

INSIDE: Pottstown Economic Development • Focus On Engineers • How Savvy Business Owners Pay For College

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Regina McLaughlin Williams, a local real estate veteran, opened RE/MAX Synergy in the fall of 2014. RE/MAX Synergy is located in The Douglassville Shopping Center (near Douglassville REDNERS). This office houses 17 full time professional real estate agents.

Since RE/MAX Synergy opened in 2014, from day one, business has grown exponentially. Regina credits the offices success to the 17 local agents, their professionalism, knowledge of local inventory, and hard work ethic. She believes that has kept business moving in the right direction.

Technology has been a real game changer for the real estate industry. Its very important to be up on the latest technology, marketing and sales techniques. At RE/MAX Synergy agents use professional photographers and sometimes drones to capture their real estate audience.

"Today more people rely on their computers to search for homes. So there is no longer the need for big office space. Our office is called the "café concept" were people can come in have coffee or a beverage and review homes for sale. Everyday we have people walking into our office. I am really pleased with how the new concept is working," It's a great time to be in business and an excellent way to serve members of our community." says McLaughlin Williams.



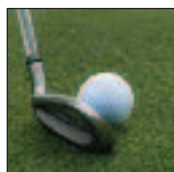
RE/MAX has been in operation since 1973. In its 40 years of existence, the company has grown to encompass more than 100,000 sales agents, working in franchise-owned, operated offices in more than 85 countries and territories. As one of the most widely recognized names in real estate, RE/MAX receives 48 million hits to its websites on an annual basis. More importantly, RE/MAX is regarded as one of the country's most

productive real estate sales forces. In a survey by Real Trends 500, a leading resource for residential real estate rankings, RE/MAX claimed the top 18 positions. It also dominated the top 50 lists, snagging 44 spots.

For more information, please contact Regina McLaughlin Williams, Broker/Owner at 610.385.0090 (office) or 484.686.0307 (cell); or email: mclaughlinregina@aol.com



Cover Story: *Cisick Nester Insurance & Financial Services adds new location and staff to accomodate business growth – now providing larger employer clients with uncomplicated solutions to various employee benefits, as well as estate planning and personal financial needs.*



24: Time to hit the links! Check out some of the area's best public golf courses.



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

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Published by: MACnificent Pages, P.O. Box 334, Pottstown PA 19464-0334
Subscribe online! www.422bizmag.com

Editor & Publisher – Bill Haley; Advertising Manager – Patti Seigel;
Advertising Representative – Scott Haley

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MAJESTIC FLOORING & HOME DESIGNS, INC.

Majestic Flooring & Home Designs, Inc., located at 84 W Ridge Pike, Limerick, specializes in hardwood flooring, tile/stone flooring, custom staircases, kitchen and bathroom remodels, countertops and backsplashes. They also carry fine throw rugs, granite and blinds.

"We don't sell carpet — only hard surface flooring," says Owners Christine and Ted Sabol, adding "We have been in business 15 years."

Majestic Flooring & Home Designs, Inc. offers **free estimates and design consultations**. They are open seven days a week at their showroom in Limerick.

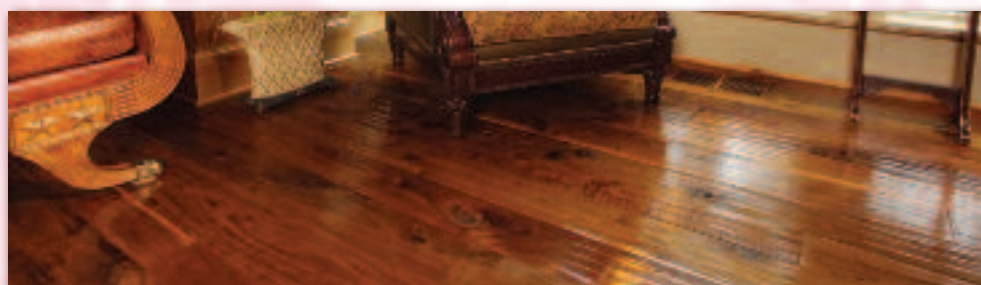
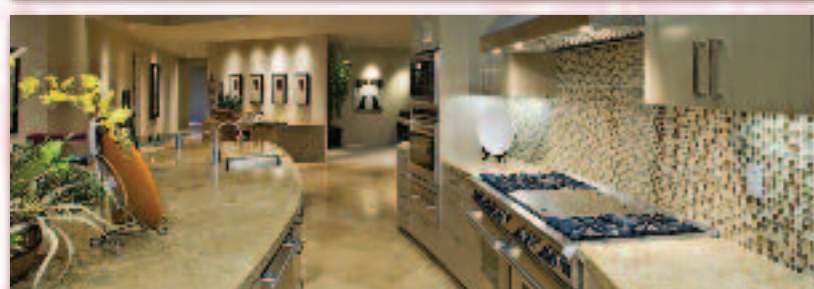
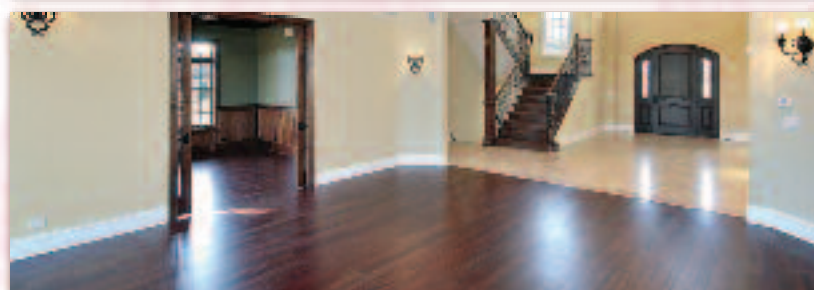
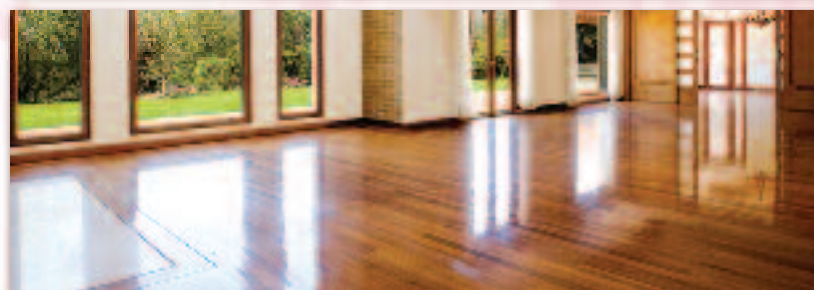
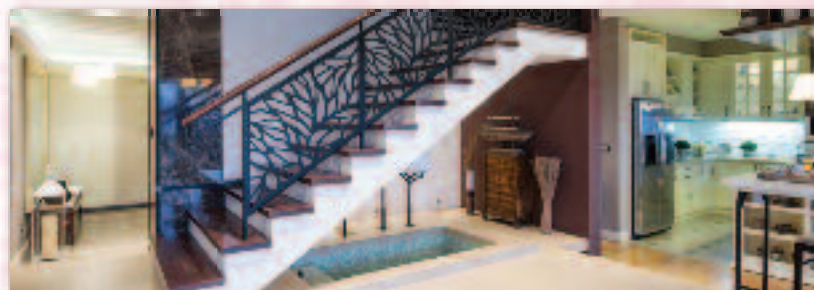
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Just five short years ago, independent insurance brokers Bryan Nester and Peter Cisick resolved to combine their talents and form Cisick Nester Insurance. They offer expert “big agency solutions with small agency attention,” applying a personal touch while solving big issues for employers, employees, and individuals.

Bryan Nester, who brings expertise in Group Health Insurance, Medicare plans, Life Insurance, Long-Term Care and other supplementary employee benefits; such as, Dental, Short-Term and Long-Term Disability, will be based at the new Limerick office. Bryan generally travels to clients, but the new office includes a conference area to meet with clients who prefer to come to the agency.

Peter Cisick specializes in Group and Individual Medical, Life, and Disability products. He will continue to work primarily from the company’s original Skippack office, but the mentoring and collaboration at the heart of the agency’s success continues every day.

“Peter is obviously the number one influencer to get me to the next stage in my life,” Bryan acknowledges. “Without him and his mentoring, I’d probably be ten years behind professionally. He really is the one that helped me get to the point where I can help develop our agency into a more efficient machine.”

By dividing areas of focus, and providing mutual support and encouragement, the partners cultivated a reputation for superior service and grew organically, largely on referrals from satisfied clients. With an ever-growing client list, the partners have just opened a second office at 313 West Ridge Pike, 2nd Floor, in Limerick, and added Kim Swoyer to the staff as Office Manager.

Having an office manager enables Cisick Nester to better serve their clients and to prospect for new opportunities, especially with companies with more than 50 employees. “When you work with companies above 50 employees, you’re dealing with a whole different quoting system,” Bryan explains. “Different underwriting, carriers, and timelines. It’s all a little different and involves more care. With a full-time administrator, we are in a much better position to serve those larger employer



Bryan Nester at the new office at 313 West Ridge Pike, in Limerick

clients effectively. Many of our current larger employers came through referrals, or through growing into those spaces, but now we can bid our services to those larger employer prospects more consistently and with more ease."

Right from the beginning, Peter and Bryan focused on providing the best possible customer service as a means of distinguishing themselves from other agencies. They have collectively built a stellar reputation for helping their clients wherever and whenever they need it. Clients have their direct phone numbers and they will travel to your home or office and design an individualized plan that specifically meets your needs.

One particular focus is in group benefits and it has become a confusing area for many small business owners. Peter and Bryan are happy to assist employers with the entire enrollment process, including the benefits meetings, collecting the applications and waivers from each employee, answering questions, and providing guidance and direct help if issues arise. Bryan says, "We specialize in providing personalized service and we're there to help our clients whenever and wherever they need us."

With potentially major changes to the health insurance industry on the horizon, Cisick Nester's growth and increased capabilities has come at the right time. "With presumptive changes (to health care) coming in the pipeline, it's really going to create an opportunity for us," Bryan Nester explains. "We'll be able to handle those opportunities more quickly. With the addition of Kim we now have the systems and processes in place to really keep our work flow exactly where we want it to be."

