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Cover Story: *Jeremy Anderson, Lori Carnes, Joe Cavallo and Frank Strunk combine to provide financial expertise and personal service for branches of Tompkins VIST Bank at Boyertown, Pottstown and Oaks. They can provide local decisions to help customers reach their financial objectives.*



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CELEBRATING BRANCH OPENING AT POTTSTOWN

Screwball from the Fightin' Phils joins staff of Tompkins VIST Bank at the grand opening celebration in Pottstown. The branch is shared with the bank's affiliate, Tompkins Insurance, and is located at 258 East High St.

“I believe Tompkins VIST Bank has the small bank customer service that we all want to receive, yet has the big bank capabilities of meeting all of our needs.”

— Borough of Pottstown's Finance Director Janice Lee



INVESTING IN DOWNTOWN POTTSTOWN

When Tompkins VIST Bank opened its branch in downtown Pottstown last summer, it presented \$1,000 to the Pottstown Downtown Improvement District. Pictured are, from left, Joseph Cavallo, Business Development Officer, Pottstown Branch Manager; Sheila Dugan, Main Street Manager; Scott Gruber, President and CEO of Tompkins VIST Bank; and Frank Strunk, SVP Commercial Relationship Manager.

Tompkins VIST Bank's new Pottstown branch has been open for less than a year, but it already has exceeded its new customer goal. Manager Joe Cavallo is excited about this success, which he attributes to the bank's focus on “local.”

“The fact that we've been able to welcome so many new customers shows that they value our community banking approach,” Cavallo says.

When a number of TriCounty area banks consolidated last year, they left a gap in local banking. Tompkins VIST Bank decided to fill it by opening not one, but TWO branches here. Besides Pottstown, which opened last summer, the bank also cut the ribbon on an office in Boyertown in December. That branch also has grown beyond expectations.

Boyertown and Pottstown are complements to the bank's Oaks branch, managed by Jeremy Anderson, and all three locations are dedicated to bringing exceptional products and personal service to customers.

Familiar Faces in the Heart of the Community

A positive for customers are the familiar faces they see. The Boyertown office, for example, is managed by Lori Carnes, a well-known local banker who's very active in the community. A second advantage is location: Both branches are right in the heart of the communities they serve.

“We are truly local,” Cavallo says. “When we say we're in Pottstown, we mean downtown, which I think means a lot to people here.”

(Continued on page 8)



AT HOME IN BOYERTOWN

Brenda Bobbin and Lori Carnes lead the team at the Boyertown branch of Tompkins VIST Bank and pose with the branch bear just outside their office.



\$1,000 FOR BOYERTOWN COMMUNITY LIBRARY

Susan Lopez, left, Librarian from the Boyertown Community Library, receives a check for \$1,000 contributed by Tompkins VIST Bank. Scott Gruber, president and CEO of Tompkins VIST Bank, and Lori Carnes, Business Development Officer, Boyertown Branch Manager, make the presentation in honor of the bank's opening of a new branch in Boyertown.



BOYERTOWN RIBBON CUTTING

Mayor Marianne Deery handles the scissors at the ribbon cutting of the Tompkins VIST Bank Boyertown office. At her left is Scott Gruber, the bank's President and CEO. At right is Al Weber, chairman of the bank's Board of Directors, and State Representative David Maloney. The Boyertown office brings the total of Tompkins VIST Bank branches to 19 throughout five counties of Southeastern Pennsylvania.

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Boyertown
Branch Manager



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COVER STORY

(Continued from page 6)

Other qualities, such as flexibility and responsiveness, appeal to many customers, including Borough of Pottstown's Finance Director Janice Lee. "The Borough of Pottstown decided to move its money to Tompkins VIST Bank after reviewing its proposal for interest and fees," Lee said.

She added that the service component was equally important. "I believe Tompkins VIST Bank has the small bank customer service that we all want to receive, yet has the big bank capabilities of meeting all of our needs."

Focus on Small Businesses; Lightning Loans

Support of small businesses is a specialty of the bank, and an area in which Frank Strunk excels. Strunk, who has more than 40 years of experience in business lending, is the business relationship manager for both branches.

"I think what distinguishes us is our local decision-making and top notch, friendly service," Strunk says. "Customers notice that attention to their needs."

He added that the bank just launched an online business lending program called Lightning Loans, which provides a faster and easier application and approval process. "This online capability means that borrowers can apply for a loan wherever and whenever they need it," Strunk says.

(Continued on page 10)

TOMPKINS VIST BANK FACTS

President and CEO Scott Gruber

Founded in 1909, Tompkins VIST Bank celebrates more than 100 years serving Southeastern Pennsylvania. With a branch network of 19 offices, the bank offers community banking throughout five Southeastern PA counties.

Local decision-making and personal service

Website: www.VISTBank.com

Lightning Loans:
<https://www.vistbank.com/business/lightning-loans/>

TRICOUNTY BRANCHES

Commercial Relationship
Manager:

Frank Strunk
fstrunk@tompkinsfinancial.com

Boyertown Branch

101 East Philadelphia Avenue
Boyertown, PA 19512
(610) 367-0140

Manager: Lori Carnes
Business Development Officer
lcarnes@tompkinsfinancial.com

Oaks Branch

1232 Egypt Road, P.O. Box 859
Oaks, PA 19456
(610) 666-6848

Manager: Jeremy Anderson
Business Development Officer
janderson@tompkinsfinancial.com

Pottstown Branch

258 East High Street
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Manager: Joe Cavallo
Business Development Officer
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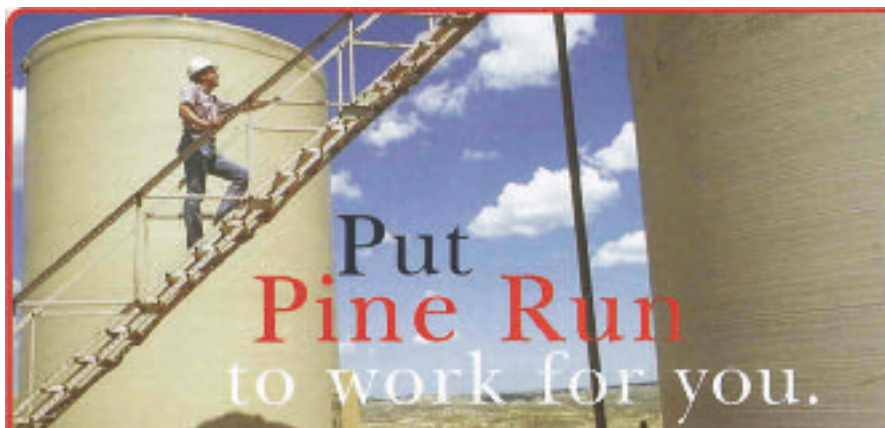
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COVER STORY

(Continued from page 8)

He stresses that face to face meetings are equally important. "In our minds, we start to build a relationship the first time we sit down with a prospect and listen to their story," Strunk says. "Then we stay in contact with them, even if they're happy with their current relationship. We trust there will come a time when they're interested in switching to us, a process that we make easy," he adds.

Cavallo agrees. "We're always working to make things easy for customers. Many banks say they do that, but we walk the talk, and I believe customers can tell the difference," he says.

Reputation for Community Service

The bank has a proven record of supporting its communities. Last year employees devoted 7,700 hours to volunteering, and much of that time was dedicated to the TriCounty area. For example, Cavallo is on the board of the Pottstown Downtown Improvement District, and his branch has donated funds to the Steel River Playhouse.

Carnes is on the Boyertown Borough Council and is chair of the Boyertown Park and Recreation Board. She also serves on the board of the United Way of Boyertown and is president of Boyertown Area Creative Housing board.

Oaks Branch Manager Jeremy Anderson donates his time teaching budgeting and banking skills at Girl Scout meetings and at schools like St. Gabriel's in Oaks. He also helps raise funds for autism awareness each April.

Strunk also has a long history of service to the area. He currently serves on the board of the Tri-County Area Chamber and is president of the Vietnam Veterans of America Chapter 565 of Pottstown.

As a company, the bank is a financial supporter of organizations such as the Muscular Dystrophy Association and other regional and local non-profits. To celebrate of the new Boyertown and Pottstown offices, the bank made donations to the Boyertown Library and the Pottstown Downtown Improvement District and plans to become more involved in both communities.

"We look for opportunities to support organizations that make a difference," said Cavallo. "Our philosophy is that we live and work here, so why not make this a better place."

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NEVER TOO EARLY TO START NEXT YEAR'S BUSINESS TAX PLANNING



THE GOOD LIFE

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

It's April! By now you're either done with your taxes or WISH you were done! That makes it a great time to plan what you might do differently so that next year is even easier to get your taxes completed on time with less stress. And you might also be able to pay less in taxes.

1. Take a moment to think: Would it make sense to take the S-Corp election if you are an LLC? The paperwork to make the conversion is not very complex. The S-election can save you on your payroll taxes. Since there are certain time windows where the IRS allows you to make the conversion, schedule a time with your accountant (after tax season is over) to discuss whether it makes sense for your business.
2. If you are an S-Corp, you get to set your payroll amount. After last year's taxes are filed is a great time to make changes for this year. Should you give yourself a raise? Should you change the way you fund your retirement and adjust your quarterly tax contributions accordingly?
3. Should you put your kids on the payroll? If there are legitimate jobs they can do and may be able to save that money towards college, you could help them save and lower your taxes at the same time.
4. What's your company retirement plan? A Solo 401(k) works great if you are a sole proprietor with no full-time employees. It let's you put the most dollars away for retirement with complicated ERISA testing. A SIMPLE plan works well if you have some employees. You'd get to put away \$15,000 (if you're over 50) plus 3% of your salary. You'd contribute a matching 3% for any participating employees.
5. Rethink your mileage tracking tools. Is it time to purchase a company vehicle? I personally still use mileage tracking spreadsheets, but there are some pretty slick iPhone and Android apps that my newly minted business owner friends recommend.
6. Redouble your efforts to also fund your Roth if you qualify. You can have a Roth contribution as well as an employer plan, such as SIMPLE or 401(k), as long as your Married filing joint income is below \$186,000. That number has been raised from 2016. The biggest trick, of course is to make sure you have the cash to put into your retirement plans. That's another good reason to start planning now so you can put aside what you need on a monthly basis instead of trying to find it all next April.

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(Continued from page 11)

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use to snap receipts since my husband is often the person who buys the Home Office Maintenance items as well as the computer infrastructure equipment we buy around the house/office. I am the person who gets to make sure the accountant has what's needed to do the taxes.

I've covered just a few of the great small business tax planning relief we've implemented in our business(es) over the last couple years. Our inspiration and redoubling of our planning efforts usually happen around April when we are dreaming of how to make next year's taxes easier to file even as our business empires grow!

Merra Lee Moffitt, Certified Financial Planner, is a Senior Partner at Good Life Financial Group, Wyomissing. She loves helping business owners stay profitable with less effort so they can balance their business, their lives and their families with ease. It's part of her financial planning process. Call, click or contact at 610.628.2055, www.MerraLee.net and merralee.moffitt@lpl.com.

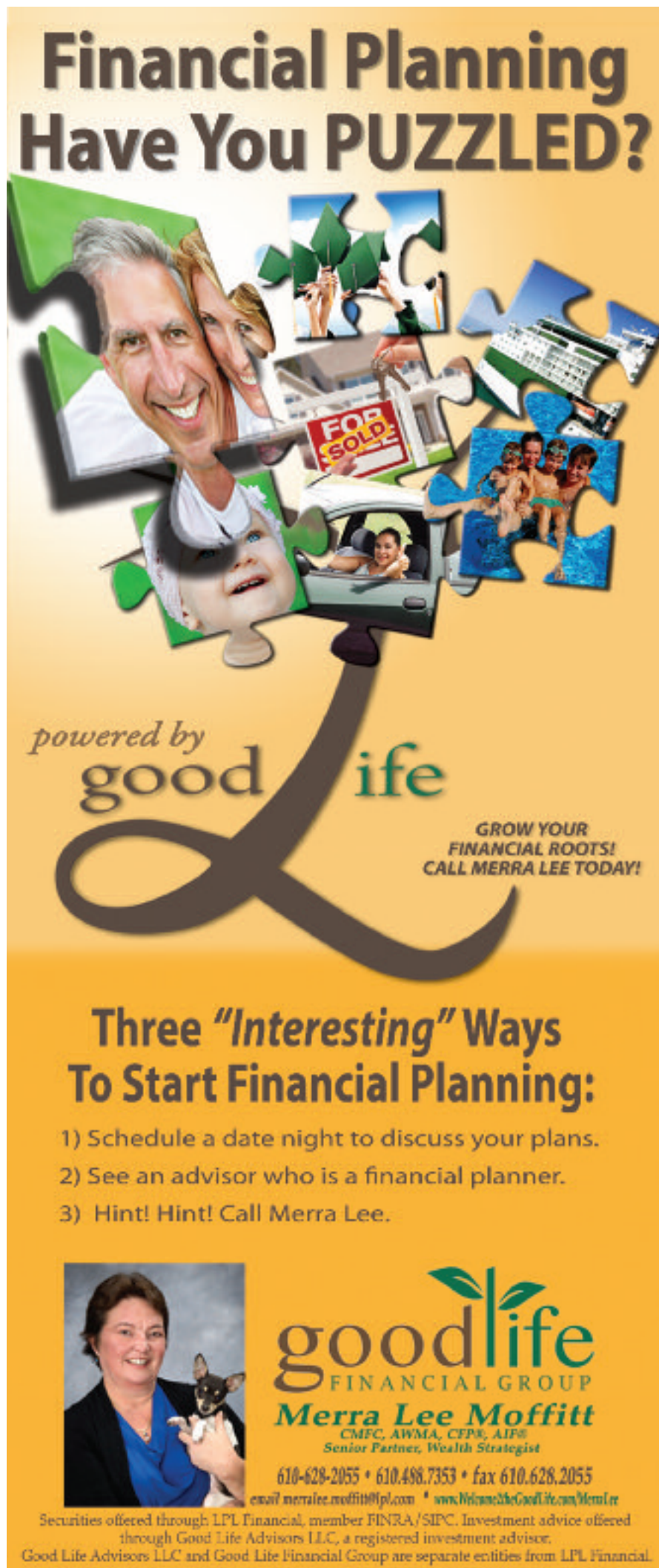
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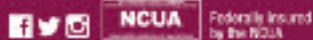


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Arrowhead has a snack bar at the Pro Shop where you can get sandwiches and sodas at any time during the day. They also have a Snack Shop at the 10th hole where you can get sandwiches on the weekends or use vending machines during the week. There are restrooms at the Snack Shop as well.

