you should attend Chamber 101.

We will discuss how we promote and serve our members through policy work, advocacy, and partnerships. Learn how we serve the business community and your individual business.

Space is limited; you must register to attend.

Time: 8:30am to 9:30am

Location: Royal Bank America, 124 Main Street, Phoenixville, PA 19460

Cost: Free

Special thanks to our Chamber 101 Sponsor, Phoenix Tax Consultants "The Tax Tacklers"



Annual Golf Outing at RiverCrest Golf Club – Tuesday, April 25

Here's a chance to play on a championship-caliber course: **RiverCrest Golf Club**. The event begins with lunch, a round of golf and then enjoy the Awards Dinner at RiverCrest. The course at RiverCrest Golf Club & Preserve is one of the most exciting golf venues built in the Philadelphia area.

Time: 11:30am to 7:00pm; Location: RiverCrest Golf Club, 100 Golf Club Drive, Phoenixville, PA

Member Cost: \$175 to golf; \$60 for dinner only; Non-Member Cost: \$175 to golf; \$60 for dinner only.

All are welcome to participate or sponsor this event!

Please visit www.phoenixvillechamber.org/GolfClassic for a full list of ways to get involved.



Phoenixville Regional Chamber of Commerce Annual Awards Dinner – Wednesday, March 22

Join the Chamber as we recognize businesses and individuals in the Phoenixville community for their significant accomplishments. Awards presented are: Merit Award, Business Development, Community Betterment and Outstanding Citizen of the Year.

Time: 5:30pm to 8:00pm

Location: Phoenixville Country, 355 Country Club Road, Phoenixville, PA

Cost: \$70 individual. \$500 table of 8

A cash bar will be available for attendees.

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REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



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

Welcome to the Perkiomen Valley Chamber of Commerce!

Creating opportunities for members to connect with business professionals, mentors, and potential customers, the Chamber helps members improve business and create a thriving community for themselves and their employees in which to live, work, learn and play. We can help grow YOUR customer base in Collegeville, Limerick, Lower Frederick, Lower Providence, Perkiomen, Skippack, Schwenksville and Trappe. For more information, contact Executive Director, Renee Blomstrom, 610.489.6660, renee@PVchamber.net. OR, visit the Chamber website: www.PVchamber.net.

UPCOMING EVENTS

Visit the PV Chamber Website www.PVchamber.net for complete list of upcoming events, registration links and details.

March 9, 2017 – Mixer at Lower Providence Library, 4:30pm – 6:30pm

March 23, 2017 – Business Owner Roundtable @ Spring Ford Country Club, 11:30am – 1:00pm

Signature Event



**60th Annual Meeting
Celebrating Our Past,
Inspiring Our Future!**

March 30, 2017

11:30am – 1:30pm

Spring Ford Country Club

Take a look back at the Chamber's last 60 years as we kickoff our anniversary and look towards the future! The Annual Meeting is one of the Chamber's largest gatherings of our business leaders. Standing **Chairman David Akers**, LMS Solutions Inc, will highlight accomplishments of FY2016

• **Participate in the general election of the Board of Directors**

• **Network and lunch** with business leaders

• Congratulate recipient of 2017 Marvin J. Lewis Community Service Award

• **Meet New PVCC Members** (2016/2017) at the meeting

• Visit Sponsors and learn more about local businesses!

• View archived Chamber materials, including photos, documents, and memorabilia.

• Recognition of long-standing PV Chamber members

Sponsorship Opportunities: Title Sponsor \$800, Gold Sponsor \$500, Exhibitor \$155, Digital Program Ad \$25, Individual Tickets \$35 member, \$50 non-member. Visit www.PVchamber.net for details.

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

Welcome New PV Chamber Members!

Sprint - Dareous Truesdale
222 E. Main Street, Collegeville
484-973-4021
www.dealer.sprint.com/wirelesslifestyle/

American Treasure Tours -
Isaac Brooks
One American Treasure Way, Oaks
866-970-8687
www.american-treasure-tour.com

Advanced & Elite Dentistry -
Ankur Movallia
201 2nd Avenue, Collegeville
610-454-7991

Visit the Chamber's online directory for a complete list of members:
www.perkiomenvalleychamber.org/member-directory/

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POST EVENT

PV Stars Best of the Valley 3rd Annual Awards Gala

The 3rd Annual PV Stars Gala was held on February 16th to recognize businesses and individuals making a positive impact on life in the Perkiomen Valley. Leaders from **Montgomery, Northeast Chester and Southern Berks Counties** gathered for an evening filled with networking, food, drinks, music and awards ceremony. Keynote address presented by Emmy Award-Winning Journalist, Luann Cahn.