Regardless of which insurers eventually enter or pull out of the market, Cisick Nester is well-positioned as an independent agency. "We don't have quotas," Bryan adds. "We fit what's best for the client."

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

In the end, it's all about providing the best possible personal customer service. "I truly believe that is what we get paid to do," Bryan Nester says. "We don't get paid to enroll people. We get paid to take the phone calls when the news isn't either good, or there's an issue. It is for when you are in the most need and that we help you. That is why I do this."

Cisick Nester Insurance specializes in:

- Employee Benefits (health, dental, disability, selective executive plans, incentive plans, disability, dental, life insurance, and voluntary products)
- Medicare Supplement Plans
- Term and Permanent Life Insurance
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As brokers, Bryan and Peter represent more than one hundred different insurance companies, and they cover Berks, Chester, Bucks, Montgomery, Delaware, and Philadelphia counties in Pennsylvania, along with parts of New Jersey and Delaware, and beyond.

For more information about Cisick Nester Insurance, please call Bryan at 484.390.5312 or Peter at 610.247.6842, and visit www.cisicknester.com.

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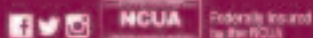


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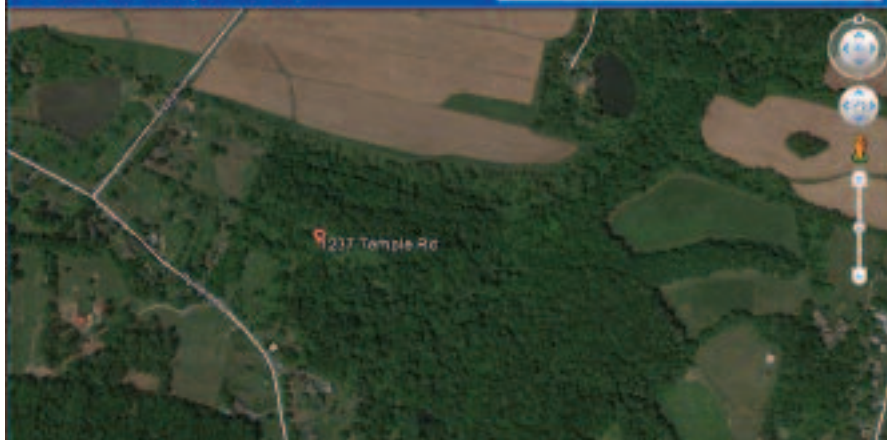
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ECONOMIC DEVELOPMENT IN POTTSTOWN GAINING MOMENTUM



By Peggy Lee-Clark, Executive Director, Pottstown Area Industrial Development, Inc. (PAID)

Pottstown has been rediscovered and is being appreciated for all that it has to offer. Businesses are moving into and choosing to stay in Pottstown due to its increasing assets.

One such asset is the diversity of properties that are available for development. There are many buildings that still have the beauty of original architectural features that display craftsmanship not found today. There are traditional office structures in an office park setting and lots which are blank slates. For retailers who want to be in a small shopping center or be part of a downtown district, there are many opportunities.

A common challenge for today's businesses, especially in the manufacturing sector, is the need for a skilled workforce. Pottstown offers access to a public-school system that has academic tracks and technical skills integrated for students, a community college, and community groups offering important parts of a workforce development continuum.

Businesses who want to make a commitment to substantial improvements to a property can benefit from the Local Economic Revitalization Tax Abatement (LERTA) program. Unlike other boroughs or municipalities, there are no limitations for LERTA consideration on where in the Borough businesses locate, and it includes borough and school taxes.

Moving of people and goods is a necessary function of any business. Pottstown has that covered as well through its trans-

portation assets. There is easy access to Route 422, a municipal airport, and an established bus system.

Lastly, Pottstown is rich with quality of life. In addition to public schools and the community college, there is The Hill School, a well-respected private institution with a rich history. Medical care is available through a full-service hospital that has partnered with Nemours and Fox Chase Cancer Center raising the level of care provided. A major portion of the Schuylkill River Trail runs through the Borough. There is an ever-expanding recreational district that includes, parks, a historic home, a carousel, mini golf, and the Colebrookdale Railroad. Even though it has long celebrated its ties to cars, it is an extremely walkable and bike-able community.

If you haven't considered Pottstown as a location for your business, we hope you will. Come find out how you can be a part of its revitalization.

Pottstown Area Industrial Development, Inc. (PAID) provides services to businesses and organizations seeking to invest, expand, or re-locate including with site selection, commercial and industrial real estate development and redevelopment, financing and workforce development. For additional information, please email Peggy Lee-Clark at pleeclark@paidinc.org.

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With a comprehensive network of care, Lancaster General Health provides a full-range of preventive and medical services to our community. Our physician network includes 300 primary care and specialty physicians, and 200 advanced practice providers at more than 45 office locations. Outpatient services are provided at 18 locations including Express and Urgent Care locations throughout the Lancaster region.



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Penn Medicine Radnor is a multi-specialty facility providing expert primary and specialty health care. Our model facilitates communication between primary care providers and specialists in over 40 services, allowing them to seamlessly link electronic medical records across the entire Penn Medicine health system. Featured services include cardiology, endocrinology, neurology, ophthalmology, women's health and more. On-site radiology and lab services are also available.



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Earth Engineering Incorporated

Founded in 1990, Earth Engineering Incorporated (EEI) prides itself on being a high quality full service geotechnical and environmental engineering consulting firm. With offices located in East Norriton, Lehigh Valley and Mechanicsburg, Pennsylvania as well as South Jersey, EEI is well equipped to service the entire 422 corridor.

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

At EEI, our goal is to combine quality consulting and investigative work with on-time, on-budget performance. We're committed to providing our clients with the higher level of service and experience they have come to expect from EEI. Your success is our mission.

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

For additional information, call 610.277.0880 and visit www.earthengineering.com.

Gilmore & Associates, Inc.

The demand for green infrastructure and sustainable building and site design from both public and private clients has experienced significant growth in the last several years. Gilmore & Associates, Inc. is committed to a professional practice that embraces "Green" planning and engineering designs that utilize or emulate natural ecological systems to provide the essential services demanded by society while protecting or enhancing environmental quality. Whether serving public or private sector clients, the consulting professionals at Gilmore & Associates, Inc. understand the challenges and complexity of providing environmental-

ly and economically sustainable infrastructure and building solutions.

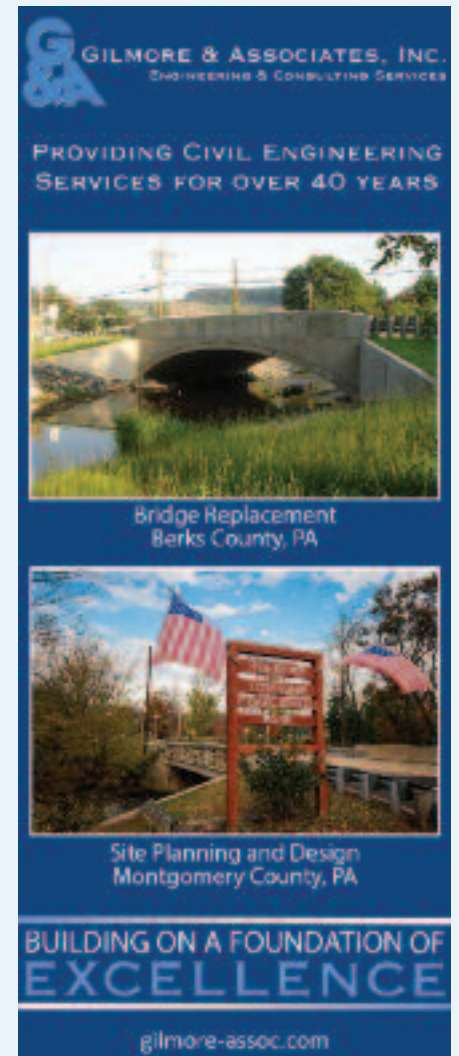
Gilmore & Associates, Inc.'s "Green Infrastructure" services palette includes site analysis documentation and environmental resource inventories; Low Impact Development (LID) planning and design; LID and Green Building ordinance development; conservation planning and design; LEED® documentation including preliminary scoring and feasibility, project registration, value engineering and Green design audits; and "Green Stormwater Infrastructure" Best Management Practice (BMP) designs and system retrofits including detention basin naturalization and restoration, vegetated rain gardens, underground stormwater storage, engineered permeable pavement systems, vegetated building roofs, "green streets," and "green" retaining walls.

For more information on Gilmore & Associates, Inc.'s "Green" planning and engineering design services, please contact John P. Sartor, P.E. at jsartor@gilmore-assoc.com.

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(Continued on page 16)



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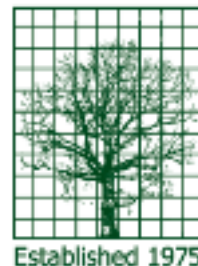
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One project of note was providing Field Engineering Services to Allan Myers, of Worcester, PA for the replacement of the Arcola Road Bridge over the Perkiomen Creek. Our work included preparing Stream Diversion designs, Structure Demolition and Erection Plans, design of Temporary Excavation Supports, Beam Bracing and Concrete Formwork.

Our staff has designed, Bridges, Culverts and Roadways for the Department of Transportation and Municipal Governments. Industrial clients have included Montgomery Chemicals in Conshohocken and TIMAC Agro, USA in Reading. We also provide individual lot, Storm Water Management and Erosion Control Plans for residential home builders.

Witman Engineers is a member of The Associated Pennsylvania Constructors, American Road and Transportation Builders Association and The PA State Association of Township Engineers. We are PennDOT prequalified for Construction Engineering and Construction Surveying. You can learn more about us by visiting www.witmanengineers.com.



FOCUS ON ENGINEERS & ARCHITECTS

(Continued from page 14)

P. Richard Frantz, AIA, Registered Architect

P. Richard Frantz, AIA, is a registered architect who has brought design solutions to clients throughout southeastern Pennsylvania. His proven design approach creates beautiful, functional, and efficient spaces in a range of styles from historic to contemporary. With office space located at 127 N. Hanover Street, Pottstown, he provides architectural service to Pottstown and surrounding communities.