Having an outing for your business, or a fundraiser for your favorite organization? Arrowhead has plenty of room for social and industrial leagues, daytime and evening. The course can accommodate up to 200 golfers, playing on 18 holes with carts, or more players if some are willing to walk. The covered pavilion has three open sides, and will seat up to 150 people. The use of the pavilion is at no charge. Arrowhead is happy to provide catering for your event, or you can provide the catering yourself.

You are invited to visit Arrowhead and find out why they are one of the leading public golf courses in Southeastern Pennsylvania. If you would like information about outings or anything they have for sale, or if you need advice about buying equipment or supplies, please call Arrowhead at 610.582.4258. And visit Arrowhead online at www.arrowheadgolf.net.

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For more information call Andy, Mike or Monica at 610.326.5678 or 610.363.8999. Also visit Audio Sensations at 100 West Schuylkill Road, Pottstown, PA 19465; www.youraudiosensations.com; audiosensations@verizon.net; [Facebook.com/youraudiosensations](https://www.facebook.com/youraudiosensations).

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LEGISLATURE SHOULD DOUBLE-DOWN ON REINVENTING GOVERNMENT



By Nathan A. Benefield

Imagine if Stephen King had written *Green Eggs and Ham*. What if Dr. Seuss had penned *The Shining*? Gov. Wolf's third budget address, this February, was an equally disorienting shift in tone and substance — almost as if the most liberal governor in the country were polishing his conservative credentials.

Record-setting income and sales tax increases? Gone. Partisan rhetoric? Mollified. Massive spending hikes? Absent.

Instead, Wolf targeted bureaucratic waste to close the ever-widening budget deficit, including consolidating agencies, reforming corrections programs, and streamlining government services. Laudably, he proposed reducing corporate welfare subsidies for politically-connected businesses which have failed to encourage long-term job growth.

But Wolf hasn't completely broken from the past — he still wants \$1 billion in new taxes, amounting to \$315 per family of four. But the fact is, there's no reason to demand more from taxpayers.

In the coming months, the General Assembly should take this opportunity to double-down on Wolf's reform mindset — but do it without tax hikes. Here are three ways to help end the cycle of budget deficits for years to come:

Pension Reform

State public pensions are more than \$60 billion in debt — about \$5,000 for every Pennsylvania man, woman, and child.

But for ten years, government union leaders have denied the pension crisis and argued against reform. Meanwhile, state

taxes and property taxes have ballooned to fund the ever-growing pension burden. School districts have laid off teachers and cut programs — even as education funding reached record high levels — as more education dollars are consumed by pension costs.

But major change could be on the horizon. State Senate leadership has proposed historic reform that would place newly hired state workers into a 401(k)-type plan alongside a smaller traditional (defined benefit) plan. Although this alone would provide little immediate savings, it would shift billions in future financial risk away from taxpayers.

More than 54 percent of Pennsylvania voters want this sort of pension reform, and Wolf, though not proactively pushing for change, has said he would sign it.

Full Liquor Privatization

On a recent trip to Giant, I witnessed a couple excited to finally buy wine with their groceries — a result of last year's marginal liquor reform. But excitement turned to frustration as they ping-ponged across the store, barred from buying wine at the regular checkout and unable to buy groceries at the wine register.

(Continued on page 17)

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A large, brown, fuzzy bear mascot stands in the center of a paved street. The bear has a friendly expression with a small smile. In the background, there are various elements of a fair or festival: a blue canopy tent on the left, people walking around, and buildings lining the street. The sky is clear and blue.

along the street for all children to enjoy. Also local businesses set up vending tables along the sidewalks with activities for all ages to participate in! Parking will be available in the Town Center Parking lot and along the streets so come on out and enjoy spring in beautiful downtown Boyertown!

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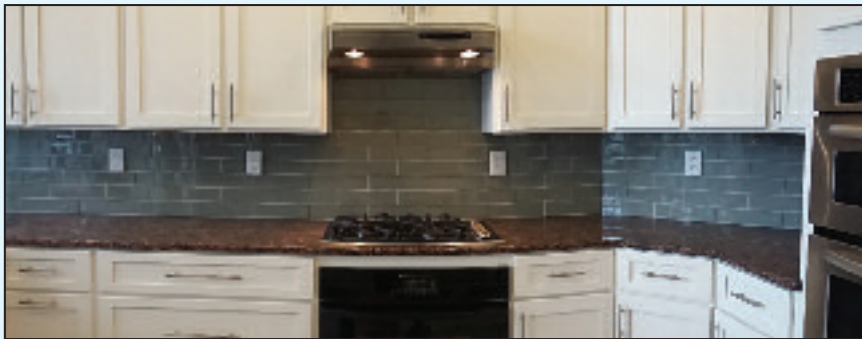
Cutting Edge Tile and Marble Inc.

Cutting Edge Tile and Marble Inc., a family owned and operated business was established in January 2016 by a mother and her sons. Her sons have over 17 years of combined experience in the installation of tile and marble and mom earned her business degree two years ago. Having great confidence and pride in the workmanship that the boys provide, there was no question that starting a business together was the right decision.

Cutting Edge Tile and Marble Inc. specializes in the installation of ceramic and porcelain tile and natural stone. We install

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Martin Moto Adds Another Line Of UTVS

The UTV or "Side x Side" vehicles have grown dramatically over the last several years as people have discovered the amazing practicality of these vehicles on both the recreational and commercial sides. They can be used for fun, for work, for hunting. They are easy to for anyone to drive with auto transmissions and a wide range of designs between the very high performance Yamaha YXZ1000 and the utility of the 5 passenger Honda Pioneer 1000. Pricing starts reasonably at \$7999 for a Kawasaki Mule 500. The entire range of UTVs from 3 manufacturers is available locally at Martin Moto.

Martin Moto, a large, multiline motorcycle and ATV dealer in Boyertown, PA has expanded its offerings, again. Honda motorcycles, ATVs and Side by Side Utility vehicles have been added to large and diverse offerings from Yamaha, Suzuki, Kawasaki and Triumph.



The dealership has grown steadily over its 21 year history, doing business in the last 10 years in the current 24,000 sq. ft. facility next to the Boyertown Walmart Supercenter.

Whether you're hauling firewood in from the back 40, moving people or equipment over tough terrain or plowing the snow from a comfy cab, it pays to check out these exciting new UTVs at Martin's!



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REINVENTING GOVERNMENT

(Continued from page 15)

Pennsylvania's government liquor monopoly and archaic alcohol laws still make no sense.

Indeed, grocery stores can buy wine only from the government wholesale monopoly, in which a handful of bureaucrats determine what can and can't be sold across the state.

Full liquor privatization, both retail and wholesale, could deliver Pennsylvanians the convenience they want and generate between \$1.1 to \$1.6 billion in immediate revenue.

Reinvent Medicaid

Let's face it: Medicaid doesn't provide quality health care. Medicaid recipients experience more difficulty finding doctors and longer wait times than those with private insurance, thanks to low provider reimbursement and a maze of red tape.

Yet, more than one-third of Pennsylvania's total operating budget goes to Medicaid programs, to the tune of \$26.9 billion. That's more than PreK-12 education, higher education, transportation, and debt service combined. These costs are rising faster than the state economy, making the program unsustainable.

With talk in Washington, D.C., of block granting Medicaid to the states, lawmakers have a new opportunity to reinvent Medicaid for truly those who need it.

Florida, for example, improved the quality of Medicaid through a waiver that emphasized choice counseling, saving \$161 million annually in the first five years.

Other states have requested more robust Health Savings Accounts to ease the transition from Medicaid to private health insurance. Work requirements — which in other programs have helped individuals transition out of poverty into the workforce — and sliding scale premiums are other worthwhile policy solutions that would concentrate resources on individuals most in need.

A one-year budget absent major reforms will simply kick the budget-deficit can down the road. Lawmakers should view Gov. Wolf's proposal not as a final product but as a starting point they can improve upon with reforms that will benefit all Pennsylvanians.

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

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2017 Trend: Big Data

MASTERING SOCIAL MEDIA

By Alyse Mitten, Owner, Interlace Communications



What is all this hype about Big Data and how
can our businesses capitalize on Big Data?

As I was doing some research for a presentation about the trends for 2017, this was mentioned more than once. I was curious as to what it was all about.

A great blog was written by SAS Analytics Software & Solutions.. As new as the term is, the concept of gathering data is as old as the ages. The difference is that now, more than ever, we are served with a deluge of data on the Internet when we need to make a decision. Whenever I have an issue or need an answer, I say, "I'll ask the Internet." Such was the case with writing this article.

Big Data has a system with open software to help collect all 2.8 Zetabytes or 16,000 acres of data, and, this system provides it at lightening speed. As for the type of information, what you need is what you get and then some. It comes in all shapes and sizes, protected and unprotected. Of all the data available only five percent of it has been analyzed.

So what's the big deal about Big Data?

The winner of Big Data, aren't the business owners who collect the most data, but instead what they glean from the information on making wise decisions for their businesses.

The beauty is that you can take information from any source, analyze it and find an answer to a problem you might have.

Think of all the possibilities for this: New products; Tweaking issues happening within your business; Fine tuning customer service; Knowing the buying habits of your customers beyond your own product.

Being involved in marketing my entire career, one of the key components in marketing is to sell your product to the right client, at the right time, for the right value, in the right location. It was all about gender, interest, logistics, and timing. With big data, you are able to refine the experience even more, finding more clients quicker.

As I learn more about big data, I realize to harness this information can become a game changer for us, and many of our own clients we work with, to help them do the same. Big Data is for everyone.

Check out all the details about Big Data at Sas.com, A great source of information is their blog https://www.sas.com/en_us/insights/big-data/what-is-big-data.html

Alyse and the team of Interlace Communications, Inc. helps businesses reach their target audience through strategic planning and a monthly marketing program with consistent reach through print and online marketing. To create your strategy and reach your current and potential clients, give them a call at 484.709.6564, alyse@gomaava.com, icconnect.com.



Peak Advisor Alliance nominates Financial Independence Planning (FIP) as 2017 Practice of the Year

Financial Independence Planning (FIP) was nominated as Practice of the Year, from over 1000 financial planning firms across the nation for Practice of the Year in the Peak Advisor Alliance, which is the consulting arm of Peak Advisors, headed by Ron Carson, one of Barron's top 100 Financial Advisors in the United States.

Peak Advisor Alliance's Practice of the Year nominees were selected by their coaches according to criteria such as implementation of the Peak Advisor Alliance program, achievement of personal and professional goals, and practice success. When nominating members, the coaches also considered:

1. Would I trust my family's investments with this advisor?
2. Would I work for this advisor?

Asked what factors contributed to the nomination, CEO and Founder of FIP, Harry Keller commented, "In 2012 FIP was nominated as one of four emerging practices of the year. The following factors were the reasons for 2017 practice of the year nomination: for over twenty years we have fine-tuned our 8-step financial planning process. It is well documented and we conduct weekly team training to reinforce the quality of client services."

"In addition, for the last five years we have had a proactive advisory board made up of ideal clients sharing their best ideas to improve our business processes, client educational and fun events and out client services. Since 2010, our experienced investment committee has developed and monitored allocation models according to our strict investment policy; we have developed strong, experienced client services team with a growth path to financial advisor, if they choose. We have a retirement package for our senior advisors and have successfully merged several advisors with over 20 years in business into our advisor team. We have

an active calendar of client educational and fun events, including quarterly educational events at three regional locations and various fun events through the year. In addition FIP purchased their regional headquarters building in Conshohocken last year and had a well-attended ribbon cutting conducted by the Main Line Chamber of Commerce."

Peak's consulting coach, Greg Optiz noted, "Peak has coaches to help advisory firms strategize and reach their full potential. Harry's group has done an outstanding job making sure the client is #1 through a systematic process that he has finely honed for close to 30 years."

"I grew up in this business and thought that it was important for my father to join Peak to help us mature to the next level of client experience and service," commented Jared Keller, one of the FIP advisors. "It is rewarding to be recognized for the effort made to create a strong process that allows us to achieve our mission — 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."

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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The Pub by Wegmans

"Some people are surprised to find a full-service, sit-down restaurant that's part of a food market, but The Pub by Wegmans located at One Village Drive, has become one of King of Prussia's favorite neighborhood spots," says Patty Hindsley, Pub manager. "Our special mix of culinary creativity, craft beers, and a friendly, relaxed atmosphere makes it a destination for a great time and great food!"

With mouthwatering entrees like juicy Pub Cheese Burgers, flavorful Fish Tacos, and Thai-Inspired Salad, and desserts like Chocolate & Banana Bread Pudding and Warm Chocolate Chip Sundae, the Pub has become known for its wide menu variety at budget-friendly prices. "Our daily specials have a regular fan club," says Patty. "Buck-a-Shuck Oyster Mondays, Burger Tuesdays, Beer & Cheese Wednesdays, and Lobster Thursdays — and each one showcases great craft beer pairings!"