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

Visit the Chamber website to view the Winners list and event photo gallery!

THANK YOU TO OUR SPONSORS:



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

Monday, March 6 – Ribbon Cutting & Grand Opening

Dr. Brian Ghessi, DC
New Chamber Member in January 2017
12 West Main Street, Fleetwood, PA
5:30 p.m.-7:30 p.m.

- Acoustic Band • Food & Beverages
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MEMBERS & GUESTS: Admission is Free!

March 17, 2017 – Breakfast Member Meeting

Doors open at 7:30AM)

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



Speaker: Maria Wirth, Managing Director & Founding Partner
Business Owners Trade Alliance (BOTA)
Speaker Sponsor: Comfort Keepers



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

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

April 21, 2017 – Breakfast Member Meeting

(Doors open at 7:30AM)

Topic: Accessing Funding for Small Business

Speaker: Kimberly Stout, Economic Development & Lender Relations Specialist, U.S. Small Business Administration

Speaker Sponsor: Antanavage Farbiarz, PLLC.

Venue: East Penn Manufacturing Conference Center, Lyons

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

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

Nonprofit Partner: Clare of Assisi House, Reading, PA

May 19, 2017 – Breakfast Member Meeting

(Doors open at 7:30AM)

Topic: *Education Forum*

Speaker: NE Berks School Districts

Speaker Sponsor: Elite Business Solutions

Venue: Lyons Fire Company

Nonprofit Partner: Kutztown Area Historical Society

NEW! 2017 WORKING LUNCH SERIES

The New Working Lunch Series is designed to introduce Members to Members, as well as involve and engage new and established Members in Chamber Initiatives. Working Lunch will replace our former Making Connections Luncheon. Each session will run from 11:30 a.m. until 1:00 p.m. The cost to attend is \$25 up to 48 hours in advance for Members and \$30 for Non-Members or Member payment at the Door. A panel of chamber members will contribute information on a given topic based upon their own business or nonprofit services. Networking and Q&A are also part of the agenda for the following dates:

Consulting Services

What types of consulting services do our members offer?

April 19, 2017

Moselem Springs Golf Club, Fleetwood
Sponsored by **Tompkins VIST Bank, Blandon Office**

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



Protecting Your Business

Cyber Security, Intellectual Property, Security Measures, Drug Testing

June 21, 2017

Main Street Inn, Kutztown

Catering by Wholesome Food Farm & Catering

Sponsored by **Tompkins VIST Bank, Hamburg Office**

PANELISTS: Don Christman, Christman Technology Services, Robert J. Hobaugh, Jr., Esq., Stevens & Lee, P.C., Jim Long, Security Service Company & Al Dallao, ARCpoint Labs of Reading

NORTHEAST BERKS CHAMBER OF COMMERCE

CASINO NIGHT

BERKLEIGH GOLF CLUB

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TICKET INCLUDES: ADMISSION, 2,000 CHIPS, HOR D'OEUVRES. ADDITIONAL CHIPS MAY BE PURCHASED DURING THE EVENT. CHIPS WILL BE EXCHANGED FOR TICKETS AT CLOSING FOR A CHINESE AUCTION.

SATURDAY APRIL 1, 2017

6:00 PM - 10:00 PM
CASINO GAMES START AT 6:30 PM

March 17, 2017 - Chamber Breakfast Meeting

Moselem Springs Golf Club, Fleetwood

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

Sponsored by **Comfort Keepers, Reading, PA**

Maria Schlesinger is the managing director and a founding partner of Business Owners Trade Alliance (BOTA), a membership of businesses offering products and services using BOTA trademark currency instead of cash. A successful entrepreneur for over 25 years, her passion is to help business owners maximize the potential of their business. BOTA members can trade with other local businesses for core business needs and have the ability to tap into thousands of global trade opportunities. BOTA currency is acknowledged by industry peers as one of the strongest private community currencies in the world and is accepted same as cash with over 75,000 businesses throughout the U.S. and abroad. www.botatrade.com

MEMBER SPOTLIGHT:



Mary Fran Bachman is a native of Berks County. She grew up in Sinking Spring and graduated from Wilson High School in 1998. She received her Bachelor's Degree from the University of Pittsburgh where she majored in Psychology. She currently resides in West Reading. Mary Fran is a licensed

Zumba instructor, is active in her community, and is an avid animal lover. She is an Insurance Agent at the McFeely Insurance Agency and is also the newest member of the Membership Committee for the Northeast Berks Chamber of Commerce.