In today's times, an architect is often a problem solver. He is called upon not only to design new buildings but also to evaluate existing construction, improve the use of

existing facilities, solve difficult site problems, and adapt existing structures by designing alterations and additions. Through a network of design, engineering, and construction professionals established over a lifelong career, Mr. Frantz has the solutions to meet a wide variety of commercial and residential needs. Specialty solutions include schools, churches, and historic preservation. Core services include design, construction drawings, bid management, construction oversight, and final inspection support.

Frantz's architectural firm offers his personalized attention to every project, throughout every phase, because clients work directly with him, the principle. When required, he'll bring in trusted outside consultants for a fresh approach to complicated assignments, and by networking with other architectural, engineering or construction firms, his combined workforce easily expands to complete the requirements for larger projects.

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Mr. Frantz is registered in the Commonwealth of Pennsylvania. He is a member of the American Institute of Architects, and graduated from Pennsylvania State University with a Bachelor of Architecture degree. He serves as an arbitrator for the American Arbitration Association and is often called on as an expert witness. He is a member of the Rotary Club of Pottstown and has served on the Historic Architectural

Review Board, is a member of the Board of Trustees of the Pottstown Memorial Medical Center and Pottstown Area Industrial Development, Inc. (PAID) and is a former member of the Board of Directors of the Pottstown Area Health and Wellness Foundation and the Pottstown Downtown Improvement District Authority. Frantz can be reached at prf@prfrantz.com and welcomes a visit to his website at www.prfrantz.com.

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MUST YOU PAY INCOME TAX ON INHERITED MONEY?



By Greg Koch, Koch Insurance Brokers LLC, Koch Financial Group LLC

The good news is, generally inheritances are not taxed as income.

An inheritance can be a windfall in many ways—the inheritor not only gets cash or a piece of property, but doesn't have to pay income tax on it. Someone who inherits a \$500,000 bank account doesn't have to pay any income tax on that amount.

It doesn't matter how the property passes to the inheritor. Whether the property passes under the terms of a **will** or **trust**, or the inheritor was a designated beneficiary (for example, a payable-on-death bank account), it's not taxable income.

However, in most cases the inheritance tax will be paid by the Estate of the deceased before monies are dispersed.

Exception for Money in Retirement Accounts - IRAs and 401(k) Plans

There's always an exception to the rule. In this case, it concerns funds in retirement accounts, which may be taxed when they're withdrawn by inheritors. It depends on the kind of account.

Tax-Deferred Retirement Plans

The money contributed to conventional IRAs and 401(k) plans is generally not taxed before it is put in. Either contributions are made with pre-tax dollars, or the contributor gets a tax deduction for the contribution. Income tax on the funds is deferred until money is withdrawn from the account, either by the original contributor or by the person who inherits the account.

A beneficiary who withdraws money from an inherited account must report that money as ordinary income. The tax will be due with the person's regular annual income tax returns (state and federal).

If some contributions were nondeductible, then the beneficiary doesn't have

to pay tax on them. Figuring out just what portion of the funds isn't taxable, however, can be complicated. The beneficiary will probably need some expert help.

Surviving spouses who inherit a retirement account can defer the tax by rolling over the account into a retirement account of their own (talk to an expert for all the details). Other beneficiaries can change the account into an "inherited IRA" and withdraw the money over several years, spreading out the income tax as well.

Roth Retirement Plans

Money that a beneficiary withdraws from a Roth IRA, however, is generally not taxable income. Roth accounts are funded with money that has already been taxed, so the accounts are treated like other inherited property.

People don't have to pay income tax on amounts they take from a Roth account they inherited if:

- the money was contributed by the person who created the Roth account (that is, it isn't a return on the investment of contributed funds), or
- the account was opened and contributed to at least five years earlier.

For additional information, please call Greg Koch at 610.370.7268; or email Greg@KochInsBrokers.com.



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FOCUS ON BOYERTOWN

Building A Better Boyertown awarded Community Greening recognition for 150th Anniversary Garden, Harrisburg PA

On Tuesday, June 13th, 2017, Building A Better Boyertown was awarded the Safe Clean and Green Award for Community Greening for the 150th Anniversary garden, during the Pennsylvania Downtown Center's 30th Anniversary Gala in Harrisburg. The 150th Anniversary garden was paid for by the James K. and Nancy Lang Boyer Family Fund of the Berks County Community Foundation, specifically funded for native plants. Building A Better Boyertown partnered with the Ellixson Tae Kwon Do Academy to place the native garden in the Gardens of Boyertown, backing up to the natural

migration railroad corridor of the Colebrookdale Railroad Preservation Trust. This garden brings native plant diversity to the urban core, in support of the animals and insects, passing through the greenway corridor. BBB would like to thank both the 150th Anniversary committee, the BBB tree committee, the James K and Nancy Lang Boyer Family Fund, and all the volunteers who made this happen, especially Donnie and his family and team of Black Belts who volunteered more than 210 hours to make this beautification project a reality.

BBB is a non-profit Main Street Revitalization Organization that is dedicated solely to the revitalization of the designated Downtown Boyertown community. We provide Outreach, Business Retention Assistance, Business Recruitment for vacant properties, Visual Merchandising Assistance, Façade Grant Assistance, Promotional Activities and Events, and more, per the National Main Street's Four Point Approach to communities. BBB is a strong advocate for the Boyertown Community initiative and is active in many strategic partnerships which promote revitalization and reinvestment in the community.



Building A Better Boyertown Receives 2017 National Main Street Accreditation

Building A Better Boyertown has been designated as an accredited Main Street America™ program for meeting rigorous performance standards set by the National Main Street Center. Each year, the National Main Street Center and its Coordinating Program partners announce the list of accredited Main Street America programs in recognition of their exemplary commitment to preservation-based economic development and community revitalization through the Main Street Approach®.

"It is a great honor to recognize this year's 828 nationally Accredited Main Street America programs for their outstanding work to transform downtown and



From left to right, Donnie Ellixson Jr. of Ellixson's Tae Kwon Do Academy, Adrienne Blank Main Street Manager, Emma Dinnocenti Main Street Assistant Manager, Marianne Deery Mayor of Boyertown.

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neighborhood commercial districts," says Patrice Frey, President & CEO of the National Main Street Center. "Main Streets are the heart of our communities, and the work they do to create quality public spaces, catalyze local entrepreneurship, and support downtown housing is more important than ever. Across the county, Main Street America programs truly strengthen the economic, social, and cultural fabric of their entire communities."

The organization's performance is annually evaluated Building A Better Boyertown, which works in partnership with the National Main Street Center to identify the local programs that meet ten performance standards. Evaluation criteria determines the communities that are building comprehensive and sustainable revitalization efforts and include standards such as fostering strong public-private partnerships, securing an operating budget, tracking programmatic progress and actively preserving historic buildings.

Main Street America has been helping revitalize older and historic commercial districts for more than 35 years. Today, it is a network of more than 1,000 neighborhoods and communities, rural and urban, who share both a commitment to place and to building stronger communities through preservation-based economic development. Since 1980, communities participating in the program have leveraged more than \$71.35 billion in new public and private investment, generated 583,869 net new jobs and 131,974 net new businesses, and rehabilitated more than 267,800 buildings. Main Street America is a program of the nonprofit National Main Street Center, a subsidiary of the National Trust for Historic Preservation.

Frank Buttaro, Jr. Joins Colebrookdale Team

**Colebrookdale Railroad Add Marketing and
Business Development Director**



Nathaniel C Guest, Executive Director of the Colebrookdale Railroad Preservation Trust, recently announced that Frank Buttaro, Jr., of Pottstown has joined the staff of the Colebrookdale Railroad as Director of Marketing and Business Development.

Frank is well known in the Tri-County Area and brings a unique blend of for-profit and not-for-profit experience. He has served as Director of Business Development for BerksAmericana, National Sales Manager for Pro-Tool Industries, and worked for the American Heart Association among other affiliations. He brings more than 25 years of experience in sales and marketing to the Colebrookdale Railroad.

His community work spans local government and a variety of non-profit involvements. Frank serves on the Development Committee of the Bethany Children's Home, Advisory Board of Olivet Boys & Girls Club (Pottstown location), and the Events Committee of the Reading Symphony.

"Frank brings a wealth of experience in sales and building relationships" according to Guest.

Frank's appointment signals another milestone of the development for the railroad. Charged with developing new part-

nerships with area businesses and securing new ridership, Buttaro will interface with business and community groups to build continuing support for economic growth.

In the coming months, 118,000 paving bricks manufactured in the early 1900s, salvaged from a scrap pile in Western Pennsylvania, will be installed as walkways that will provide paths from Philadelphia Avenue into the railyard at 3rd and Washington Street in Boyertown. In Pottstown, plans are progressing to build a station in Memorial Park where the railroad crosses King Street.

According to Building a Better Boyertown (BBB) more than 12 new businesses have located to Boyertown as a

result of the railroad's development.

Serving Montgomery and Berks County, the Colebrookdale Railroad Preservation Trust is a 503(c)(3) dedicated to restoring rail service to Eastern Berks County and developing the Civil War-Colebrookdale Railroad into a tourist destination which will drive economic development in the Tri-County Area. Since carrying its first passengers in 2014, the railroad has carried over 50,000 passengers from 48 states and 5 foreign countries through the Secret Valley where iron helped forge a nation.

For more information, please contact Dennis R. Emrick at 610.367.0200 or email at gm@colebrookdalerrailroad.com.

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FOCUS ON EDUCATION

The Malvern School of Royersford

The Malvern School is a privately-owned, high-quality preschool providing children ages 6 weeks to 8 years with superior educational programs in a nurturing environment. Founded in 1998 by former preschool teacher, Kristen M. Waterfield, The Malvern School's philosophy to deliver a high-quality educational program is grounded with a strong emphasis on early childhood development. The Malvern Schools' degreed teachers focus on the physical, emotional and cognitive growth of the "whole" child. All curriculum at the schools are designed to meet or exceed the standards established by the National Association for the Education of Young Children (NAEYC), the nation's largest early childhood accrediting organization.