Sunday through Thursday, lunch service starts at 11:30am and dinner is served until 9pm. Friday & Saturday hours are 11:30am-10pm. The popular Happy Hour kicks off at 4pm and features fabulous food and drink specials. "We're really excited about our new seasonal craft cocktails," says Dallas Chesney, Pub bartender. "We make them from top shelf spirits and fresh ingredients. We think our guests will love them!"

Visit wegmanspub.com for full menus or call 484.690.3560 to make a reservation — or just stop in and experience some of the freshest meals in town. New twists on favorites, classic comfort foods, regional and international craft beers, food-loving wines, and seasonal craft cocktails — it's all at The Pub by Wegmans.

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KING OF PRUSSIA DISTRICT



Photos from the King of Prussia District 2017 Report to the Community at the Sheraton Valley Forge Hotel

#1: Joshua L. Levy, Managing Director of Candlebrook Properties, LLC receives an award. **#2:** Dr. John A. Toleno, Upper Merion Area School District Superintendent of Schools and Alice Budno Hope, from Upper Merion Area School District School Board, with Gerri Vattimo from Upper Merion Township. **#3:** Valley Forge Tourism & Convention Board displays their award. **#4:** Joshua L. Levy, Managing Director and Leah McVay, Director of Sales & Marketing of Candlebrook Properties, LLC, 251 DEKALB, display their award. **#5:** Pictured from left: Megan Tomlinson, CEM, Director of Event Services and Membership, Valley Forge Tourism & Convention Board. Steve Ross, King Limousine & Transportation Service, Marc Kaminetsky, CTIS, Director of Convention & Tourism Sales, Valley Forge Tourism & Convention Board.

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BUSINESS PROFILE

Two Great Car Washes are here to serve: The Pottstown Auto Wash and Detail Center and West Norriton Auto Wash and Detail Center

The Pottstown and West Norriton Auto Washes and Detail Centers are committed to customer satisfaction and provide a level of service which surpasses most car washes in the area.

The West Norriton Autowash and Detail Center was opened in June 2004, and the Pottstown facility was opened in July, 2011. Both locations are supported by great teams of employees who take pride in their work and have grown a very devoted customer base. These state-of-the-art facilities are equipped with the latest energy efficient, soft cloth equipment and use environmentally friendly chemicals. The attention to detail and level of service from the basic exterior wash to complete full service details will exceed your every expectation. Both locations operate with the motto: *If you are not satisfied with any aspect of your car wash experience, please let one of our service advisors or managers know and we will make it right. If you are satisfied, please tell your friends, family and colleagues about us!* Once you get to know the staff, it feels more like a car wash club than just an ordinary car wash because the staff are happy to help out in any way they can.

Both locations are a family owned and operated businesses, and one of the owners lives right in Phoenixville. The businesses also support the local communities by holding fundraisers and providing donations to many local charities and organizations. Please feel free to stop by either location to tour the facility, try the services, or just ask questions. You can also use their websites, www.PottstownAutowash.com and www.WestNorritonAutowash.com to contact the owners and managers at any time.

Here are some great reasons to visit both the West Norriton and Pottstown Auto Washes and Detail Centers.

Benefit #1: You'll Protect Your Investment

If you do not wash your car at least once or twice a month, your vehicle is suffering from environmental damage more and more each day! Rain leaves a film of acid on your car, which can permanently damage the vehicle's finish. Road salt and brine can corrode your vehicle's undercarriage and paint finish. Bird droppings, road grime and tree sap can leave permanent stains on clear coat surfaces. What's the outcome of all this damage? LOST \$\$\$ when it comes time to sell or trade-in your vehicle.

Benefit #2: Using a properly operated car wash is Environmentally Friendly

Modern professional car washes use water efficient equipment and recycling systems to clean vehicles thoroughly, while conserving water. Driveway washing can use up to 10 times more water per vehicle than a professional car wash. In addition, any non-recycled water is pumped directly to the sanitary sewer and ultimately to a treatment facility. Driveway washing pollutes the environment as the harsh cleaning agents and road grime (oil, tar, dirt) end up in storm sewers. This water eventually flows into lakes, streams and even drinking water aquifers!!!



Benefit #3: Emotional Satisfaction

Most people view their vehicles as a reflection of personality or status. A smaller group looks at their vehicle as simply a means of transportation. Regardless of what your car means to you, most of us feel a sense of pride when our car is clean. We feel more organized too!

The Pottstown Auto Wash and Detail Center is located at 150 Shoemaker Road, Pottstown, PA 19464; Phone: 610.323.7474. The West Norriton Auto Wash and Detail Center is located at 444 Egypt Road, West Norriton, PA 19403; 610.635.1363. Hours of operation at both locations: Mon-Sat: 8am - 6pm (Summer); Mon-Sat: 8am - 5pm (Winter); Sun: 9am - 5pm.



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

As a non-profit organization assisting small businesses with financing requests every day, we at PCDfc understand the struggles of those looking for small loans.

Fortunately, there are quite a few options for those seeking micro funds; unfortunately, getting the word out as to what those options are is not always an easy task. Kiva, an international nonprofit web-based crowdfunding platform, has been doing just that since 2005. Based out of San Francisco with satellite office throughout the United States (locally here in Philadelphia), Kiva's mission is to make connections through lending. The lending platform creates opportunities to alleviate poverty, celebrate and support entrepreneurs looking to create a better future for themselves, their families and communities.

A crowdfunding platform brings lenders and borrowers together through a website, creating a worldwide reach. As a Kiva lender, individuals are in control of where they lend based on the campaign profile of the entrepreneur in need. Lending begins with as little as \$25 with repayment expected over 24-36 months. As the borrower pays back the lender, the funds can recycle to assist another Kiva borrower allowing the Lender to fund a loan, get re-paid and fund another. 100% of every dollar crowdfunded on Kiva goes to funding loans. Kiva's operational expenses are covered by grants and sponsors.

KIVA BY THE NUMBERS

- ✓ 2.3 million borrowers
- ✓ 82 countries
- ✓ 1.6 million lenders
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(Continued on page 24)

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HELPING HAND FOR SMALL BUSINESS

(Continued from page 23)

This profile must pass a friends and family funding benchmark before moving out to the World Wide Web.

As a Trustee for Kiva, PCDfc supports entrepreneurs we believe in and publicly endorse a borrower on the Kiva website. We provide technical support to the borrower in creating their online campaign and vet through the financials ensuring their plan provides the capacity to re-pay the loan. PCDfc coaches the Borrower through their campaign period and shares in the victory celebration.

positively in so many ways, it also creates a natural professionalism.

To learn more about Kiva borrowing or lending visit pcdfc.com/kivazip today. There is no time like the present to start or grow a business or lend a hand to help an entrepreneur realize their potential.

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PCDfc's Tips to Borrowers for Crowdfunding on Kiva

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2. Give them a reason to lend: It's important to explain your need, explain why you do what you do in your business to be successful; it's always good to tap into the heart strings, as they are typically attached to the wallet.

3. Engage in your community: Especially through social media! A successful business model that includes ones community is always a winner. By engaging in your community you are meeting people, people like to do business with people they know and trust. Social media has become an excellent outlet in building small businesses community. Sharing your story through social media has greatly assisted Kiva borrowers. At Kiva, loans aren't just about money – they're a way to create connection and relationships.

4. Be professional and organized: Small business owners need to be organized and able to focus on many things at one time. Organizational skills reflect



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WILLS, LIVING WILLS & HEALTH CARE PROXIES: A SOLID FOUNDATION FOR ESTATE PLANNING



Submitted by Dean Fox, Financial Advisor,
Independence Planning Group

When it comes to estate planning, three key documents are the last will and testament, the living will, and the health care proxy:

- A **last will and testament** (commonly called a "will") contains instructions that take effect after an individual's death – to distribute property, pay debts, and make arrangements for burial, as well as the payment of estate and inheritance taxes.

- A **living will** generally expresses the maker's wishes for end-of-life medical treatment should the maker become incapacitated.

- A **health care proxy** is a legal document that designates a third party (agent) to make health care decisions on behalf of the document creator in the event of that individual's inability to do so because of physical, mental or emotional disability or incapacity.

Why write a will?

A will is a legal document that is filed and becomes a matter of public record upon the death of its maker. It names the executor of the deceased person's estate – the person or institution who will supervise the distribution of assets and the payment of the expenses and debts of the estate.

A person who dies without a written will is declared "intestate." In these cases, the probate court names a personal representative for the estate, and state law will determine how this individual's assets will be distributed. Individuals who do not wish to have the state mandate how their assets will be divided ordinarily create a

will to help ensure that their final wishes will be carried out.

If a will is handwritten (often called a "holographic will"), some probate courts will allow it. It may not be a good idea, however, to rely on that kind of will. Another kind of will, a verbal will, has little standing in most courts, especially if the will is challenged. To avoid disputes that can be costly and divisive for families of the deceased, wills should be drafted by a competent attorney, witnessed and notarized.

In addition to naming the executor, a will can be used to:

- Provide instructions for the disposition of certain financial assets. (Keep in mind that not all assets pass through a will. For example, most insurance benefits and retirement plan assets pass directly to a named beneficiary. And any assets placed in a trust are distributed according to the terms of the trust – *not* the will.)

- Divide personal property among heirs – including homes, cars, furniture, heirlooms and tangibles, such as jewelry and coins.

- Name the children's guardian(s) if an individual dies while responsible for minor children.

- Specify charitable gifts to be made after death.

(Continued on page 30)



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WILLS, LIVING WILLS & HEALTH CARE PROXIES

(Continued from page 29)

• Create a trust that takes effect at death to hold specific assets or properties. (A trust created by will is called a "testamentary trust.")

At least two copies of a will should be made and stored in safe places that are known and accessible to the maker's attorney and the executor. (A safe deposit box may not be a good place to store a will, as its contents are often frozen upon the box owner's death.)

Living Wills

A living will is a statement that indicates what its maker wishes in end-of-life situations. It often stipulates "informed consent" for medical professionals to withhold food, water, or medications if they are only intended to prolong the terminal illness of an incapacitated individual – or in those cases when a sudden illness or accident has occurred and death appears imminent.

Health Care Proxies

The health care proxy is used in conjunction with the living will. (In fact, in some states, these two documents are part of the same form.)

(Continued on page 32)



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WILLS, LIVING WILLS & HEALTH CARE PROXIES

(Continued from page 30)

Essentially, while the living will stipulates the individual's wishes under certain health care-related circumstances, the health care proxy identifies the individual whom the creator of the health care proxy wishes to act in his or her place to carry out the terms of the living will.

A Word of Caution

While a number of states have adopted the Uniform Rights of the Terminally Ill Act, which recognizes the validity of declarations made through living wills, it's important to understand the following limitations of these wills:

- Family members and medical personnel may challenge a living will because of unclear or legally invalid instructions, concern over possible legal consequences, or the emotional difficulty involved in withholding treatment.
- While each state has different laws regulating the application of living wills, some states consider the opinions of medical authorities to be on par with, or superior to, instructions in the living will.

Despite these constraints, a living will and health care proxy can help to ensure that an individual's wishes are respected when end-of-life medical care is warranted.

The creation of a will, living will and health care proxy is the first – and perhaps most important – step in the estate planning process. These three documents can help health care professionals understand the wishes of the maker – and they can potentially save estates and heirs vast amounts of trouble and money. But remember: These three legal documents should be reviewed regularly and, if necessary, updated to reflect changes in circumstances or the wishes of their maker.

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



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

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PRESIDENT'S MESSAGE



Leadercast



**Tri-County
Area Region**

2017 LEADERCAST – POWERED BY PURPOSE

THIS REGIONAL EVENT IS HOSTED BY:



EVENT DETAILS

Date: May 5

Time: 8 AM – 5 PM

Location: Morning Star Fellowship,
100 Limekiln Road,
Bechtelsville 19505

Ticket price includes:
Continental Breakfast, Lunch,
Refreshment Breaks,
Leadercast Journal



"Each year the Sealstrip managers, supervisors, and leadership development team look forward to Leadercast. It's a day filled with inspiration and learning. The Chamber's local simulcast allows for significantly more people to participate and when we all hear the same messages we can process and talk about our learnings with each other and improve the likelihood of implementation of ideas we hear."

THANK YOU TO OUR CONFIRMED SPONSORS:

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NEW THIS YEAR!

- **Speaker** – Tyler Perry (check out page 35 to see a complete list of the world-renowned speakers)
- **New Sponsorship Structure & Discount Pricing Available** – contact Kitty if you would like more information on sponsorship opportunities
- **Big Announcement – 5 Chambers are working together on this event!** If you are a Member of one of the 5 participating Chambers – you can buy tickets at Chamber Member pricing! Call us at 610.326.2900 and let us know which Chamber you are a Member of!
- **\$95 per participating Chamber Member; \$120 per non-member**
- **Special "Powered by Purpose" pricing** – purchase 4 or more tickets and the cost per ticket is \$85 per participating Chamber Members and \$110 for non-members!

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

• TEL: 610.326.2900 • FAX: 610.970.9705

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Eileen Dautrich, President,
eileen@tricountyareachamber.com

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

Kitty Papp, Special Events Director,
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Melissa Shainline,
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“Not all businesses are alike, so if you are interested in learning how to maximize your membership, please give me a call at 610.326.2900 or send me an email to jennifer@tricountyareachamber.com.” – Jennifer O'Donnell, Member Relations Director

WELCOME APPROVED NEW MEMBERS!

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15 YEARS
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Eagle Microsystems, Inc.

5 YEARS
First National Bank

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is celebrating a significant
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The Landing of
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their commitment to make your Chamber a **PRIORITY!**

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Cappelletti Pinter &
Company, P.C.