The **Richard P. McFeely Insurance Agency** was founded in 2010 in Harrisburg, Pennsylvania, and in 2012 it relocated to Reading. It is a full-service agency associated with Nationwide Insurance. We have four fully licensed, experienced agents on staff to assist with any insurance needs. We offer Auto, Home Business, Motorcycle, RV, Life Insurance and Annuities. Our agency's mission is to always do what is best for our customer and to help improve their position.

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REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

Spring-Ford Notes

CELEBRATING 25 YEARS

The Spring-Ford Chamber celebrated their 25th Anniversary with a luncheon on Thursday January 19, 2017. Over 120 attendees came out to support this amazing achievement.



A special thank you to radio personality, John DeBella of WMGK 102.9 FM for attending as the keynote speaker.

Mr. John DeBella graciously donated his speaking honorarium to the Vetern's Multi-Serve of Philadelphia, who were on hand to accept the award.

Special 25th Anniversary Thank you goes out to: the Copperfield Inn at Lakeside for hosting and sponsoring the networking reception; Pam Bauman, Pam Bauman Photography; Western Montgomery Career and Technology Center for our centerpiece; and the 2017 Board of the Spring-Ford Chamber of Commerce for their continued support.



2017 Board of Directors

CONGRATULATION'S TO THE 2017 AWARD WINNERS:



2017 Chamber Member of the Year Award: Chris James Hector, Chris James Hector Real Estate



2017 Community Impact Award: Spring Ford School District
Honorable Mention to Louise Marie Tulio, Pope John Paul II High School for her individual Impact



2017 Volunteer of the Year Award: Tom Thunstrom, WSFS Bank
Honorable Mention to Tom Donofrio, Donofrio Handyman Service



2017 Rising Star Award: Todd Rogers, Agents of Efficiency

Thank you to our Annual Lunch Sponsors:

Platinum Sponsor: **Focal Point Business Coaching**

Annual Gift Sponsor: **Oehlert Bros., Inc**

Networking Reception Sponsor: **Copperfield Inn at Lakeside**

Gold Sponsors: **Comp-U-Ship; Pam Bauman Photography; Patriot Pest Solutions, LLC; XPO Business Equipment**

Table Sponsors: **Ambler Savings Bank; Harleysville Savings Bank; Kelly Insurance; Magical Memory Planners; Mary Kay; Minuteman Press; Primrose School of Royersford; R & M Construction; Spring Valley YMCA; Valley Forge Educational Services; WSFS Bank**

Welcome our Newest Member

Noel Billingsley
McCoy Contracting
SEE Pest and Lawn Solutions
Doggy Paws LLC

UPCOMING EVENTS

To register for events, please go to www.springfordchamber.com

March 9, 2017 - Chamber Luncheon

Landis Creek: 765 N Lewis Rd, Royersford, PA 19468

11:30am-1:00pm

Speaker: Marc Umstead, Comp-u-Ship

\$25.00 Members;

\$35.00 Non-Members

March 16, 2017 - Shark Think Tank

Copperfield Inn:
594 W. Ridge Pike, Limerick

11:30am-1:00pm

\$25.00, *Business Owner Members Only

April, 4, 2017 - Network Before Work

Ambler Savings Bank:
438 W Ridge Pike, Limerick

8:00am – 9:30am

Free to Members

\$10.00 Non-Members

April 6, 2017 - WIN Fashion Show

Landis Creek: 50 Sunnybrook Rd, Pottstown, PA 19464

11:00am – 2:00pm

\$30.00 for all attendees

This amazing tradition will be supporting The House: Phoenixville Women's Outreach Center. Fashion Show, sit-down lunch, raffles and a 50/50 event make this the happening place to be. Donations and raffle items accepted.

April, 13 2017 - Chamber Mixer

Enclave at Ridgewood, Rouse Chamberlin Homes

1 Aubrey Lane, Royersford

5:00pm – 7:00pm

Free to Members

\$10.00 Non-Members

May, 5 - Bingo Bash

The Chamber will be hosting their 2nd annual Bingo Bash on Friday, May 5, 2017 at the Gymnasium at Sacred Heart Parish in Royersford. This event benefits the education committee for the Spring-Ford Chamber. This year's theme Cinco De Mayo! Come out and get your "Bingo" on!