Choosing the right childcare is one of the most important decisions you make as a parent. Located right off 422, The Malvern School of Royersford provides families in Royersford and the surrounding communities with innovative early childhood education programming with high standards of

quality and service. The curriculum exposes children to science concepts, language development, multicultural activities, self-help skills, fine and gross motor skills, arts and crafts, and music and movement. The Malvern School believes that learning is best facilitated in an environment that is challenging, hands-on, and of course fun!

In addition to one-on-one classroom time, The Malvern School also has two custom-designed specialty rooms where children have the opportunity to see, touch, and do, through hands-on learning stations. The learning stations focus on sensory experiences, the arts, reading, manipulative play, and dramatic play. Our Fascination Station is a favorite among our toddler children, and the Discovery Room is a special place for our preschool through after school students.

Want to learn more about The Malvern School of Royersford? Schedule a tour today with the Executive Director, Colleen Subranni! Visit www.MalvernSchool.com for more information and LIKE us on Facebook at www.Facebook.com/MalvernSchool.




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Pictured L-R: Paul Veet and Mike Schaeffer of Levan, David Roland and Kevin Beeber of BB&T Bank, Brian Levan -President of Levan Machine, Eric Peterson -Project Manager of DESCCO Design & Construction, Jeff Bean of Watkins Architecture, Tim Marks and Dan Wendt of Levans.

Levan Machine and Truck Equipment Holds Ribbon Cutting to Celebrate Opening of New Production Facility

As Levan Machine and Truck Equipment outgrew their shop on Pricetown Road in Fleetwood, President Brian Levan began making plans for their brand-new production facility. A ribbon cutting ceremony was held today at the new facility located at 3404 Pricetown Road to signify completion of the project so vital to Levan's continued growth.

Along with design build contractor, DESCCO Design & Construction, and other integral companies to the project like Watkins Architect, BB&T Bank, Greater Reading Chamber of Commerce and Pennsylvania Industrial Development Authority (PIDA), Levan cut the ribbon officially opening his new production facility.

Brian Levan, president of Levan Machine and Truck Equipment, has continued to grow the business his grandfather started in 1936 and is proud to have built his second location at the very site where his grandfather started it all. The new facility is 8,000 square feet with 6 truck bays which will allow Levan to increase the amount of van and truck up-fitting they are able to do and to provide quicker turn-around times.



About Levan Machine & Truck Equipment:

Since 1936, Levan Machine & Truck Equipment has been serving the truck equipment needs of the greater Reading Pennsylvania area as a full-service machine shop and custom fabricator. We specialize in all types of truck body installs as well as van upfits. From truck equipment such as snowplows, spreaders, lift-gates, central hydraulic systems, and PTO's to general truck repair and maintenance, we are your one-stop-shop! Some of our capabilities include CNC machining, complete driveline service and MIG, TIG and stick welding. Visit their website at www.levanmachine.com



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FOCUS ON KING OF PRUSSIA

KING OF PRUSSIA BEERFEST ROYALE RETURNS

This October, King of Prussia Beerfest Royale returns for its sixth year on Oct. 5 & 7, offering more than 100 craft and international beers, inspired dishes from King of Prussia's most popular and newest restaurants, and live music on multiple stages.

DONNERSTAG: HAPPY HOUR

The 6th Annual King of Prussia Beerfest Royale kicks off on Thursday, Oct. 5, with Donnerstag: Happy Hour, an unrivaled tasting night that features over 20 of King of Prussia's finest and **newest** restaurants paired with exclusive craft beer favorites to create unique dishes for sampling all night long. The impressive happy hour also offers our cocktail lounge with wine and inventive cocktails from local vendors, live music on two stages, decadent desserts and a cigar lounge.

DETAILS:

- Thursday, October 5, 2017
- 5:30-9 p.m.
- Tickets starting at \$65 per person.

Date discount! Purchase two or more tickets in one order and receive \$5 off each ticket.

SATURDAY SESSIONS

Beerfest Royale continues on Saturday, Oct. 7 with two great sessions featuring more than 100 craft beers from over 50 brewers, food from some of KOP's finest and newest restaurants, live music on two stages, and more. Session One runs from 12-3:30 p.m. and Session Two runs from 6-9:30 p.m. Both sessions offer unlimited beer tastings in complimentary KOP Beerfest Royale mugs, which serve as the perfect vessel to help guests remember the occasion.



DETAILS:

- Saturday, October 7, 2017
- **Session One**, 12-3:30 p.m.
- OR
- **Session Two**, 6-9:30 p.m.
- Tickets starting at \$40 per person. \$15 Designated Driver tickets are available.

Six-Pack Discount! Purchase six or more tickets in one order, receive \$5 off each ticket.

All KOP Beerfest Royale events on Oct. 5 & 7 will take place: Outdoors at the King of Prussia Mall - located along Mall Boulevard, closest to JCPenney, King of Prussia, PA 19406

For more information and to purchase tickets, visit <https://kopbeerfest.com>

King of Prussia Beerfest Royale is presented by the King of Prussia District. Sponsorship and support provided by: Budget Maintenance (Presenting Sponsor); Conlin's Digital Print & Copy Center (Print Sponsor); Wegmans King of Prussia (Designated Drive Sponsor); AgileCat; Pennoni Associates, Inc; Riley Riper Hollin & Colagrecio; Unruh Turner Burke & Frees (Annual Gold Sponsors); Wurzak Hotel Group; Hyatt Place Philadelphia/King of Prussia; Sheraton Valley Forge; Cabot; Inspire (Annual Silver Sponsors); John Hay Cigars, King Limousine & Transportation Services, King of Prussia Mall, Parker Plants, Rolling Barrel Events (Pilsner Sponsors).

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



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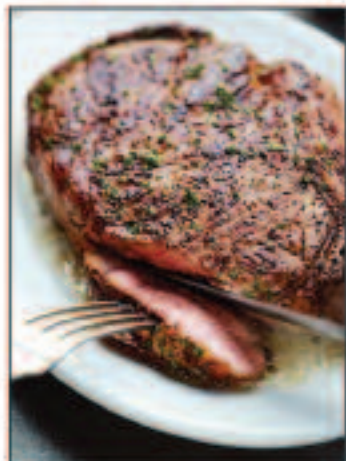
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ABOUT THE KING OF PRUSSIA DISTRICT:

The King of Prussia District (KOP-BID) creates an environment for success, connecting businesses with a culture of growth. By facilitating initiatives that are designed to improve the economic climate, KOP-BID is striving to make King of Prussia the best place for work, life and recreation.

The King of Prussia District (KOP-BID) was founded in 2010 as a 501(c)(3), private, not-for-profit organization under the Commonwealth of Pennsylvania's Neighborhood Improvement District legislation. KOP-BID engages public and private partners to collaboratively improve the economic environment in King of Prussia by making it more vibrant, attractive, and prosperous.

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

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

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

For additional information, please visit: www.visitkop.com.



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ROUTE 422 BUSINESS ADVISOR GOLF GUIDE

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

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

The Banquet facilities at Spring Hollow can be used for 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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Welcome to Hickory Valley Golf Club, featuring Pennsylvania's "BEST 36 Holes." Hickory Valley Golf Club, located in Gilbertsville, boasts 36 Championship Holes on two exquisite courses — The Presidential and the Ambassador.

The flagship of Hickory Valley, the **Presidential Course** combines something new with something old, as the layout incorporates nine of the original 27 holes with a memorable trip through an abandoned nursery over the new nine holes.

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mentally sensitive areas. Including the signature Par 4 Second, a 450-yard gentle dogleg to the right that requires a long and accurate tee shot, setting up a carry to bunkered green guarded on the right by a large pond. As you make the turn to the back nine, the course tightens just a bit. The closing on the Presidential can be most challenging and require your undivided attention, as you may be faced with three of the best finishing holes you'll find anywhere.

The rewards and acknowledgments of quality of The Presidential are vast – a prestigious *Golf Digest* 4-star rating since opening in 1996, a *Golf Styles Magazine* "Top 100 Golf Course," and a *ZAGAT Survey* "Must Play."

Although shorter in length at 6,450 yards than its sibling, the elder statesmen Ambassador more than makes up for it in a classic mature design. What seems benign on the scorecard is not the case, as the routing weaves its way through massive 70-foot high hardwoods to gently rolling greens that slope from back to front. Continuously

praised from both the occasional as well as the accomplished golfer, the Ambassador is a course for all ages and levels of ability. The Ambassador offers impeccably conditioned fairways and some of the smallest and smoothest putting surfaces in the region.

Ever the cordial diplomat, The Ambassador does have its own version of "golf hardball" when making a strong stand for it, including the 610-yard par five 9th hole and the 465 yard par four 13, where many a quality round has gone astray...

Ranked by *Golf Digest* at three and half stars, the Ambassador will thrill you with its natural beauty and creativity.

Lessons and Golf Shop

Hickory Valley Golf Shop is stocked with golf balls from Titleist, Callaway, Bridgestone, Taylor Made, Precept and others. Clothing from Ashworth, Ahead, Antigua." For golf clubs, see Ping Certified" Head Golf Professional and Director of Golf Operations, Steve Holsaueck for a person-



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Butter Valley Golf Course

This stunning pastoral setting is home to a fun-to-play regulation golf course and quaint airport, creating the comfortable, family-friendly destination known as Butter Valley Golf Course. Conveniently located 30 miles northwest of Philadelphia and just minutes from the Lehigh Valley, the 72-par golf course boasts 18 holes with a backdrop of rolling countryside hills.

An ideal course for all ability levels, the well-groomed fairways and greens are planked by water hazards, bunkers, and even a small airport runway, all of which add to the excitement and uniqueness of this one-of-a-kind course. Whether you're enjoying a competitive round with friends or teaching your children the game of golf, there's no better place to spend your day than Butter Valley.

For refreshments, head to the seasonal Runway Bar and Grill for casual fare inside the clubhouse, which also features a Pro Shop and banquet facility. One standout amenity is the ProShot Sentinel Golf Cart GPS system, which provides golfers with real-time yardage information, as well as playing tips to enhance your game and make your swings count.