Cardno BCM
Clark Industrial Supply
D.E.C. – Pottstown
Training Center

Exelon Nuclear
Foundation for
Pottstown Education
P. Richard Frantz,
A.I.A., Architect

Fulton Bank
Glass Slipper Concierge
Good Contracting LLC
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Tennis Association
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CHAMBER OF COMMERCE

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TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Tues., April 18
5 – 7 PM

**Note
Time**

Business Card Exchange

Citadel Federal Credit Union, 401 Upland Square Dr., Pottstown 19464
Take a break from *spring cleaning*, put a little *spring in your step*, and join us to celebrate *spring*! Bring plenty of business cards and take a chance to win the prize donated by Citadel!

No Charge; Members Only; Reservation Appreciated
Sponsored by: Citadel Federal Credit Union

Wed., 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

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Patron Sponsors: Fraser Advanced Information Systems; KCK Photo and Entertainment; Sealstrip Corporation; Wanner Associates

Sponsorship Opportunities Available

Fri., April 28

8:30 – 10 AM

Refresh Friday: “Managing Workplace Conflict” in Partnership with TriCounty Community Network

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

SAVE THE DATES

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

Additional Co-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 Tacyne, 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

Tues., May 30

4 – 6 PM

Business Card Exchange

Bellewood Country Club, 400 East Schuylkill Rd., North Coventry 19465

Networking and refreshments with fellow Members!

No Charge; Members Only; Reservation Appreciated

Sponsored by: Bellewood Country Club

Wed., May 31

Gates Open 5:30 PM

Chamber Night at the Reading Fightin Phils

Tompkins VIST Bank Plaza, 1900 Centre Ave./Rt. 61 South, Reading 19605

Members: Join Chamber Members at the Reading Fightin Phils game versus the Portland Sea Dogs

Find your tickets in the May issue of the Route 422 Business Advisor.

Sponsored by: About All Floors; Berks County Abstract Company; Citadel Federal Credit Union; H & H Systems, Inc; Media Fusion Technologies, Inc; Orlando Law Offices, PC; Premier Orthopaedics; Brandywine Institute of Orthopaedics Division; Schultz Technology; Tompkins VIST Bank

Rain Date – Tuesday, June 6, 7:05 PM

Thurs., June 8

7 – 9 AM

Membership Breakfast

Brookside Country Club, 850 N. Adams St., Pottstown 19464

Join us at the June Membership Breakfast to congratulate the **Leadership Tri-County Class of 2017** on their graduation and hear the results of their projects which they have worked on over the last 10 months on behalf of area non-profits.

\$26 per Member (prepaid by 6/5/17); \$32 per Member (after 6/5/17); \$32 per Member (invoiced); \$50 per non-member (must be prepaid by 6/5/17); Registration required

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

Fri., June 23

8:30 – 10 AM

Refresh Friday: “Time and Stress Management Workshop”

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

Sixth in the series of Refresh Fridays will focus on time and stress management. Want to achieve less stress and more balance in your life? Join Certified Life Coaches Kathy Opperman and Genia Silva, Pillars of Light and Love/The Empowering U Center, as they share techniques, tricks and life hacks that will empower you to face each day with intention and less stress.

No Charge; Members Only; Reservation Appreciated

The Chamber Office will be closed on Friday, April 14 for the Easter holiday.

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.

MARCH BREAKFAST

Chamber Members gathered at Copperfield Inn at Lakeside on March 2 for the rescheduled 93 Membership Breakfast.

Members in attendance received tips from some of the Chamber's business leaders:

*Thank you
to our Sponsor:*



- Terese Brittingham, Keller Williams Realty Group
- Scott McDevitt, Translogistics, Inc.
- David Kraybill, Pottstown Area Health & Wellness Foundation
- Megan Bauer, Coventry Corners
- April Barkasi, CEDARVILLE Engineering Group, Inc.
- Heather Chandler, Sealstrip Corporation –
- Rich Newell, Pottstown Memorial Medical Center

Two of our presenters were unable to make the rescheduled date – Dr. David DiMattio, Montgomery County Community College and Rick Libra, Exelon.

NEXT BREAKFAST – JUNE MEMBERSHIP BREAKFAST

Thursday, June 8 from 7 – 9 AM at Brookside Country Club.

Join us to congratulate the Leadership Tri-County Class of 2017 on their graduation and hear the results of their projects.



ABOVE: Panelists left to right: Scott McDevitt, Translogistics, Inc.; Rich Newell, Pottstown Memorial Medical Center; Megan Bauer, Coventry Corners; Terese Brittingham, Keller Williams Realty Group; Heather Chandler, Sealstrip Corporation; April Barkasi, CEDARVILLE Engineering Group, Inc.; Dave Kraybill, Pottstown Area Health & Wellness Foundation



New Members L to R: Amy Konop, Amy's Upcycles; Wendy Gaynor and Beth Lindsay, Chester County Food Bank.

New Members L to R: Edward Howard, Howard IP Law Group, LLC; Tom Meaney, Keller Williams Real Estate; Patricia Nunan, Lifestyles Design; Joseph Henshaw, PC WORKS



New Members L to R: Mike Gvodas & John Chamberlain, Devikon Group



New Members L to R: Drew and Jennifer Leck, State Farm - Drew P. Leck, Agent; Mike Sutton, TS TECH; and Ben Nonnemacher, Beef Jerky Outlet.

NETGIVING UPDATE

At the January Membership breakfast we added net-giving to the agenda. Members were asked to jot down their needs (personal or business) to be announced at the breakfast. Judi Himes, D.E.C. – Pottstown Training Center, took part in net-giving and asked if any organization had a kitchen available to teach cooking skills to their D.E.C. clients. Thank you to Rich Newell and Chef Stewart at Pottstown Memorial Medical Center for providing the environment to match Judi's request and to teach these necessary life-skills.



The clients at D.E.C. enjoyed their time learning cooking skills at Pottstown Memorial Medical Center.

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

Leadership

TRI-COUNTY

LEADERSHIP UPDATE – MARCH

March's session focused on Health and Human Services

The class began their day at the Berks County Jail in Leesport where they received a tour from **Captain Castro**. They learned what life is like on a daily basis and many programs & services offered to the inmates.

Afterwards, the class enjoyed lunch at **Reading Country Club by ViVA Catering** and then traveled to **Pottstown Memorial Medical Center (PMMC)**. **Rich Newell**, CEO, of PMMC, the largest employer in Pottstown, talked with the class about the qualities of a true leader and shared personal stories of when his leadership and personal morals had been tested.

The class finished up the day with an overview and tour of the **TriCounty Active Adult Center** given by **Brian Parkes**, Executive Director. The Senior Center is now in its **41st** year and provides services for adults 50 + years of age - offering a daily hot lunch, and nearly 40 social, recreational, educational, and exercise programs each week. The Center recently purchased the former Pottstown Health Club, and after extensive renovations the new location will officially open in Spring 2017.

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

CO-SPONSORS



EDUCATION SPONSOR



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The Leadership Tri-County Class of 2017 outside the Berks County Jail.



Rich Newell, CEO of PMMC, spoke to the class on Leadership and provided information on PMMC.



The class on their tour of the new TriCounty Active Adult Center

Meet the Class



Melissa Shainline

Melissa Shainline is the Marketing and Administrative Director for the TriCounty Area Chamber of Commerce. Her parents are Regina and William and she has two siblings – Heather and Kevin. In addition, she owns two dogs, Zoey and Morgan and two cats, Jada and Patches. Melissa's interests include knitting, embroidery, traveling, trying new foods, amateur photography, learning new languages, and she is looking forward to starting beekeeping this spring.

She graduated from St. Pius X High School and went on to Delaware Valley University where she graduated with a BS in Large Animal Science – Equine & Nutrition. During her tenure at Delaware Valley University, she studied at Hartpur College in the United Kingdom for a semester. She has worked in the Tri-County area for 11 years (5 years professionally) and is also employed at CVS and dog sits on the side.

Melissa's business role model is her late grandfather Alfred Panfile because he worked hard his entire life to support his family and community. She believes it is important to participate in the Leadership Tri-County program to learn the most about the region we live and work in. Melissa looks forward most to learning more about how she can utilize the skills she has to benefit the tri-county area.



Dinell Smith

Dinell Smith is a receptionist at Sealstrip Corporation. She has a husband, William Smith, and four children, Reya, Kiera, Jasmine, and Marcus. She graduated from Pottsgrove High School and enjoys being involved with her church's activities and outreach as well as spending time with her family.

Dinell has worked in the Tri-County area for 20+ years and feels that it is important to participate in the Leadership Tri-County class in order to get an idea of what is going on in the community. She is most looking forward to her individual growth and the opportunity to help others by participating in the program.

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WEDNESDAY, APRIL 26, 2017 ★ 5-9 PM

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Headquartered in Pottstown, PA, CODY is a privately-held, woman-owned family company that provides software and data management, integration, and exchange solutions for public safety, law enforcement, anti-fraud, and other public sector entities of all sizes and tiers. Our solutions focus on better management, sharing, integration, and analysis of information and data for resource allocation, prevention of crime, officer and citizen safety and more efficient public sector cost effectiveness and delivery of government services. CODY's software solutions are proudly in use at close to 500 agencies nationwide, covering 20 states and ranging in size from rural police departments up to state-wide and federal agencies with widely diverse agency missions. Founded in 1979 by David and Frances Heffner, CODY Systems is now one of the most highly respected software providers in the market. Known for its top-notch solutions and personalized customer support, CODY continues to uphold the ethics of the "CODY way" - honor, integrity, innovation, creativity, determination, and a 'people-first' philosophy.

COMPANY HIGHLIGHTS:

35 years in business: Over this time, CODY has established longevity and stability in the market and lasting customer partnerships. We have entered the second generation of our family company, with roots that are deep and true to the original core ethics that built CODY strong.



Sustained 98% Customer Retention: CODY works with its customers to develop long-lasting business relationships. In fact, many CODY customers refer to themselves as members of the "CODY family".

100% Privately-held American Company: When you partner with CODY, you partner with confidence, knowing we are a 100% privately-held American corporation. ALL jobs and operations - from support to data conversions and integration - are conducted in the United States.

24x7x365 LIVE Customer Support: People-first Customer Service: No convoluted menu systems. No machines. NO VOICEMAIL. When you call CODY you will talk to a LIVE person, any time, day or night.

Integrated R&D: Rather than place a percentage on our R&D expenses, we view R&D as an integrated part of our entire business process. Through our Wishlist customer feature and enhancement request process, we are constantly improving our solutions based on the suggestions and advice from experts in the market - the customers who use our solutions every day.

Stability: Over 500 agencies strong: CODY remains financially strong and stable as it serves over 500 agencies from New Jersey to California, ranging in size from State-wide data integration solutions to small single agency police department RMS solutions.

PLATINUM SPONSORS:

EXELON

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



POTTSTOWN MEMORIAL MEDICAL CENTER



PMMC is a full-service community hospital conveniently located off Route 422, at Armand Hammer Blvd. and High St. The hospital offers a full range of healthcare services and a medical staff of nearly 300 skilled physicians, offering more than 40 medical specialties.

PMMC's emergency department treats more than 43,000 people each year. Comprehensive hospital services include medical/surgical services, critical care, respiratory care, inpatient and geriatric psychiatric care, same day surgery center, maternity and more. Specialty centers include the Center for Orthopedics and Spine, and the Wound Care Center. Pottstown Memorial Regional Cancer Center, a partner of Fox Chase Cancer Center, provides nationally recognized cancer care. And because children are different from adults and need specialized care, PMMC has teamed with Nemours/DuPont Pediatrics to offer advanced pediatric care 24/7.

Pottstown Memorial Medical Center is Joint Commission accredited; and accredited by the Joint Commission for Hip and Knee replacement, as well as Primary Stroke Center. Its Chest Pain Center is accredited by the American College of Cardiology.

A multitude of conveniently located outpatient facilities include CarePlex, featuring outpatient rehabilitation and Occupational Health; Boyertown Imaging and Rehabilitation; Pottstown Scanning and Treatment Center; Commonwealth Cyberknife; TriCounty Physical Therapy; Surgical Partners of Pottstown; TriCounty Neurology; as well as family/pediatric care in Pottstown, Douglassville, Boyertown and Collegeville.

Supporting health education in the community, PMMC offers quality, informative programs conducted through Senior Circle, a program for those 50 and older. PMMC is dedicated to working with the greater Pottstown community to improve the lives of those we serve.

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GOLD SPONSORS

MAILLIE LLP

Maillie LLP provides assurance, tax, and consulting services to a wide range of closely held businesses based out of our region as well as nationally and internationally based businesses. At Maillie LLP, quality, independent service is paramount and is the key to our success in building strong, long-term client relationships. We embrace a hands-on, flexible service philosophy based on the attention of experienced professionals and a culture of openness, candor and trust. Combined with the advantages of a streamlined, accessible organizational structure, our approach translates to timely responses and swift resolutions of technical issues or questions for our clients.

Professionalism is one of the hallmarks of Maillie LLP's culture, along with our other core values of competence, honesty and integrity, dedication, responsibility and accountability. These values guide our dedicated team in their interactions with our clients and each other, as well as the communities in which we conduct business. Our clients experience this culture through seasoned and knowledgeable client service teams, attention of senior professionals, and open lines of communication.

Maillie LLP has grown to be nationally recognized as a "Top 200 Firm" by Inside Public Accounting and regionally recognized as a "Top 25 Firm" by the Philadelphia Business Journal.

Contact Maillie LLP at 610-935-1420 and info@maillie.com



O'DONNELL, WEISS & MATTEI, P.C.



O'Donnell, Weiss & Mattei, P.C. (OWM Law) has been serving clients in Pottstown, Phoenixville and throughout Montgomery, Chester, Berks and other Counties for over 60 years. We have fully-staffed offices in both Pottstown and Phoenixville, and the legal team at OWM Law is focused on our clients and their needs.