The Spring-Ford Chamber would like to thank all of the amazing members who have been members for 25 years.

FOCUS ON SUCCESSFUL SPRING-FORD CHAMBER MEMBERS

WAYBACK BURGERS MONDAY - FRIDAY FROM 10:30AM - 3:00PM

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GOLF DINING EVENTS



3350 Schuylkill Road (Route 724) Spring City, PA 19475

610.948.5566

www.springhollowgolf.com



Wayback Burgers

Founded in 1991 in Newark, DE, Wayback Burgers is a Connecticut-based fast-casual franchise with a reputation for delicious fresh, never frozen burgers and thick, hand-dipped milkshakes with over 100 locations worldwide. The newest local Wayback Burgers location opened in June 2016 in The Court at Upper Providence, at 1810 Ridge Pike, Royersford (in front of Target), and is open daily from 10:30 a.m. to 9:00 p.m., except Sundays, open until 8:00 p.m.

Wayback's menu offers hand-made burgers, cooked to order, available as a single, classic double, triple and triple-triple (nine) patty, and rich, thick milkshakes made the old-fashioned way by hand, using only fresh milk and hand-dipped ice cream, served in an environment that harkens back to a simpler place and time — when "customer service" meant something, and everyone felt the warmth of the community. Going "way" beyond the burger, Wayback Burgers offers crispy and grilled chicken sandwiches, veggie burgers, turkey burgers, fresh salads and delicious sides, including fries, onion rings, home-style chili and house-made chips. The \$5.99 lunch special has been a big hit with the locals, and includes a single cheeseburger (add a 2nd patty for \$1.50 more) topped any way you like, with a side of fries and medium fountain drink. The Royersford location will also be offering their delicious Wayback Cod Sandwich topped your way for \$3.99 all day every day during lent.

For those in the Phoenixville area, another new location will be opening around the 1st of May in 400 Westside at the intersection for Route 724 and Rapps Dam Road.



www.magicmemories.org

Magic Memories has TWO locations!

Royersford - 484-938-5590

Phoenixville - 610-983-0229



We are UNIQUE because...

- ♥ Individualized attention. Intentional and developmentally appropriate lessons.
- ♥ Degreed or certified Lead Teachers.
- ♥ Small class sizes, bright and spacious classrooms — only one classroom transition per year.
- ♥ Teacher training exceeds licensing regulations by 4 times the amount of early childhood trainings required.
- ♥ Healthiest and Tastiest — FRESHLY prepared lunches and snack INCLUDED.
- ♥ Program enriched with sign language, yoga, cooking, gym class and much more!

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"Creating Bright Futures!"



Magic Memories Child Development Centers

Magic Memories makes finding a school for your child an easy decision. Established in the 1980s, Magic Memories has over thirty years of child care experience. Our new location is conveniently found in the heart of Royersford at 25 N. 6th Avenue. We are more than just a school; we are a home-away-from-home.

Magic Memories stresses the importance on being a safe and healthy environment for the families and children in its care. We have playgrounds, with safe surfacing and equipment, which offers a variety of gross-motor activity for the children to partake in. The school itself, is locked safely on the outside, allowing only parents with authorized access to enter the building unattended. Magic Memories also includes two healthy snacks and one healthy well balanced delicious lunch each day, prepared with the freshest, most natural and highest child nutritional certified options available.

Magic Memories adheres to the highest levels of standards through training, child observation curriculum, community resources, family involvement and overall business quality practices. Magic Memories follows and

implements The Creative Curriculum®. This research-based curriculum is aligned with Magic Memories' philosophy of a high quality childcare program tying academic learning through socialization and play.

In order to meet the high quality care that Magic Memories strives for, we handpick the best in caretakers to tie together everything we strive for. Our staff not only teaches to your child's individual needs, but looks for the opportunity to help each child, individually, grow and develop to their highest potential. Emma's mother exclaimed, "Our daughter absolutely loves Magic Memories! It's so amazing to see all the wonderful things she has learned since starting school there. The class size, building size, and overall atmosphere is perfect. In addition, we can say enough wonderful things about her teacher Miss Suzie. She is truly dedicated to the children and their learning below academically and socially."

For additional information, please call 484.938.5590 (Royersford) or 610.983.0229 (Phoenixville), and visit www.magicmemories.org.

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