In 2016, Butter Valley introduced a disc golf course for ambitious players looking for an alternative to the traditional tee-off. Challenge yourself to this fun game of action and accuracy in wooded areas and sunny fields.

Whether you're a veteran golfer, just learning the ropes, or looking to try your hand at something new, Butter Valley's beautiful property and complementary outdoor sporting activities are ready to host your next exciting day on the green.



al fitting. Teaching golf is one of Mr. Holauchock's passions, as he has worked for *Golf Digest Magazine* in the past as an Associate Instructor throughout the country.

Hickory Valley Golf Course is located at 1921 Ludwig Road, Gilbertsville, PA 19525. For additional information, please call 610.754.7733 and visit www.hickoryvalley.com.

Arrowhead Golf Club

Arrowhead Golf Club, a mature and challenging public golf course with 27 meticulously maintained holes nestled in a serene woodland setting, is conveniently located in Douglassville, just five minutes from the intersection of Routes 422 and 662 North.

There is a fully stocked Pro Shop at Arrowhead Golf Course. You can buy anything from the golf balls and golfing supplies you need in order to play a round to the clubs, bags, clothing, and accessories that you need to either begin the sport or upgrade your tools of the trade. You can also visit the online store and obtain online coupons at www.arrowheadgolf.net.

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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From April 1, 2017 through June 17, 2017, Diamond Credit Union asked members to refer friends and family members with the incentive of earning donations for six local charitable organizations. Both the referring member and the new member choose one organization each to receive \$10 after the new checking account was opened. At the end of the promotion, members had raised over \$2,500 for six local organizations.

The participating charitable organizations were The American Cancer Society Relay For Life (Berks and Pottstown), the Greater Berks Food Bank, HeartSAFE Berks County, KenCrest EmployNET (Disability Support Services based in Pottstown), Olivet Boys and Girls Club, and the Animal

Rescue League of Berks County. The organization chosen most often was the Animal Rescue League of Berks County. They received a \$1,100 donation on behalf of the members of Diamond Credit Union, while the remaining organizations also benefited from difference-making donations.

"We had so much fun with this promotion. We choose organizations to support that make an impact in our local serving area and we loved hearing the stories of why members chose to support a specific organization. The only thing better was seeing the excited faces when we dropped off the donation checks," stated John Faust, President/CEO of Diamond Credit Union.

Encouraging smart financial choices and helping local charitable organizations...That's younity.

Diamond Credit Union is the 18th largest credit union in Pennsylvania and is headquartered in Pottstown, Pa., with four additional offices. Diamond serves Berks County and the Tri-County Region and holds over \$573 million in assets with over 59,000 members. For more information about Diamond Credit Union, please visit diamondcu.org.



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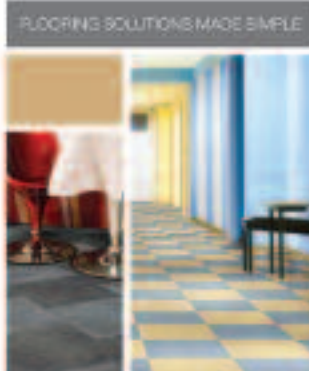
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EMPLOYEE PERSONNEL FILE BASICS

PART II: STORAGE AND ACCESS



By Diane Shepler, Integrity Services & Solutions

In the previous article, we reviewed the basics of employee personnel files – what should and should not be filed in the personnel files. Items such as W4's, performance appraisals, applications and resumes are all to be maintained within the employee personnel file. Any document of a medical nature should not be contained in the employee personnel file. Rather, a separate employee medical file should be created to hold items such as doctor certificates, disability related documentation, and completed Family Medical Leave forms.

Now that you have the personnel and medical files created, how should they be stored and who should be granted access to them? Personnel records are to be maintained in a locked filing cabinet. The key(s) to the file cabinet must be managed and secured. The locked filing cabinet containing the employee personnel files should be kept in the Human Resource Department. If your company does not have a Human Resource Department, then the file should be maintained in the area of the employee who serves as the Human Resource Representative.

Employee medical files should be kept confidential and separate from the personnel files in a locked drawer.

Pennsylvania's Personnel Files Inspection Act allows employees the right to inspect portions of their personnel file. The employer may require the employee to make a written request to access the personnel file. The employer may also require a company official be present while the file is being reviewed. The employee does not have the right to remove the file, or to be provided a copy of the file; however, the employee may make notes regarding the content of the file. The employer may require the inspection take place on the employee's free time.¹

Medical records "may be revealed only to safety and first aid workers, if necessary to treat the employee or provide for evacuation procedures; to the employee's super-

visor, if the employee's disability requires restricted duties or a reasonable accommodation; to government officials as required by law; and to insurance companies that require a medical exam."²

In summary, both personnel and medical files are to be treated with confidentiality and kept secure. Employees have certain rights to access and review their personnel files. Access to personnel files are generally limited to the HR Department, the employee's supervisor and the employee.

1 <https://www.job-discrimination.com/pennsylvania-personnel-file-inspection-act.html>

2 <http://www.nolo.com/legal-encyclopedia/keeping-personnel-files-medical-records-confidential-29777.html>

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An FDA-cleared non-surgical procedure for fat cell destruction.

There are two types of fat in the body – visceral and subcutaneous. Visceral fat, which surrounds the organs, increases your risk of chronic conditions such as diabetes and heart disease. Visceral fat can be reduced with diet and exercise.

Subcutaneous fat, which is found just below the layers of your skin usually around your abdomen and thighs, isn't harmful. However, for those who want to look slim and trim, subcutaneous fat can be extremely frustrating because often diet and exercise alone won't reduce this fat.

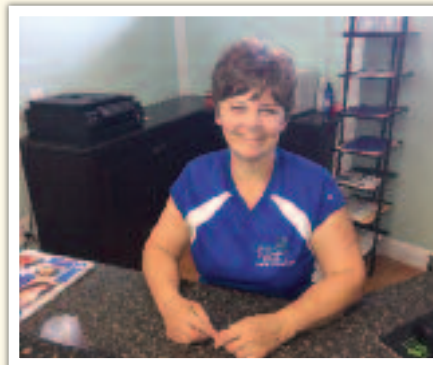
For years, people with subcutaneous fat who want to look slim and trim have turned to surgical methods to remove this unwanted fat, which involves an incision, swelling, discomfort, and up to six week recovery time. And it is quite expensive.

A few years ago the world was introduced to a non-surgical procedure called CoolSculpt® which uses cold energy to freeze the fat cells which then die and are absorbed

by your body over time. It is similar to a mammogram in that the fatty area is squeezed between two metal plates. This body sculpting method eliminated many of the drawbacks of surgical procedures; however, it may be uncomfortable and painful.

Looking to bring something new and unique to Berks County, Sandy Wagner, L.M.T., owner of Sensory Concepts in Wyomissing, began researching non-surgical fat reduction options and discovered UltraShape®. Wagner and her team are currently the only certified UltraShape® technicians in Berks County.

UltraShape® is a non-surgical FDA-approved procedure, but instead of freezing the subcutaneous fat cells, UltraShape® uses focused ultrasound waves that don't generate heat or cold to remove the fat cells. Pulse points are delivered to each individual fat cell without touching the tissue - e.g., blood vessels or nerves – around the fat cells. The fat cells die and are absorbed into your body and eventually passed out. Your skin is left smooth, without any capillary damage or rippling.



With UltraShape®, clients require three sessions spaced out over approximately four weeks. Each session lasts 45 - 60 minutes. There is no prep time and no recovering time. There are no incisions, anesthetics, pain, swelling, numbness, or bruising during or after the session.

UltraShape® is most effective for men and women with a BMI of 30 or less. A higher BMI may require more sessions. Wagner says, "UltraShape® is perfect for anyone who has that one area of stubborn fat and/or who struggle to take off that extra weight that has crept up on them." Women who are nursing or pregnant or have any type of liver disease are prohibited from using UltraShape®.

Wagner reminds women that none of these procedures are a replacement for a good diet and exercise, and they will not remove visceral fat. They are meant to help shape or contour your body. She says, "If you don't maintain a healthy lifestyle after any of these procedures, new fat will replace the fat that was removed."

Sensory Concepts Orthopedic & Medical Massage is located in Wyomissing and offers orthopedic and therapeutic massages, reflexology, esthetics/facials, waxing, and UltraShape®.

If you would like more information about this topic, please contact Sandy Wagner L.M.T. at 484.509.5505 or email at SensoryConcepts@aol.com..

Don't Ignore Your Gut!

Medical research is increasingly showing that the health of your digestive system has a multi-faceted effect on your overall health and wellbeing. In many ways, that's not surprising. We all know that a tummy ache, acid reflux, constipation, diarrhea, bloating and other issues, can make you feel miserable. What you might not realize is how your digestive system, your emotions and your physical wellbeing are all closely connected.

The PMA Gastroenterology Center in Limerick is dedicated to helping patients make the connection between better digestion and better health, by offering a full range of digestive health services, from office visits, to testing and outpatient procedures. The AAAHC accredited, state-of-the-art center is staffed by a team of highly skilled, board-certified physicians and providers, anesthesiologists and medical personnel focused on diagnosing digestive disorders, providing relief and helping guide patients on the path to better health and wellbeing.

An additional benefit is that procedures available at the PMA Gastroenterology Center offer a cost-effective alternative to procedures performed in area hospitals. This is due to the fact that out-of-pocket costs are usually lower at the Limerick center when compared to procedures performed in a hospital.

One special note to individuals 50 and older: It's time to schedule a colonoscopy! Early detection saves lives. The PMA Gastroenterology Center offers this procedure. So, you can have it done close to home, by an exceptional team.

Don't let digestive issues slow you down. The PMA Gastroenterology Center is located at 420 W. Linfield-Trappe Rd, Suite 101 & 102, Limerick. Learn more by visiting pmaoctor.com or 484.938.4030.

time for a Gut Check?

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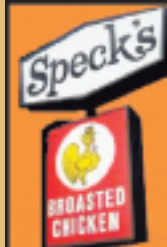
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The Limerick Diner, located at 411 West Ridge Pike in Limerick, has been a well-respected family establishment landmark for over 50 years, featuring delicious home-style meals in a real diner setting, seven days a week, twenty-four hours a day. The Limerick Diner features a full bar and nightly entertainment, and seats over 250 people, making it a great location for business meetings, lunches, and parties.