The attorneys at OWM Law represent businesses, municipalities, banks, individuals, families, and charitable organizations. In addition, several OWM Law attorneys are licensed title agents, and OWM Law routinely conducts residential and commercial real estate settlements in both of our office locations.

While each OWM lawyer maintains an individual practice, to better serve our clients we also utilize client service teams concentrating in specific areas of the law. Through the development of these focus groups, we are able to draw on and support each other, allowing us to handle complex transactions and provide the guidance and solutions our clients need.

Those client service teams or Practice Groups are:

- Banking & Business Law
- Elder Law
- Family Law
- Litigation & Personal Injury
- Municipal/Zoning/Land Use
- Probate & Estate Administration
- Real Estate/Title Insurance
- Social Security Disability
- Wills/Estate Planning/Tax

Pottstown Office: 41 E. High St., Pottstown, PA 19464-5246

610.323.2800; 610.323.2845 (fax)

AMBASSADOR SPOTLIGHT

Bill Vitiello



Bill Vitiello currently holds the role of Business Development Executive with Citadel Federal Credit Union. With over 10 years of financial service experience and 20+ years of employee management, Bill understands how to build a team and brand for his organization. A Pottstown resident, Bill keeps ties to the community he lives in which includes his membership at TCACC.

He utilizes TCACC to make new connections and help others expand their network of contacts. If you would like to connect with Bill, feel free to email him at billvitiello@citadelbanking.com, he is always happy to connect with another member of the community. In his spare time, Bill enjoys Flyers hockey and is a Landscape Photographer.

UNEMPLOYMENT COMPENSATION

Alex Rahn, Senior Associate of Wanner Associates

Pennsylvania's Department of Labor and Industry released their figures to reveal that unemployment fell 2/10th of a percentage point when compared to previous reports last December. While the figure of 5.2% is regarded as an improvement when adjusted for the season, it still falls behind the national average of 4.8%. The Department of Labor and Industry further reports that the state added a total of 15,300 non-farm jobs versus the previous total of workforce numbers being down 14,000 since December. A year-to-date comparison shows that Pennsylvania's unemployment rate is down 1/10th of a percentage point. 70,300 total non-farm jobs have been added over the past year in addition to those added across 7 super-sectors with leading numbers coming from the health services and education industry.

In related news, in a split vote, the Pennsylvania Senate Labor and Industry Committee began moving to authorize short-term funding for the state's unemployment-compensation system. The legislation amends the Unemployment Compensation Law, for a short-term infusion of \$15 million to help to bring back workers who were laid off after the Senate declined to take up a bill that would have authorized the use of \$57 million. The legislation passed by a vote of 8-4 with Senators John DiSanto (R-Dauphin), Mike Folmer (R-Lebanon), Daniel Laughlin (R-Erie), and Scott Wagner (R-York) voting in the negative.

Chairman Kim Ward (R-Westmoreland) said the bill is short term and will "probably not even last until the end of the year" as a long-term fix is worked on, specifically with the Auditor General report towards the end of April.

PRO BUSINESS COUNCIL

The Pro Business Council meeting on March 20, featured guest speaker Donna Fabry, Montgomery County Planning Commission. Donna spoke about *Pennsylvania's Compassionate Medical Cannabis Legislation* which included information on lawful use of medical marijuana, grower/processor facility security, zoning and more.



Donna Fabry, Montgomery County Planning Commission, at the March Pro Business Council Meeting.

The next pro business council meeting is Monday, April 17, 10 – 11 AM at the Chamber Office. Please contact Eileen at 610.326.2900 if you are interested in attending.

Pro Business Sponsor:



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



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



Pictured left to right: Kimberly Hippert-Eversgerd, Vice President, Commercial Banking Group and Michele Richards, Commercial Market Executive.

FULTON BANK A FULL-SERVICE COMMUNITY BANK

For Kim Hippert-Eversgerd, it's her business to know and understand her clients' businesses. Kim is a Relationship Manager for Fulton Bank in the Greater Berks region, and her passion is helping commercial and industrial businesses meet their financial goals.

"I thrive on building relationships with clients, understanding their needs and helping them succeed," said Kim. "I know how difficult it is to run a business – business owners put everything on the line to help their employees, provide for their families and support our community. A strong banking relationship is a necessity, and I'm a serious advocate for my clients."

A history of helping clients

When Kim joined Fulton Bank in August 2016, she brought with her nearly 25 years of banking experience. She joined a team of six Relationship Managers in a region that hosts 12 banking branches.

She also joined a company with a long history of partnering with businesses to help them achieve financial success. Fulton Bank was established in 1882, and 135 years later, it still values its clients and has a strong commitment to supporting the communities it serves.

Kim has flourished within Fulton's customer-focused culture.

"I appreciate Fulton's emphasis on accountability and responsiveness to clients. We have a reputation of listening to our clients, understanding their needs and delivering great results," said Kim. "Banking has definitely evolved over the years, and it's exciting to see the impact of relationship banking even in the digital age."

Full-service banking

Kim noted that Fulton offers a full array of personal and commercial products and services, including:

- Mortgages
- Loans
- Treasury management
- International banking

Along with the personalized services, Fulton is investing in technology solutions to meet businesses' needs. In 2016, Fulton became the first financial institution in the nation to launch a new Business Online Services Solution (BOSS), which is a digital portal for managing business banking. The system provides peace of mind with outstanding security, banking history at your fingertips with enhanced reporting, and easy access from any device.

Fulton Forward™

Fulton is also helping to advance underserved communities through its Fulton Forward™ program, which promotes affordable housing, financial literacy, and economic development in low- to moderate-income communities. Fulton is excited for the opportunity to make an impact in the lives of small business owners through this program. For information, contact your local branch.

Call Fulton for your banking needs

If you have questions about Fulton's commercial banking products and services, call Kim at 610-898-8321 or stop by a local branch. More information can also be found at www.fulton-bank.com.

Fulton Bank N.A. Member FDIC. Loans are subject to credit approval.



Check out next month's issue for a full recap of the Pottstown Progress Luncheon presented by Pottstown Area Industrial Development, Inc. held on Wednesday, March 22!

RIBBON CUTTINGS



Cuisine India,
232 King St., Pottstown, PA 19464



Dream Styles Unlimited,
399 S. Reading Ave., Boyertown, PA 19512

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FEBRUARY BUSINESS CARD EXCHANGE



On February 24, Chamber Members gathered at Keller Williams Realty Group for a lively and energetic February Business Card Exchange. Connecting with fellow Members was like magic, thanks to Ari the Roaming magician!

Sponsored by:



NEXT BUSINESS CARD EXCHANGE

Tuesday, April 18 from 5 to 7 PM at Citadel Federal Credit Union,
401 Upland Square Drive, Pottstown 19464
Spring is nature's way of saying "Let's Party!" Come celebrate spring with us at Citadel Federal Credit Union! **No Charge; Members Only**

JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

KNOW SOMEONE LOOKING FOR A JOB?

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

• **PMA Medical Specialists** – Limerick; Accounts Receivable • **Wellness Council of Boyertown;** Marketing Internship • **Cedarville Engineering Group, LLC;** Marketing Coordinator • **Pottstown YMCA,** a Branch of Philadelphia Freedom Valley YMCA; Advanced Membership Director

R₃ Relationships Revitalize Referrals

Pottstown Borough Manager, Mark Flanders, attended the March 21st meeting of the R3 networking group. Mark provided the group with an overview of the Borough and its current projects. His remarks focused on many Borough programs and services and he specifically highlighted the Borough's investment in infrastructure, Borough perception, various projects impacting the community as well as impacting economic development, and he highlighted the Borough's collaboration efforts with other organizations in the community.



Mark Flanders, Pottstown Borough Manager, presented to R3 at one of their March meetings.

REFRESH FRIDAY



MILLENNIALS – The Forefront of the Workplace

On February 24, the Chamber hosted the second Refresh Friday Seminar. Heather Chandler, President of Sealstrip Corporation, presented on how Millennials are changing every aspect of business – hiring, perks, purpose, training, customer interface, technology, retention, and more!

Next Refresh Friday Seminar – Friday, April 28, "Managing Workplace Conflict" in Partnership with TriCounty Community Network

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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/shoptricounty. 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:

Boyertown



33 E. Philadelphia Ave., Boyertown, PA 19512; 610.983.8066; www.carrcaw.com
• First three (3) cash adjustments get 50% off new patient evaluations and the first 2 adjustments (value \$110). Expires 9/2017.

Boyertown



220 S. Reading Ave., Boyertown, PA 19512; 484.415.0014; www.dancingtreecreations.com
• Receive "Free" Spot on Branch Card (Buyers Rewards and New Customer Honors Card) Limit one per month

Boyertown



58 Schoolhouse Road, Boyertown, PA 19512; 610.369.1112; www.graberletterin.com
• 10% off all services

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

The Shop TriCounty program is sponsored by:



PLAY YOUR PART IN SUPPORTING PART

If you live within or nearby Pottstown Borough, you may have seen buses labeled "PART" driving around downtown. Below is information on PART buses, and how they can benefit you. From short trips to longer commutes, PART plays an important part in moving your community and connecting you to neighboring communities that are serviced by SEPTA.

Pottstown Borough is the proud provider of the Pottstown Area Rapid Transit (PART). The borough owns, administers, and funds this public transit system. The buses operate six times per week, on five different routes that depart from the Charles W. Dickinson Transportation Center in downtown Pottstown. PART provides residents, employees, and visitors with access to:

• **Local job opportunities** in a variety of sectors from retail to medical services, and **educational institutions**, such as Montgomery County Community College. If you are a business owner, support your community by providing PART schedule and fare information at your workplace and/or by inviting PART to educate your employees for FREE on how to ride public transit. You can also organize a commuter contest among your employees (or students) challenging them to get to/from work (or college campus) via public transit, car share, or bike.

• **Medical, professional and community services**, such as Pottstown Memorial Medical Center, public library, senior and community centers, as well as, the municipal airport.

• **Shopping and entertainment centers**, such as local strip malls, Philadelphia Premium Outlets, and North Coventry Mall. Some of them are well-known for numerous expos and free community events.

• **Community events and recreation opportunities**, such as the 422 Sportsplex, Pottstown YMCA, local parks, playgrounds, trails, and the Schuylkill riverfront. Have you heard about Bike Pottstown? It is a community bike share program that provides an opportunity to ride a bike for free. PART works with the bike share by having bikes available at PART locations, in addition to, having its vehicles equipped with bike racks. Never stop moving with PART!

For bus schedule and fare information, interactive route map, and information regarding PART policies, visit www.pottstownarearapidtransit.com.

PART exists to serve you! Sign up for the PART newsletter online, and join the ride! To learn about alternative commuter options, please visit www.WeareTDM.com or contact GVF directly at 610-354-8899.

Leadership

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**GET PREPARED FOR
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Now accepting applications for the Class of 2018!



SUMMER CONSIGNMENT TICKETS

New Opportunities to purchase discounted tickets in 2017!



Dorney Park discounted tickets will be offered online through Tickets At Work. New options, including packaged deals (some including parking and meals), are here!

**FEATURED
MEMBER
BENEFIT
OF THE MONTH**



This year we will be offering discount tickets to Springtime in the Park, Summer, Hersheypark in the Dark, and Christmas Candylane! All will be available for purchase online.

Purchase books of 6-undated tickets online! You can have them sent directly to your address or pick them up at will-call. Tickets can be used at one game or multiple games.



PA Renaissance Faire and Celtic Fling tickets can now be purchased online!

TCACC Members who are interested in purchasing online discounted tickets can contact Melissa at melissa@tricountyareachamber.com with your work email to receive the online codes.

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

HOWARD IP Law Group, P.C.

Intellectual Property Attorneys

Patents, Trademarks, Copyrights and Trade Secrets

Howard IP Law Group, PC has more than 75 years of professional experience. Our exclusive focus on Intellectual Property Law extends to patents, copyrights, trademarks, trade secrets, domain name issues, legal opinions, confidentiality/non-disclosure agreements, and business transactions involving intellectual property.

Patent Expertise – patent procurement and counseling in areas including electrical/electronics, mechanical, computer software, solar, lighting, financial technologies, communications systems.

Trademark Expertise – T/M clearance searches, filings, opinions, watch services, licensing, oppositions, cancellations, appeals, TTAB practice.

Representative Clients

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- Small Businesses
- Fortune 500 Companies
- Startups
- Universities/Non-Profits
- Entrepreneurs/Individuals

Building Your IP Value

HOWARD IP Law Group, P.C.

550 Pinetown Road, Suite 430

Fort Washington, PA 19034

phone: 215-542-5824

email: patents@phd-ip.com

website: www.phd-ip.com

Embody's Sunoco Service Center

Embody's Sunoco, located at 1435 East High Street in Pottstown, has been serving the surrounding area for 40 years. Embody's is a family-owned and operated establishment. Hours are Monday through Friday, 6 AM to 9 PM, Saturday and Sunday 7 AM to 8 PM. They accept all major credit cards. Terry Embody's expert technicians service all makes and models of vehicles, under the supervision of experienced Service Manager, Scott Morgan.

Some of Embody's services include: Pick up and delivery of vehicle; PA State Safety and Emissions Inspections; Factory-sched-

uled maintenance, Sales and service of many major brands of tires; Computerized wheel balancing; Brake service; Exhaust repair and replacement; Air conditioning & cooling system maintenance and repair; Tune-ups and computerized engine diagnostics; Fuel injection service; Engine repair; Transmission service; Steering and suspension repairs; Replacement of shocks and struts; and Road Services such as emergency jump and tire repair.

Please stop in or call 610.326.2250 to inquire about fleet service, or to reach Terry and Scott.

Intellectual Property Lawyers Howard IP Law Group, PC

As attorneys whose sole practice is devoted to intellectual property law, we at HOWARD IP Law Group, PC believe in our clients' intangible assets, including inventions, creative works, and business and brand names. We are committed to building value in your intellectual assets and assuring legal protections are obtained for your intellectual property (IP).

All businesses have intangible assets. Among the most important of those assets are the name of the business itself, brands of individual products and services, and key slogans used in promoting your business and products. For existing business names, product brands and slogans, obtaining

Federal Trademark Registration with the U.S. Patent and Trademark Office (USPTO) can help with future expansion into new geographic areas, as well as deterring competitors from using your names and brands. For new and updated product names and slogans, a clearing search and legal analysis can avoid the expense and potential confusion in having to change a brand name in response to a cease and desist letter. Our team has helped businesses from local restaurants to global high-tech companies assess, protect, and enhance their business and brand names through cost-effective and strategic trademark searches, filings, oppositions, and enforcement activities.

(Continued on page 44)



Pottstown Dance Theatre

Classes in Ballet and Pointe, Modern Dance, Jazz, Tap, Hip-Hop, Break-Dance, Irish, African, and Pilates.

Michelle Jones Wurtz, Director

610-323-2569

72 W. Main St., Pottstown PA 19465

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.



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- Business Accounts, Loans and much more

Not a member yet? Not a problem.
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Your Community. Your Credit Union.

1550 Medical Drive, Pottstown, PA 19464
110 Pottstown Ave., Pennsburg, PA 18073

www.tcafcu.org | 610-326-3705



HOWARD IP LAW GROUP, PC

(Continued from page 43)

Other key types of intangible assets include *Trade Secrets and Confidential Information*. Confidential information includes a wide array of important business information, including customer lists, new product and service plans, production processes, formulas, blueprints, drawings, and computer source code. Recently enacted Federal legislation in the form of the 2016 Defense of Trade Secrets Act (DTSA) provides a new tool for protecting your business' intellectual property. Our team can help you with wording for employment agreements and employee handbooks, policies and procedures, and confidential disclosure agreements, to help your business take full advantage of both new developments and existing legal protections.

New technological developments, whether embodied in products or used internally, as well as new and modified product designs, are eligible for *Utility Patent and Design Patent* protection. Early assessment of your technical innovations for possible patent filing is critical, as strict time limits require inventors to file patent applications within one year of a first offer for sale or public disclosure of an invention, in order to obtain U.S. patent protection. Most key foreign markets are even more strict, requiring patent filing prior to the first public disclosure or

shipment of a product. If these deadlines are missed, competitors can freely copy innovative products. Successful patent prosecution before the USPTO Examining Division requires not only strong advocacy skills, but also a thorough understanding of both the client's technology and business objectives, as well as strategic knowledge of the USPTO administrative process. Our patent attorneys have collectively over 75 years of experience in all phases of assessment of inventions for patent protection, prior art searching, patent application preparation, and interaction with the USPTO. Our experience includes a wide range of technologies, including electro-mechanical technologies, solar cells, acoustic sensing, radar and sonar systems, nanotechnology, computer software technology, medical devices, semiconductor devices, financial technology, and more. We maintain close working relationships with a network of patent counsel in major global markets to advance our clients' interests throughout the world.

Our legal team is here to listen to your needs, understand your challenges, and develop cost effective and pragmatic solutions that address your unique situation. We represent: Fortune 100 companies; Commercial manufacturers; Small businesses and Start-ups; Defense contractors; Universities; and Entrepreneurs.

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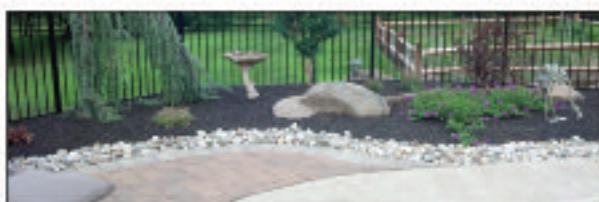
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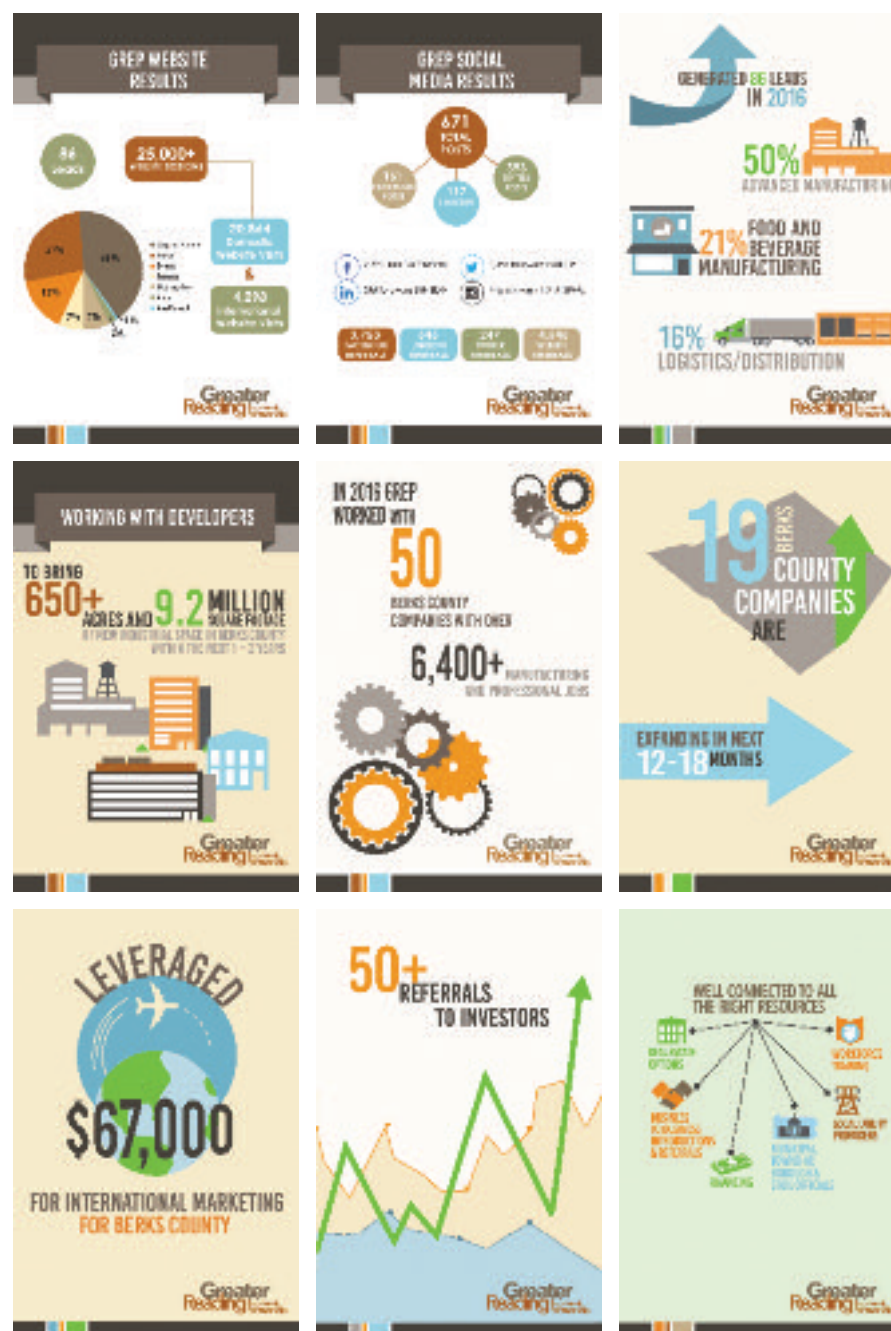


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SHOULD EMPLOYERS COOPERATE WITH WORKERS' COMPENSATION SUBROGATION?



LEGAL PERSPECTIVES

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

People generally know that they cannot sue their employers when they get hurt at work. It is the foundation of our system of workers' compensation in Pennsylvania (and in all other states too) that the tradeoff for receiving workers' compensation benefits is that employers are shielded from liability even if they are negligent in causing injuries to their employees. But most people are not as familiar with the concept of workers' compensation subrogation, which arises when injured workers sue so-called third parties and not their employers.

In short, injured workers are permitted under the PA Workers' Compensation Act to bring a negligence suit against anyone who is not their employer who causes damages to them. The injured worker herself is referred to as the "first party," the employer is the "second party," and the other negligent entity is called the "third party." So, for instance, if an employee drives a work vehicle for a living and is hit by another driver in the course of her employment, she cannot sue her employer, but she can bring a personal injury suit against the third party who hit her.

Consider, then, that since the injured workers was in the course of her employment when she was injured, her employer's workers' compensation carrier would have to pay for her wage loss and medical expenses due to the injury. Then she also brings a personal injury case against the third party, and obtains a recovery either by settlement or verdict. Does she get to

keep all the personal injury proceeds and also have the benefit of workers' compensation paying for her wage loss and medical expenses? The short answer is no. The workers' comp law provides that the workers' comp carrier is entitled to repaid, essentially as a beneficiary of the plaintiff's lawsuit proceeds.

The subrogation interest of the workers' comp carrier in Pennsylvania is an absolute right under the Workers' Compensation Act. The workers' compensation insurance company is subrogated to the interest of the personal injury plaintiff; that is, the workers' comp carrier has a statutory lien on the proceeds of the personal injury claim. Therefore, in most cases, it makes sense that the workers' compensation carrier will want the plaintiff to do well in the personal injury claim, so that it can recover as much of what it has paid out on behalf of the injured worker as possible.

(Continued on page 50)

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LEGAL PERSPECTIVES

(Continued from page 49)

The exact amount which the workers' comp carrier is entitled to be paid is a topic for another article, but suffice it to say that once the carrier has contributed its fair share of the costs and expenses of obtaining the personal injury proceeds, it is entitled to be paid back all of the past wage loss and medical benefits which it has already paid, and also all of the wage loss and medical benefits it might have to continue to pay into the future. The calculations can be complicated and are best left to experts.

But this article is meant to draw attention to an interesting problem. What happens if the injured worker is injured due to the negligence of one of his employer's business partners? For instance, the employer contracts with a snow removal company to clear and salt its parking lot during winter weather. The snow removal company fails to do its job properly, and due to its negligence, the employee is hurt. Workers' comp pays the employee's wage loss and medical expenses. The employee then sues the snow removal company. During the litigation, the employee's attorney wants to gather evidence from the employer about the contract terms, or perhaps specific communications between the employer and the snow removal company from the date of the injury. Does the employer cooperate?

The employer's workers' compensation carrier would certainly like for the employer to cooperate. The workers' comp carrier is trying to get as much money back as possible, so it has an interest in securing as big a settlement as possible for the injured worker. But the employer might have other ideas, and may want to maintain an ongoing business relationship with the third party. Perhaps both the employer and the "third party" are two separate companies owned by the same family. Often employers are leery of getting involved in workers' comp issues at all, without fully understanding all of the issues in play. There is no right answer, and each case is fact-specific, but the best advice when dealing with workers' comp subrogation issues is to talk to an experienced workers' compensation attorney. That person can help guide his or her clients, be they injured workers or employers, with tailored advice to help bring the matter to a satisfactory conclusion.

Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, and West Chester. He is certified as a specialist in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court, and focuses his practice on workers' compensation law and family law. Mr. Wolf can be reached at 610.323.7436 or by e-mail to Lwolf@wolfbaldwin.com.



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SANCTUARY CITIES DOWNTOWN II



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

Two months ago I wrote an article about wage slavery in the downtown, and just recently there has been a nationwide "Day Without Immigrants" protest illustrating my point.

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

Restaurant owners in New York, Boston, Detroit, D.C., Philadelphia, Atlanta and other major cities closed their doors in a show of solidarity with their workers. In many places, immigrants marched to demonstrate their role in the nation's economy. The show of solidarity was impressive.

The result was that hundreds were fired from their jobs.

At Ben's Kosher Delicatessen in Long Island, New York, twenty-one workers were fired when they returned to work the next day, according to Telemundo. Police escorted the workers from the restaurant. Almost all of the workers were undocumented and had worked there for years. The company did not like the fact that, after telling people not to leave work for the protest, that some of the employees had been threatened to participate, and nine have since returned to work, seen as victims of intimidation.

The reason that I used Ben's as an example is the fact that my late friend Buddy Shaver lived in Boca Raton, and he took me there quite a few times (Get the fried kreplach with sautéed onions, best in the city). I always enjoyed the food and the fun times at the deli, and when I saw them in the news I was concerned. True to form, Ronnie Dragoon (Ben's Owner) was quick to explain that it violated the safe workplace standard where no one could be bullied or harassed into participating in a walkout.

There were eighteen workers from Bradley Coatings Inc., located in the Nashville area, who were fired. Bradley Coatings said in a statement that the employees were told they would "need to show up for work (on Thursday) or

(Continued on page 53)

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 51)

they would be terminated," because of the "time-sensitive" job they were assigned complete by contract.

Encore Boat Builders LLC, based out of Lexington, S.C., had twenty-one workers who didn't show up for work Thursday. They have a "No Show, No Call in, No Job" policy, and they denied long term-employees, some legal, continued employment.

Whether you are eating at a restaurant, buying a boat, or hanging ten at a bar somewhere you have to think about the restaurants and businesses that shut down because of the call to action. What exactly is their motivation? It is hard to tell, but I believe I know why this occurred. I call it *Foie Gras Syndrome!!*

The French term means fatty liver, and it is an expensive delight in restaurants across the nation. Let's forget about the ethical considerations of Foie Gras, as curators of the best Foie Gras ram pipes down the throats of male ducks twice each day, pumping up to 2.2 pounds of grain and fat into their stomachs, in a

process known as "gavage." The force-feeding causes the birds' livers to swell to up to 10 times their normal size. The product is expensive.