When the Limerick Diner opened in 1956, Ridge Pike served as the primary route between Philadelphia and Reading and points west. Driving through the area back then, travelers saw little else but bucolic farmland, a few roadside stands, and the brand new Silk City diner, built by the Paterson Vehicle Company of Paterson, New Jersey.

Over the years, as the population grew, so did the diner's popularity. In 1968, the owners upgraded the original diner with a brand new, much larger unit built by Swingle Diners of Springfield, New Jersey.

The tradition continues, and will continue to improve with new ownership, bringing in experience from New York, New Jersey and Chicago. The Limerick Diner's expansive menu is sure to satisfy any craving. Their mouth-watering array of tantalizing baked goods comes from their own ovens, and from the expert, world-class Manhattan bakeries and pastry shops.

The Limerick Diner is a modern classic, located a short detour from the Linfield/Limerick exit off Route 422. Stop in any time of the day or night to get a full meal or a light snack. The Limerick is always at your service, 24-7! For more information, please call 610.489.3500 and visit: www.limerickdiner.com.

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Business Opportunity — Farmer's Daughter Farm Market

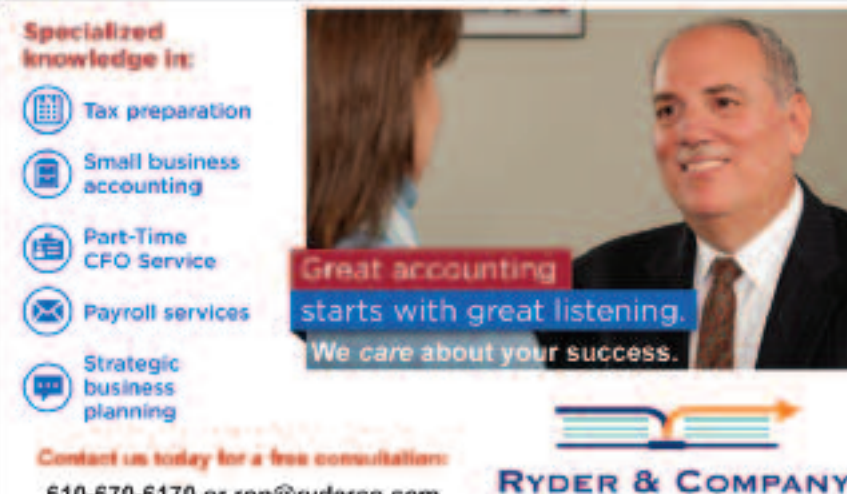
Here's a business opportunity that would be hard to pass up. Over two decades ago, a farmer's daughter parked her pickup truck next to the bucolic highway in East Vincent township and sold seasonal fruits and vegetables right off the back of her truck. Business was booming so it was time to build a produce stand. It did not take long before the demand for these locally grown fruits and veggies were so desired that the produce stand was not enough.

In 2000, the Farmers Daughter Farm Market was established. Since 2000, this business has been thriving, selling produce, fruit, seasonal gifts, dry products, plants and flowers. The property features almost 17 acres of fields and two wells, convenient for irrigation. The building features a large market area displaying produce and lots of seasonal gifts. The rear of the building has a large storage area, office, walk in refrigerator, bathroom, and a load-in dock.

Every fall, the Farmers Daughter hosts a Fall Festival which thousands of families attend to enjoy hayrides, corn mazes, pumpkin patches, and lots of family activities.

This has been a family run business, and now the owners are ready to move on in a different direction. If you are interested in exploring a new venture in your life, here's your opportunity! Call today for a private tour.

For more information, please contact Regina McLaughlin Williams, RE/MAX Synergy, Broker/Owner at 610.385.0090 (office) or 484.686.0307 (cell); or email: mclaughlinregina@aol.com; or call Gary Buck at 484.645.3482.

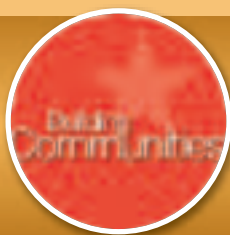
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PRESIDENT'S MESSAGE



90 YEARS STRONG 1927-2017

I think it is a phenomenal accomplishment that we are celebrating our 90th Anniversary. Our organization has been impacted by the economy and its impact to our Members. Technology has obviously changed the way businesses communicate and network and that has impacted how people do business and use a Chamber of Commerce. The economy's impact, as well as the increased use of technology, has led businesses to do their best at doing more with less people. All businesses today are short on time, possibly still staff, and cannot do it all. We want Members to see our organization as their connector to whatever they need to have their business grow and succeed. Our true role is as a connector – to community members, future customers, resources for Members to take advantage of and find a future vendor, connect their staff to resources to assist them in their role and responsibility, connect Members to local officials and represent them through our advocacy efforts, just to name a few things we do that are hard for technology and social media to replace.

The Changes mentioned above keep us on a continuous search for the best programs and services to add value to you and your business. The Chamber Board of Directors will be completing a **strategic planning process** within the next couple of months. The outcomes and goals that result from the strategic planning retreat will guide us into 2018.

I have been with the organization for over 18 years and I have witnessed many transitions and have participated in multiple attempts to rebrand the Chamber to meet the ever changing business environment. I have spent the last couple of years reorganizing our staff and our focus and stabilizing the

organization. I look forward to the next couple of years and the opportunity to facilitate the accomplishing of goals established at the Board of Director's strategic planning retreat. It is a prime time for us to take a deep look inward to make necessary changes to our programs and services and events to remain relevant to the businesses in the tri-county area. I look forward to leading us to the next level of **building communities, creating connections, and supporting commerce** and all that those phrases mean and represent to the members of TCACC.

The Past, present, and future plan that will never change – always listen to our Members and continue to ask them what they need and be willing to adapt our organization to meet those needs as efficiently and effectively as possible and as specific as we can be to meet the needs of individual businesses and/or industries. At any time, please contact the Chamber staff to share your thoughts, comments, etc.



The Chamber's board of directors in the early 80s.

History of the Chamber

- 1920s – Pottstown Chamber of Commerce
- Mid-1960's – Greater Pottstown Chamber of Commerce: name changed because the Chamber frequently found itself working outside of the Borough limits
- 1977 – renamed Greater Pottstown Area Chamber of Commerce – based on Chamber's enthusiasm for transportation and highway development which leads to a growing business network beyond immediate Pottstown area.
- 1986 – TriCounty Chamber of Commerce
- 1993 – TriCounty Area Chamber of Commerce

The current Chamber Staff



(L to R) Melissa Shainline, Eileen Dautrich, Kitty Papp and Jennifer O'Donnell.

PHOTO COURTESY OF READING EAGLE: SUSAN KEEN.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

152 E. High St., Suite 360, Pottstown, PA 19464
• TEL: 610.326.2900 • FAX: 610.970.9705
• EMAIL: info@tricountyareachamber.com

Eileen Dautrich, President,
eileen@tricountyareachamber.com

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

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

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

**Celebrating 90 years is an
accomplishment...and we want
our Members to accomplish
great milestones as well!**

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



“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!

Congratulations to the businesses listed below. Their applications were approved by the Board of Directors on July 19.

*When purchasing goods and services, please keep these businesses as well as other TriCounty Area Chamber of Commerce Members in mind while you **Always Buy Chamber!***

Berks-Mont Camping Center, Inc.
890 Swinehart Road
Boyertown, PA 19512
610.369.9533
www.berksmontcamping.com
Recreational Vehicles Sales/Services; Auto Dealers – New/Used; Recreation
Referred by Scott Haley, MACnificent Pages/Route 422 Business Advisor

Helping People Get Homes
106 Stone Hill Drive
Pottstown, PA 19464
610.721.2644
www.house4anyone.com
Real Estate Investment; Real Estate - Residential
I'm a member of a nationwide network of Affordable Housing Providers, committed to providing proven programs to help people own their own home that never thought they could. Our mission Statement is to Transform Lives through Affordable Housing to Empower Families and Individuals to Enjoy the American Dream of Home Ownership.

Turner Coaching Training & Consulting
16 Sycamore Drive
Reading, PA 19606
415.237.3268
www.coachadrian.com
Management Consultants; Career Counseling Services; Marketing/Market Research; Organizational Management Consultants; Training and Development Centers/Services
As a provider of workforce and career management strategies and solutions, we teach organizations how to work, lead and develop talent; coach leaders to engage employees, empower teams and thrive in challenging environments; provide services to enhance engagement and productivity.

5 WAYS YOUR CUSTOMERS WIN WITH YOU AS A CHAMBER MEMBER

Did you know that your customers receive multiple benefits from you being a chamber member and those benefits can increase their loyalty? Here are 5 examples:

- 1. You're in the Know** - When you're a member of the chamber you know what's going on in the business community.
- 2. You Have Inside Knowledge (and Tickets) for Events** - As a member, you may be able to purchase tickets earlier or bring an interested guest - **you come off looking like a rock star to your customer or vendor.**
- 3. You Know About Legislative Initiatives** - The chamber is busy working behind the scenes for all businesses in your area.
- 4. You Become a Resource** - You become a connector in the community and someone they patronize to get the inside scoop.



- 5. You Hire the Best** - As a chamber member, you get to meet a wide variety of people and expand not only your sales networking but your career network as well.

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

39+ YEARS

Boenning & Scattergood, Inc.
Evans, Hauseman & Richard, Inc.
Hollenbach Construction, Inc.
Houck & Gofus Funeral Home, Inc.
Pottstown School District
Schumacher & Benner Funeral Home & Crematory

30 YEARS

Express Data Systems, Inc.

20 YEARS

Montgomery County Community College

14 YEARS

Pottstown Area Artists Guild

10 YEARS

Owen J. Roberts Education Foundation

6 YEARS

Community Music School
Miller Restoration, Inc.