Many of the restaurants in downtowns across America are borderline enterprises, providing enough to meet payroll and put a little in the college fund for the owner's kids. The use of undocumented immigrant labor is paramount to the sustainability of the restaurant, because you can violate labor laws and subvert wage laws. It is no secret that this happens.

Labor is an overhead cost, and is subject to increasing the costs of the dining as they are a part of the equation of how restaurants determine their prices. Labor, rent, food purchasing and profit all figure in the scenario of a delicious meal. By cutting the labor costs, the food is eventually cheaper, putting them in a position to either be more competitive in the Foie Gras market, or send their kid to a more expensive college or university.

(Continued on page 54)



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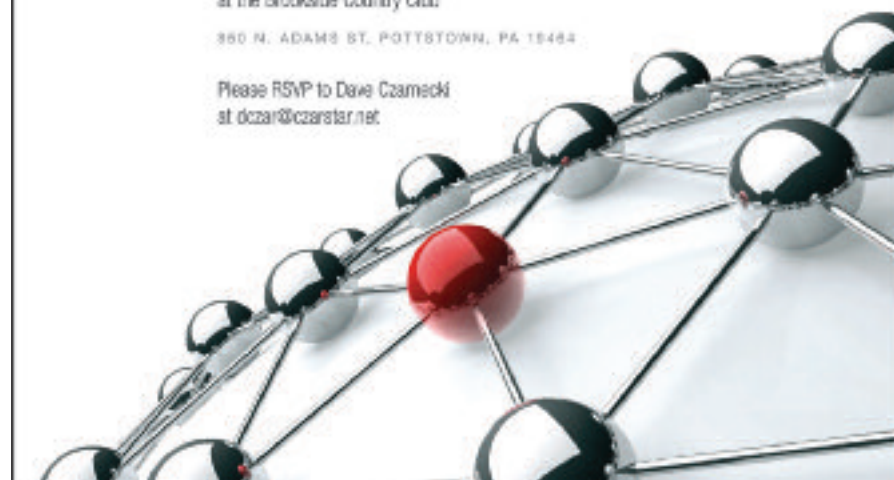
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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 53)

In the case of Encore and Bradley, both are in “right to work” states and the employees are “at will” and perhaps the employees should have been in a union and this would not have happened. The state offers no protection in these situations. Ben’s did not like the fact that people were threatened and perhaps that is relevant and perhaps it is not, because there were probably 50 people lining up for the Ben’s job who probably would work for less.

A hallmark of the capitalistic system is that people are motivated by self-interest.

In an article I wrote six months ago, I outlined how wage slavery was rampant, and was not enforced as a human trafficking problem because of the pressures from groups not wanting to denigrate the issue of human sex trafficking, so some laws do not apply.

I wrote: *This leads to abuses, and enables work for less than minimum wage jobs, guaranteed under the law. People become wage slaves, an*

underclass, and are perceived as such. Why do we allow such a thing? How could we even understand why we perceive their interactions as “less than”?

By supporting these kinds of establishments, we are encouraging the worst kinds of discrimination and callous behavior. The next time that you are ready to order Foie Gras or another rare treat and real delicacy, think of the people washing your dishes there, mopping the floors or cleaning the bathrooms. The system, as it is currently structured, is not equitable to these people although the price of the Foie Gras may be nice.

Maybe working in downtowns has made me a little callous, or maybe it is my background in civil rights and union organizing that makes protests like this unpalatable. I have seen the pain on the faces and the desperation in their hearts, as I initiate revitalization efforts in downtowns.

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

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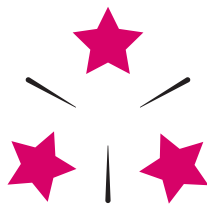


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610.834.1550; info@valleyforge.org; www.valleyforge.org

What We Can Do for You

Membership with the Valley Forge Tourism & Convention Board opens the door to unlimited opportunities for you by enhancing your sales and marketing efforts worldwide! Get seen on our award-winning website. Tap into our growing social media presence. Land one of the hundreds of pieces of business we send to members every year. Connect with fellow members to develop new business relationships. That's just the beginning of what we can offer. A fuller explanation of membership benefits can be accessed on our <https://www.valleyforge.org/members/>

Join Us At These Engaging, Informative Events

Throughout the year, our organization hosts exclusive events for our members and partners. They are an opportunity to engage, to learn and to network. Events include our monthly training sessions, quarterly networking events, our Tourism Rally Day each May and our Annual Luncheon in October. You will also receive invites to other special events, webinars and more throughout the year. Check out our upcoming events and be sure to mark your calendars today:

MEMBER ORIENTATION & EXTRANET TRAINING

April 4, 3:00 PM

Where: Valley Forge Tourism & Convention Board Office; 1000 First Ave, Suite 101, King of Prussia, PA 19406.

What: An opportunity for all members, both new and old, to learn more about the Valley Forge Tourism & Convention Board and what we can do for you. Members also receive training on how to use the member Extranet.

SPEAKER SERIES & LEGOLAND PREVIEW

April 19, 5:00 to 7:30 PM

Where: Dave & Buster's and LEGOLAND Discovery Center, Plymouth Meeting Mall, 500 W. Germantown Pike, Plymouth Meeting, PA 19462.

What: The Valley Forge Tourism & Convention Board welcomes members to the Plymouth Meeting Mall for an exciting evening at Dave & Buster's and LEGOLAND Discovery Center.

First, Dave & Buster's hosts our happy hour reception with guest speaker Edward Harris, Vice President of Marketing & Communications for the VFTCB, for a special presentation: 20 Ways to Build Your Brand in 2017.

Then, get ready for an exclusive look at the brand new LEGOLAND Discovery Center. The ultimate indoor playground, LEGOLAND is Montco's newest family fun destination and members will have an opportunity to experience it for free.

It all happens April 19 at the Plymouth Meeting Mall.

MEMBER ORIENTATION & EXTRANET TRAINING

May 2, 8:30 AM

Where: Valley Forge Tourism & Convention Board Office; 1000 First Ave, Suite 101, King of Prussia, PA 19406.

What: An opportunity for all members, both new and old, to learn more about the Valley Forge Tourism & Convention Board and what we can do for you. Members also receive training on how to use the member Extranet.

TRAVEL RALLY DAY

May 15, 11:00 AM to 12:30 PM

Where: Philadelphia Cricket Club, 6025 West Valley Green Road, Flourtown, PA 19031

What: Join us for our annual celebration of tourism in Montgomery County! All members are invited for this FREE event, including lunch, networking and dynamic speakers from the tourism and hospitality industry. This year's theme is "The Faces of Travel" and as always, it will be an event to remember. For the second year in a row, our Travel Rally Day is held in conjunction with the Montco Golf Classic.



VALLEY FORGE
TOURISM & CONVENTION BOARD

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



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

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

UPCOMING EVENTS

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

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 with like-minded individuals. YPN meets the first Tuesday of every month.

Join us to network with other young professionals. Refreshments will be provided with a Cash Bar!

Time: 6:00 – 9:00 PM; Cost: Free!

Location: Pepperoncini Sotto Restaurant and Bar, 184 Bridge Street, Phoenixville, PA 19460

Business Card Exchange with Kelly Chevrolet! – April 6

Join the Phoenixville Chamber and Kelly Chevrolet for an after-hours business card exchange.

Connect with local professionals and Phoenixville Chamber members and expand your network.

Time: 5:00 – 8:00 PM

Who May Attend: Everyone Welcome

Non-Member Cost: Free Event; Cost: Free Event

Location: Kelly Chevrolet, 600 Nutt Rd, Route 23, Phoenixville PA 19460

Ribbon Cutting Ribbon Cutting – Teresa Haag Studio – April 7

The Phoenixville Regional Chamber of Commerce and Teresa Haag invite you to help celebrate the opening of her new studio in Downtown Phoenixville.

Time: 5 – 9 PM - Ribbon Cutting 6 PM

Cost: Free; Location: 26 Gay Street, Phoenixville. PA

April Monthly Membership Meeting – Breakfast – April 11

On the second Tuesday of each month, join the Chamber for its monthly membership meeting. These meetings are your opportunity to network with your fellow chamber members, stay up to date on news from the Phoenixville Regional Chamber of Commerce, and hear from an informational speaker who will give you new ideas to apply to your business/organization! This month's event will feature two great organizations with exciting information! 1.) An update from Mary Foote of the Colonial Theatre on their expansion project, and

2.) A presentation from Ryan Conroy, President of the Phoenixville Area Historical Society on the new exhibit "My American Dream", which discusses legendary businesses in Phoenixville, and features artifacts and photographs of Phoenixville businesses of the past, some well-known and other lost to history.

Time: 7:15 - 9:00 AM; Cost: \$20 pre-registered, \$25 at the door. \$30 for non-members.

Sponsor: Phoenixville First; Location: University of Valley Forge, 1401 Charlestown Road, Capeci Hall, Room 6, Phoenixville, PA 19460

Annual Golf Outing at RiverCrest Golf Club – April 25

Join us for a chance to play on a championship-caliber course, RiverCrest Golf Club, on Tuesday, April 25. The course at RiverCrest Golf Club & Preserve is one of the most exciting golf venues built in the Philadelphia area. Enjoy a fun-filled day on the course starting with lunch, golf and then a fabulous Awards Dinner at RiverCrest. Individuals golf for \$175, which includes lunch, dinner, goodie-bag, greens fees, cart, on-course refreshments, and awards ceremony.

For more information and registration, please visit www.phoenixvillechamber.org/golfclassic

Agenda

11:30 AM - Golfer Registration

12:00 PM – Lunch

1:00 PM - Golfers at Hole for Shotgun Start (Scramble Format)

6:00 PM - Awards Dinner w/Open Bar

Time: 11:30 AM – 8:00 PM

Cost: \$175 to golf; \$60 for dinner only

Location: RiverCrest Golf Club & Preserve, 100 Golf Club Drive, Phoenixville, PA 19460

First Friday

Phoenixville's "First Friday" of the 2017 season is Friday evening, May 5, from 6-10 PM. Every month we showcase the eclectic feel of Phoenixville. Enjoy live music, theatrical performances, local artists, & fun surprises! Walk around and explore some of our arts venues, small shops, unique boutiques and outstanding restaurants. First Fridays are a great time to experience the beauty of the Borough and all that the Historic Downtown Area has to offer. Gather your friends and family, and join us every First Friday each month through October at 6-10 PM. For more information on tabling, being a live entertainer, sponsorship, or general event information, please visit www.phxfirstfriday.com.

Food Truck Festival

The Phoenixville Food Truck Festival is back on May 6, 2017! Food fans will have a chance to sample a wide variety of mobile cuisines from over 30 food trucks and food vendors. Gourmet food enthusiasts can also enjoy a sampling from Phoenixville's trendiest restaurants along Bridge Street.

The Phoenixville Food Truck Festival takes place, rain or shine. Over the past four years, the Food Truck Festival has consistently drawn thousands of "foodies" to historic downtown Phoenixville. With a collective mix of food trucks from Chester County and Philadelphia, the festival promised to be a day of delicious street eats to satisfy the savory, sweet and even the hard to please taste buds. For more event information, please visit www.phoenixville-foodfestival.com

REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



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

Welcome to the Perkiomen Valley Chamber of Commerce!

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

UPCOMING EVENTS

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

April 5, 2017 - Mixer & Ribbon Cutting at The Head and Spine Center

Join us as we celebrate the **GRAND OPENING** of The Head and Spine Pain Center. Enjoy food and drink, tour the beautiful new space, celebrate the ribbon cutting with Mayor Connie Peck. The Head and Spine Pain Center was founded to provide compassionate chiropractic care utilizing advanced technology.

Location: The Head & Spine Center,
350 W. Main Street, Trappe

Time: 4:00-6:00pm

Cost: FREE for members; \$10 non-member

April 26, 2017 - Mixer & Ribbon Cutting at BounceU

Put some bounce into your networking! You are invited to an **EXCLUSIVE PRE-GRAND OPENING** event at BounceU! Chamber members get a sneak peak of Collegeville's newest and coolest spot for active family fun! Food, drinks and indoor bounce houses.

Location: BounceU, 130 W. Main Street, (Trappe Shopping Center), Trappe

Time: 4:30-6:30pm

Cost: FREE for members; \$10 non-member

April 26, 2017 - New Member Orientation

sponsored by



Wednesday, April 26th ,
8:30am – 9:30am at the P
VCC office, 351 E. Main Street, Collegeville.

All welcome to attend! **New members, prospects and members** are invited to an informational session to learn how to maximize your Chamber membership and meet Board and Ambassador representatives! Pre-registration is required. More details, contact Renee Blomstrom at 610-489-6660 or email renee@PVchamber.net. Register online www.PVchamber.net

April 27, 2017 - Business Owner Roundtable

The PV Chamber welcomes **business owners and key decision makers** to participate Business Owner Roundtables. Each monthly session facilitates peer-to-peer discussions that drive solutions for important business issue.

Limited to 18 attendees, PVCC members-only.

Cost: \$25.

Location: Spring Ford Country Club, 48 Country Club Road, Royersford

Time: 11:30 a.m. - 1 p.m.

Sponsorship Opportunities



June 12, 2017 – PV Chamber 32nd Annual Golf Outing

This is your opportunity to entertain clients and guests during a full day of networking and golf at the area's premier private golf course! Golf packages include greens fees, cart, lunch, beer and refreshments all day, snacks at the grove, golfer goody-bag, dinner and awards ceremony. Great sponsorship opportunities are available to meet every budget, or you may customize a sponsorship package to align with your specific marketing needs. Advance and event recognition for your business with a golfer foursome, raffle/door prize donations or contribute to the golfer goody-bags. Not a golfer? You can still join the fun by attending the networking social (dinner and awards ceremony) or volunteer some time at one of the prize holes! Sponsorship packages starting as low as \$100

Call the Chamber to add your name to the list of sponsors!

Title Sponsor Keyser Miller Ford



Supporting Sponsors: Trappe Tavern, Pizza Stop, Signarama Limerick, Kelly Insurance Group

Spring Ford Country Club, 48 Country Club Road, Royersford

11:00am Shotgun Start followed by dinner reception/awards ceremony

Golf and Sponsorship Details and Registration on www.PVchamber.net or contact Renee Blomstrom to discuss a custom package!

The Chamber is seeking donations for Golfer Goody Bags, Raffle Prizes and Golf Prizes!

August 2, 2017 – PVCC Night at the Fightin' Reading Phils

Sponsorship Details:

• Your logo on 10,000 tickets distributed in the Perkiomen Valley!

• Receive 400 tickets for YOU to gift to clients, friends and family

• A Ceremonial First Pitch for each sponsor
Sponsorship Cost: \$395



POST EVENT



Thank you Scillia Photography for capturing memories of this special night!
Visit www.pvchamber.net to view the stunning event photos!

60th Annual Meeting

At the Annual Meeting on March 30th, the **2017 Marvin J. Lewis Community Service Award** was presented to Joel W. Eisner, M.D. This award is presented annually to recognize a community leader who qualifies both in deed and spirit and who, through their long-term efforts and involvement have made a significant, positive impact upon life in the Perkiomen Valley.



Joel W. Eisner, M.D. was the first Internal Medicine Physician at Phoenixville Hospital. He single-handedly modernized the Hospital by organizing Emergency Room and Inpatient Care and introduced the new concepts of Intensive and Coronary Care units. In 1970, Dr. Eisner founded Phoenixville Medical Associates, gradually adding Specialists and Primary Care Physicians that exists today as PMA Medical Specialists, LLC.



Dr. Eisner remains active as Chairman of the Board of PMA. He has mentored countless medical students, patient extenders and young physicians.

He has been in medical practice for 6 decades, yet maintains a full schedule including weekend and Emergency Call. The number of patients he has seen and continues to see is legendary, and he continues to practice at a level which leaves younger practitioners awestruck. Dr. Eisner is dedicated to quality care and always expresses his feeling of "privilege to be your physician."

New Chamber Leadership

Cheryl Kreider,
President & CEO of
Kreider Health Solutions,
appointed Chairman of
the Board, PVCC.



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SAVE THE DATE!

Lower Providence Township Open House

Lower Providence Township will hold an Open House on Wednesday, April 19, 2017 at 5:00 PM at Chadwick's Restaurant, Providence Room, 2750 Egypt road, Audubon.

Hear what's happening now and what's on the horizon from Township Supervisors. Topics include: Transportation planning initiatives; Local road improvements; Commercial projects; Residential projects and Recreation and Cultural projects.

For additional information, please visit www.lowerprovidence.org.

WELCOME NEW PV CHAMBER MEMBERS!

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BounceU
Birgit Schediwy
Trappe Center,
130 West Main Street, Trappe
610-489-8888
www.bounceu.com/collegeville-pa/

Visit the Chamber's online directory for a complete list of members

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REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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

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

Spring-Ford Notes

- Thank you for your flexibility and understanding with the cancellation of the February luncheon due to inclement weather.
- Our Learn, Lead and Excel Workshop Series continues in March with a Networking Strategies Workshop being held on the 23rd at the Keller Williams building in Limerick. Adrean Turner will be the facilitator for that event.
- Don't miss the Spring-Ford Chamber WIN Fashion Show event that will happen on Thursday, April 6th from 11am – 2pm at Sunnybrook Ballroom. 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.
- 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!

To register for any of the Chamber events please go to www.springfordchamber.com

Welcome our Newest Members

Key Bank
GNG All Holiday Decorators
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Stress Management was the theme in February!

On Thursday, February 23 the Women in Networking invited the Chamber to enjoy their newest event. A NEW You, where stress management and mindfulness was the focus of the afternoon's activities. 30 ladies were led by Heather Williams, Spring Valley YMCA through a session of meditation and mindfulness stress management. Followed by a mini session on personal goal setting by Vibha Agrawal, Community Music School. The ladies enjoyed a wonderful lunch by Baird Catering, CD's Place, Papa John's of Royersford and the Pink Moose. A variety of vendor completed the ladies afternoon which included Community Music School, Lindt Chocolate, Magical Memory Planners, Mary Kay, Spring Valley YMCA, and Three Peas in a Pod. Congradulations to the chairs of the event Lisa Hollenbach, Spring Valley YMCA and Vibha Agrawl, Community Music School for a wonderful afternoon.



"A NEW You" event chairs.

UPCOMING EVENTS

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

April 4, 2017 – Network Before Work

Ambler Savings Bank
438 W. Ridge Pike, Limerick
8:00am-9:30am
Free for Members
\$10 Non-Members

April 6, 2017 – WIN Fashion Show

The Sunnybrook Ballroom
50 N. Sunnybrook Road,
Pottstown
11:00am-1:00pm
\$30.00 per person

April 13, 2017 – Chamber Mixer

The Enclave at Ridgewood
1 Aubrey Court, Royersford
5:00pm-7:00pm

April 20, 2017 – Shark Think Tank

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

May 3, 2017 – Chamber Mixer

Aqua-Docs, Limerick
123 W. Ridge Pike, Limerick
5:00pm-7:00pm

May 5, 2017 – Special Event: Annual Bingo Bash!

Supporting the SF Chamber Education Fund
Sacred Heart Catholic Church
838 Walnut Street, Royersford
Doors open at 6:00pm
Bingo starts at 7:00pm
\$25 per ticket,
\$200 Reserve a table of 8

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EVENTS

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Limerick Garden of Memories to Host “Community Shred Day” Event

To help fight the recent increase in identity theft cases, Limerick Garden of Memories, in partnership with Shred Nations, will host a shred day event for community residents to shred their confidential documents securely. This event will also serve as a Food Drive with proceeds going to the Pottstown Cluster of Religious Communities, a not for profit food pantry which benefits less fortunate families serving the greater Pottstown and surrounding areas.

The event is scheduled to take place on Saturday, April 29, 2017 from 9:00am to 12:00pm. Limerick Garden of Memories, in partnership with Shred Nations, will be hosting the shred day for community residents to shred their confidential documents securely. Residents can bring their documents to the cemetery park located at 44 Swamp Pike, Limerick, Pa. 19468 from 9 a.m. to 12 p.m. The event will occur regardless of weather and will take place Rain or Shine.

Community residents and businesses are encouraged to bring their unwanted confidential documents — including banking statements, old tax return files, medical records, credit card receipts, etc. — to be shredded on site. Machine paper, letterhead, white tablet paper, computer printout paper, laser print paper, and other miscellaneous papers and staples are accepted (Note: VHS tapes, CDs and binders will not be accepted for shredding).

With industry average currently charging \$30/box for shredding, this Shred Day offers a cost-effective way to have large amounts of paper shredded securely. This is a FREE event and patrons are encouraged to bring non-perishable food item/s with them to the event. The food pantry is in special need of canned meats, canned pastas, peanut butter, jelly, etc. Personal care products are also accepted (deodorant, toothpaste, mouthwash, etc.), as well as baby items (diapers, baby wipes, etc.).

"We are so honored to graciously serve community residents by hosting this event," said Bill Strock, General Manager of Limerick Garden of Memories. "We hope this event will offer a unique opportunity to community residents to shred unwanted documents securely."

Choosing to shred your confidential documents is a way for companies and homeowners alike to protect their information from potential risks of identity theft. Shred days are becoming more popular as a means for raising funds for nonprofits.

"At Shred Nations, we promote the safe destruction of your confidential information," said Rand LeMarinel, Vice President of Marketing at Shred Nations. "Our Shred Day program allows nonprofits and businesses to raise awareness and funds for their local community efforts. We are proud to take part in this great new initiative."

About Limerick Garden of Memories: Limerick Garden of Memories is a proud member of the Dignity Memorial® network of funeral, cremation and cemetery service providers. Dignity Memorial providers offer exclusive benefits, including National Transferability of prearranged services, the Bereavement Travel Program, the 24-Hour Compassion Helpline® and access to an acclaimed grief management library. As North America's premier provider of funeral, cremation and cemetery services, the Dignity Memorial brand is your assurance of quality, value, caring service and exceptional customer satisfaction. For more information, please contact: Limerick Garden of Memories; Tel: 610.495.6231 | Fax: 610.495.0406; www.dignitymemorial.com/limerick-garden-of-memories.

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Spring Hollow Golf Club

Spring Hollow Golf Club, 3350 Schuylkill Road (Route 724), Spring City, is a challenging, 18-hole public Golf Course with a full-service restaurant and banquet facilities that opened in 1994 in beautiful Chester County. Spring Hollow Golf Club is truly a hidden treasure of the Tri-County Area. The golf course was designed Architect John Thompson who created a layout that blends in the features of this one time dairy farm. The frequent elevation changes and multiple sets of tees affords players not only chal-

lenging shot selections, but also beautiful views of the surrounding area.

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

The Banquet facilities at Spring Hollow can be used for Social functions, Weddings, Business meetings, Golf Outings and many other types of events. For additional information, please call 610.948.5566.

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The first thing that comes to mind when you think of AAA is a tow truck. But AAA provides its members so much more than towing. AAA is a full service travel agency, and also offers practical financial and insurance services, and a surprising number of discount savings are available at restaurants, hotels, transportation services, entertainment outlets, and retail merchants.

"Our membership dues are so reasonable," says John Rice, branch manager at AAA's Royersford office. "The first person in the household pays just \$60 for the first year of a Classic AAA membership, with an annual renewal of \$50. If your car breaks down just once, that one service call can more than pay for the cost of your membership. And if you are a Sprint subscriber, you can actually get your Classic dues paid for by Sprint every year you remain a AAA Member and a Sprint customer!"

The Royersford branch office is located in the Limerick Shopping Center at 70 Buckwalter Road. This location offers a complete range of AAA-branded insurance products and travel services, and a variety of travel books.

Automotive: In addition to towing, AAA members receive discounts on NAPA auto parts and on auto repairs at AAA Approved Auto Repair® (AAR) shops. AAA has established relationships with select repair shops so that members can use the services. In the event of a dispute about a repair, AAA acts as an intermediary to resolve the question. You'll find these shops throughout the U.S.

Insurance: AAA offers automobile, homeowners, condo, renters and life insurance products to members at competitive

rates. AAA members automatically qualify for an auto policy discount, and multiple policy discounts are also available.

Discounts: AAA's Discounts and Rewards program includes retailers and service providers who will present you with goods and services at a discount when you show them your valid AAA membership card. There are tens of thousands of places to use your card and save, including online at www.aaa.com/discounts. Don't forget ... the AAA Prescription Savings program saves members an average of 26% off medications for the family, including pets!

Identity Theft Monitoring: Free with your AAA membership, AAA ProtectMyID provides valuable identity theft monitoring which includes a monthly update on your credit activity. For a nominal monthly fee of \$8.95 AAA Members can upgrade to the deluxe package with also allows to have your children's identity monitored.

Travel Services: AAA Royersford provides a complete line of travel services, including research and planning, AAA TripTik® routings, maps and TourBook® guides, and assistance with booking hotels, flights, cruises, tours and rental cars. "Our travel agency is open to the public," says Rice. "Anyone can use our services, but AAA members do get extra amenities and preferred rates for many of the packages, tours, and cruises that we offer."

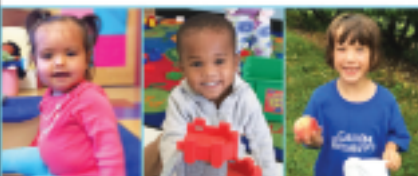
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VICTORY BANCORP AND THE VICTORY BANK ADDS TWO NEW DIRECTORS

Victory Bancorp, the bank holding company for The Victory Bank, has appointed Joanne M. Judge, Esq., CPA and Mary Beth Touey as new directors. Ms. Judge and Touey will also serve as directors of The Victory Bank.



Ms. Judge is the Co-Chair of the Health Law Department at Stevens & Lee, a regional law firm with 250 professionals. She previously served as President of Community Hospital of Lancaster and was formerly its chief financial officer. She received her B.S. in Accounting from St.

Joseph's University and a J.D. from Villanova University School of Law.

Joanne focuses her practice in transactional and regulatory matters for health care systems, long-term care and senior living organizations, and physician practices, including mergers and acquisitions, joint ventures, affiliations and reorganizations, health care contracting, licensure, and compliance-related issues. Joanne served as the National Chairman of the Healthcare Financial Management Association, and was honored in 1999 with the Frederick C. Morgan Individual Achievement Award. She has served in leadership capacities in community and professional organizations, including Chairman of the Lancaster and Reading YMCAs and the Lancaster Chamber of Commerce. She is the Immediate Past Chair of the board of Alvernia University and the Vice Chair of the Lancaster Bar Foundation, Chair of the Berks Workforce Investment Board and on the Reading Public Museum Board. She was previously honored as one of Pennsylvania's inaugural Best 50 Women in Business and received the Athena Award from the Berks Chamber of Commerce in 2009. As published in Philadelphia magazine, Joanne has been recognized as a Pennsylvania Super Lawyer for the last seven years.



Ms. Touey is the controller of Women's Healthcare in Pottstown. She previously held various sales & marketing positions in the Ford Motor Company. Including roles in Ford Motor Credit Company, Ford Parts & Service Division, Lincoln/Mercury, and its' previously-

owned Premier Automotive Group (Jaguar/Land Rover/Aston Martin). She is a graduate of the State University of New York Oswego with a B.S. in Applied Mathematical Economics. Ms. Touey also serves as a catechist at St. Eleanor's parish and has served as a parent advocate on Spring-Ford School District's Project MAX initiative; helping to build awareness, empower families, and foster high expectations for students with complex instructional needs.

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