1 YEAR

Brightway Insurance, The Richardson Group LLC
DMKintzer Productions
PA Office of Vocational Rehabilitation
Productivity Pointe LLC
Tents Party Rentals and Planning

Member Renewals

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

<u>Decorating Den Interiors</u>	<u>New Hanover United Methodist Church</u>
<u>Falco and Associates, Inc.</u>	<u>Pearl Exhibit Group</u>
<u>First National Bank</u>	<u>Pottstown Area Police Athletic League</u>
<u>First Priority Bank</u>	<u>Reading Eagle Company</u>
<u>Gilbertsville Area Community Ambulance Service</u>	<u>Reinhart & Co., CPA's</u>
<u>H & H Systems, Inc.</u>	<u>Ron Black Agency/The Laskey Group</u>
<u>Hickory Valley Golf Club</u>	<u>Sealstrip Corporation</u>
<u>Jay Lanes</u>	<u>Tri County Area Federal Credit Union</u>
<u>Kriebel Security Inc.</u>	<u>TriCounty Active Adult Center</u>
<u>Marion & Black, LLC</u>	<u>UFinancial Group</u>
<u>Martin Stone Quarries, Inc.</u>	<u>Wellness Council of Boyertown</u>
<u>McCormick Chiropractic</u>	<u>Wells Fargo Bank N.A.</u>
<u>McDonald's – Pottstown</u>	<u>Wells, Hoffman, Holloway & Medevsky, LLP</u>
<u>David McSurdy D.M.D., Orthodontist</u>	
<u>Mom's House, Inc. of Greater Philadelphia</u>	



TRICOUNTY AREA
CHAMBER OF COMMERCE

Are you Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success.

Contact **Kitty Papp** at 610.326.2900 or kitty@tricountyareachamber.com.

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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Fri., Aug. 11
8:30 – 10 AM

Refresh Friday: Image

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

“Maximize Your Membership & Refresh Your Image!” Jennifer O’Donnell, TCACC Member Relations Director, will provide a “refresh” and discuss how you can maximize your membership and learn which events and opportunities provide the most benefit for your business and the exposure you are looking for. Lori and Jerry Keefer, Keefer Photography LLC, will share how to make your best first impression with professional business portraits. “Refresh Your Image” by attending this “Refresh Friday” to get a new headshot. Keefer Photography will be offering chamber members a discount...you pay only \$79 (value of \$129) for a Basic Headshot session that is perfect for updating your profile image.

No Charge; Members Only; Registration Required

Tues., Aug. 29
8:30 – 10:30 AM

Business Card Exchange

Productivity Pointe LLC, 152 E. High St., Suite 440, Pottstown 19464
Join us for a morning mixer – promoting working, living, & playing in Pottstown

No Charge; Members Only; Registration Appreciated

Sponsored by: Productivity Pointe LLC

Note Time

SAVE THE DATES

Thurs., Sept. 7
7 – 9 AM

Membership Breakfast

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

Presented by DCED, Department of Community and Economic Development, the topic of this breakfast will be “**Workforce Development**”. The presentation will include an overview of PA Workforce Development Initiatives and the Introduction of Next Generation Sector Partnerships.

\$26 per Member (prepaid by 9/1); \$32 per Member (invoiced or after 9/1); \$50 per non-member

Sponsors: Foundation for Pottstown Education; Montgomery County Community College; TriCounty Community Network, Inc.

Coffee Sponsor: Creative Health Services, Inc.

Mon., Sept. 11

September Scramble Presented by Schultz Technology

Hickory Valley Golf Course, 1921 Ludwig Rd., Gilbertsville, 19525

Registration

Boxed Lunch

Shotgun Start

Dinner and a Show

\$155 per Member for Lunch, Golf and Clambake

\$600 per Member Foursome

Ticket price includes: 18 holes of golf, golf cart, complimentary use of driving range, complimentary group photo, 90th Anniversary commemorative gift, lunch, dinner, and refreshments.

Brad Denton, Golfweek Magazine’s “**Golf Entertainer of the Year**” will hold a Comedy Golf Trick Show during the social hour portion of the event. During the day you will also have the chance to participate in a “Par 3 Celebrity Challenge” and a “Chamber Cup” Competition.

Presenting Sponsor: **Schultz Technology**

Clambake/Dinner Sponsor: **Pottstown Memorial Medical Center**

Lunch Sponsor: **Tompkins VIST Bank**

Goodie Bag Sponsor: **Creative Health Services**

Golf Cart Sponsor: **BB&T**

Trophy Sponsor: **Maillie LLP**

Additional Sponsorship Opportunities Available

Mon., Sept. 11
4:30 PM

Clambake – Dinner and a Show!

Hickory Valley Golf Course, 1921 Ludwig Rd., Gilbertsville, 19525

Network with the golfers after they complete the course! Food provided by Moyer’s Catering. Brad Denton’s Comedy Golf Trick Show will take place at the beginning of the social hour. The Clambake is a great opportunity for non-golfers to enjoy the event, a fun show, and a great meal!

\$45 per Chamber Member; \$55 per non-member

Weds., Sept. 20
11:30 AM – 1 PM

Refresh Wednesday: Google

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

Digital marketing experts at **DaBrian Marketing Group**, will focus on how to turn business prospects into sales through effective digital marketing strategies with CRMs and marketing automation. The event includes an exclusive live-stream from Google only available through participating official Google Partners, such as **DaBrian Marketing Group**. You will learn additional tips that will help your business increase brand awareness, generate leads, increase sales, and measure your digital marketing strategies. The team will also evaluate your website, local listings, or AdWords campaigns to provide recommendations based on increasing your revenue.

Please feel free to brown bag a lunch. Beverages will be provided.

No Charge; Members Only; Registration Required

Fri., Sept. 22
8:30 – 10 AM

“Made in the Tri-County Area” Tour

Patrick J. Murphy & Associates, Inc. Organbuilders, 300 Old Reading Pike, Suite 1-D, Stow, 19464

With nearly 150 accumulative years of industry experience in design, construction, repair and maintenance of pipe organs, **Patrick J. Murphy & Associates, Inc. Organbuilders** is one of the few regionally known **pipe organ builders** that also routinely provide maintenance and tuning services to all makes and types of pipe organs in the local area. Within their 8,000 sq. ft. shop, they bring a unique, long-term perspective to pipe organ building; a relationship of stewardship and partnering with their clients for a sense of ownership over the lifetime of the instrument. **This tour is limited to 25 attendees.**

\$10 per Member

Members Only; Reservations Appreciated

Sponsored by: **Patrick J. Murphy & Associates, Inc.; Reading Eagle**

Mon., Oct. 2
5:30 – 7:30 PM

College and Career Fair

Coventry Mall, 351 W. Schuylkill Rd., Pottstown 19465

Colleges and institutes of higher learning representatives to provide information to high school students looking to further their education along with businesses looking to hire students upon graduation.

Free to attend and open to the public

Sponsorship Opportunities Available

Fri., Oct. 27
8:30 – 10 AM

Refresh Friday: Public Speaking in Partnership with TCN

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

“**Persuasion is the Currency of Business Communication**”. If you aspire to effectively convey your ideas and influence others to take action, mastery of presentation skills is the key to your success. As we continue our “**Refresh Fridays**”, **Adrean Turner**, Coach **Adrean**, Career Fulfillment Expert, will focus on how to gain confidence for **public speaking**! Discover ways to prepare speeches, perfect your performance and deliver impactful presentations that enhance career opportunities.

No Charge; Members Only; Registration Required

Weds., Oct. 11
11:30 AM – 1 PM

WOW Luncheon

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

Featuring guest speaker Montgomery County Commissioner Valerie Arkoosh. More details to come.

\$26 per Member (prepaid by 10/6); \$32 per Member (invoiced or after 10/6); \$35 per non-member

Sponsored by: **Diamond Credit Union**

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.

On June 23, the Chamber hosted the final Refresh Friday Seminar for the 2016-2017 Program Year. **Kathy Opperman**, Certified Life Coach of **Pillars of Light and Love/The Empowering U Center** shared techniques, tricks, and life hacks that empowered attendees. Attendees left ready to face each day with intention and less stress.

Other Refresh Fridays in the last program year included:

- **January** – Attitudes for Service
- **February** – Millennials – The Forefront of the Workplace
- **March** – Cyber Security in Small Business
- **April** – Managing Workplace Conflict
- **May** – Finding a Social Media Strategy that Works for Your Business



2017 – 2018 REFRESH FRIDAYS

A full year of education to refresh you and your staff on a variety of topics! Refresh Fridays are free and for Members only. Seminars are typically on Fridays, from 8:30 – 10 AM at the Chamber Office, unless otherwise noted.

Refresh Fridays scheduled to date:

- July's seminar focused on Sales – check out next month's issue for a recap of "Creating Visibility for You and Your Business"
- August – Image: "Maximize Your Membership & Refresh Your Image" with Jennifer O'Donnell, TCACC Member Relations Director and Lori and Jerry Keefer, Keefer Photography; **Friday, August 11 8:30 – 10 AM**
- September – Google: "B2B – Google" with Daniel Laws, DaBrian Marketing Group; **Wednesday, September 20 from 11:30 AM – 1 PM**
- October – Public Speaking in partnership with TCN: "Persuasion is the Currency of Business Communication" with Adrean Turner, Coach Adrean; **Friday, October 27 from 8:30 – 10 AM**

“



I just wanted to let you know how pleased I have been with my membership with TCACC. Since I opened my own accounting firm 2 years ago, I have been trying to focus on my tag line (my passion for why I decided to go out on my own) - RELATIONSHIPS.SERVICE.INTEGRITY.

TCACC has been a big part of helping me accomplish my vision. Upon joining TCACC I started attending the FREE Monthly Business Card Exchanges. These networking events have definitely taken me out of my comfort zone, but are also easier after every one. Everyone there is friendly and just trying to meet other business people in the Tri-County area. I also joined the weekly R3 Tuesday morning meetings. This group fills me with ideas and energy that I bring back to my office. At every meeting, I keep my clients' needs in mind, to see if anything could potentially help them. I try to attend as many Chamber Breakfasts as I am able to. And I really enjoy the WOW Events. It is so encouraging to hear success stories from other women in business. It is a good reminder to hear how other women choose to spend their work hours. And lastly, just last month I attended the FREE Refresh Friday. The topic was on "Time & Stress Management". Ironically, I was so stressed and had no time, that I wanted to skip this event. But my Associate insisted that I take the 1 ½ hours and attend. I am so glad that I did! The Speaker was excellent and without TCACC I never would have had the opportunity to hear her. I am thankful that TCACC doesn't just focus on Big Business but also tries to improve and assist Small Businesses too! Keep up the good work!”

— Barbara Akins, Barbara A. Akins, CPA

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

Are you using your Member Benefits to the fullest?

Here are a few benefits you may be interested in using, and how you can access them.

Members Only Login – Online Benefits!

Access these benefits after logging on to your Members Only account on the Chamber website.

Update Your Company's profile

- Make sure your listings are up-to-date: Company name, address, phone/fax, email, staff and more! Access your company information under the shortcuts menu on the left side of the home screen

Hiring in your Company?

- Submit Job Postings under the 'Jobs' tab – postings appear on the Job Openings page of our website for 30 days and are also pushed out frequently on our social media sites
- Come to the office at any time and check out the resumes that we have on file



Post your announcements

- Under the 'News' tab, submit announcements for new hires, promotions, special accomplishments, etc.; News releases rotate on the home screen on the Chamber's website
- Sample templates are located under 'Resources' for a variety of news releases; a local media contact list is also available there



Advertise your events

- Add your events to our online community calendar under the 'Events' tab
- Use the online calendar as a resource for "things-to-do" in the area

Make payments on your account

- Pay your invoices for Membership, events, and services; open invoices will appear on the right side on the home screen with a 'Pay' button

Let customers know you are a Chamber Member

- Download the Chamber logo under 'Resources' – place it on your website to let everyone know you are a Chamber Member
- Don't forget – make sure your 2017 Window Decal and your framed Membership Certificate are also visible

Additional Benefits for You and Your Employees

Discounts

- Shop TriCounty – if you need tags for your employees, or would like to sign your company up as a participating organization, contact Jennifer at 610.326.2900. Visit tricountyareachamber.com/shoptricity to see a full list of participating companies and their discounts
- Discount tickets to area attractions are available to TCACC Members and their employees. A full list of available discounts is available on Members Only Login, under the 'Resources' tab



Brochure Rack



- Drop off your marketing materials (brochures, flyers, business cards) and we will put them in our brochure rack, directly outside of the Chamber Office

Conference Room Rental

- The Chamber has a conference room, free for our Members to use. We are located near local restaurants that deliver, have a small kitchen on site, and have many items available to help set up for your presentation/meeting
- A rooftop deck is also available – perfect for a lunch meeting in a relaxed setting.
- Contact Kitty at 610.326.2900 for room/deck availability

Need help accessing your Members Only Login? Contact the Chamber Office at 610.326.2900 to receive your login, reset your password, or receive assistance in navigating the site to find what you are searching for.

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

INTRODUCING THE 2017-2018 AMBASSADOR COMMITTEE

- John Armato, Pottstown School District
- Jessica Burger, UFinancial Group
- Janet Flack, EXP Realty
- Lisa Kania, L&J Cleaning Service Inc.
- Russell Lowe, Fraser Advanced Information Systems
- Elizabeth Peters, Tri County Area Federal Credit Union
- Josh Petruskas, Wrigley's Business Products and Services
- Lisa Stratton-Harvitz, Schultz Technology
- Bill Wellen, FASTSIGNS
- Debra Werner, Reflections Hair Designs



Interested in learning more or becoming a Chamber Ambassador? Contact **Jennifer O'Donnell** at 610.326.2900 to be considered today! (You must be a Member in good standing)

NO PRO BUSINESS COUNCIL MEETING DURING THE MONTH OF AUGUST.

RIBBON CUTTING



Cuisine India, 180 C Mill Road, Oaks, PA 19456

September Membership Breakfast

Thursday, September 7 - 7 to 9 AM
Copperfield Inn at Lakeside, Limerick

\$26 per Member (prepaid by 9/1); \$32 per Member (invoiced or after 9/1);
 \$50 per non-member

WORKFORCE DEVELOPMENT



Sponsored By:



Scan QR to register or call 610.326.2900



Patient First Urgent Care, 1411 S. Collegeville Road, Collegeville, PA 19426

THANK YOU

July's Coffee Sponsor:



June's Mini Newsmagazine Insert Sponsors:

Pixel OutDoor

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



Thank You for Your Voluntary Contributions

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

422 Business Center	Graber Letterin' Sign Co.	Pottstown Industrial Complex
AAA East Central	GreenAllies	Pottstown Memorial Medical Center
Allegheny East Conference of Seventh-Day Adventists	H & H Systems, Inc.	Pottstown Regional Public Library
ARCpoint Labs of Limerick	Herb Real Estate, Inc.	Pottstown Roller Mills, Inc.
Arnold's Family Fun Center	Heritage Coach Company, Inc.	Precision Polymer Products, Inc.
Artemis Design, Inc.	Hickory Valley Golf Club	Reading Eagle Company
Avante Apartments	The Hill School	Reading Site Contractors
Bause Catered Events	Independence Blue Cross	Reinhart & Co., CPAs
Bechtelsville Car Wash	Jacquet Mid Atlantic, Inc.	Rhoads Limousine Service, Inc.
Berks County Abstract Company	Jay Lanes	RiverCrest Golf Club & Preserve
The Body-Borneman Companies	KenCrest EmployNet	Ron Black Agency/The Laskey Group
Borough of Pottstown	Kriebel Security Inc.	Rotary Club of Pottstown
Boyertown Area School District	The Lewis Group	The Rotelle Companies
Boyertown Museum of Historic Vehicles	Limerick Bowl	Salon Evolve
CEDARVILLE Engineering Group, LLC	Lindt Chocolate	Sanatoga Ridge Community, Inc.
CEI – Douglassville, Inc.	Malvern Federal Savings Bank	Sanatoga Water Conditioning, Inc.
John J. Cione and Co. LLC	D.G. March and Associates/Enviromat Company, Inc.	Sawchuk's Garage, Inc.
Citadel Federal Credit Union	Marion & Black, LLC	Scott A. Weller Carpentry & Cabinets, Inc. dba Solar By Weller
Clark Industrial Supply	Martin Stone Quarries, inc.	Sealstrip Corporation
Clothes to Home, LLC	McCormick Chiropractic	Specht Realty, Inc.
CODY Systems	McDonald's – Pottstown	St. Aloysius Parish School
Colorworks Graphic Services, Inc.	David McSurdy D.M.D. Orthodontist	Translogistics, Inc.
Columbia Boiler Co.	MEMOR Coaching & Consulting	TriCounty Active Adult Center
Coventry Mall	Midcore Solutions	Twin County Construction Co., LLC
Creative Health Services, Inc.	Mom's House, Inc. of Greater Philadelphia	The Twin Turrets Inn
Dancing Tree Creations Artisans Gallery and Studio	Moyer's Catering	U.S. Renal Care Pottstown Dialysis
Decorating Den Interiors	NAMI PA, Montgomery County	Universal Machine Co.
Downtown Deziign	Office Technologies	VideoRay LLC
Dynamic Physical Therapy & Aquatic Rehabilitation	PA Industrial Equipment, Inc.	Wellness Council of Boyertown
Exelon Nuclear	Patriot Environmental Management, LLC	Wells, Hoffman, Holloway & Medvesky, LLC
First National Bank	Penn Airways	West Pottsgrove Township
First Priority Bank	Penn Foundation, Inc.	West-Mont Christian Academy, Inc.
Foundation for Boyertown Education	Pennmark Management Co., Inc.	Wheels In Motion
Foundation for Pottstown Education	Philadelphia Premium Outlets	Whitegate Contracting Company
Frederick Living	Physicians Care Surgical Hospital	Wolf, Baldwin & Associates, PC
Gatsby's at the SunnyBrook Ballroom	Pottstown Area Industrial Development, Inc.	Yucha Medical Pain Management & Chiropractic Rehabilitation
Gehringer Mechanical	Pottstown Area Police Athletic League	
Golden Living Center Reading	Pottstown Area Rapid Transit, Inc. (PART)	
Gorski Engineering, Inc.		

NEW FEATURES AT THE 2017 SEPTEMBER SCRAMBLE

- **COMEDY GOLF TRICK SHOW BY BRAD DENTON, GOLFWEK MAGAZINE'S "GOLF ENTERTAINER OF THE YEAR" DURING SOCIAL HOUR PORTION OF EVENT**
- **"PAR 3 CELEBRITY CHALLENGE" – YOU WILL HAVE THE OPPORTUNITY TO USE BRAD'S TEE SHOT TO HELP YOUR TEAM ALONG AND HAVE A CHANCE TO WIN PRIZES**
- **A "CHAMBER CUP" COMPETITION WILL BE HELD**
- **EACH PARTICIPANT WILL RECEIVE A 90TH ANNIVERSARY COMMEMORATIVE GIFT**
- **EACH FOURSOME WILL LEAVE THE EVENT WITH A PHOTO OF THEIR GROUP**

Goodie Bag Donations needed for the September Scramble presented by Schultz Technology and TCACC

- Market your business by putting your promotional items in the golfer goodie bags – given to every golfer at the scramble!
- Give the Chamber any items with your logo on it – they can be anything from shirts, coupons for services,
- Items will need to be dropped off to the Chamber Office by Thursday, August 31
- Please contact Kitty at 610.326.2900 or kitty@tricountyareachamber.com if you are interested in providing donations for goodie bags
- Goodie bag donors will be listed in the golf program, in the Rt. 422 Business Advisor, and acknowledged at the November Membership Breakfast

2017 Goodie Bags Sponsor:



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



In March 2017, Karen Musante, PFEW (L), presented Chamber President Eileen Dautrich with a plaque recognizing the Chamber's scholarship donations in 2016.

PFEW & Erie Gives Day

Pennsylvania Free Enterprise Week (PFEW) is a week-long program that educates high school students about the American free enterprise system. Groups of students form companies and simulate the actual operation of their own business for the equivalent of three years. Dedicated business volunteers serve as company advisors to mentor the students through real life situations.

Every student attends PFEW on a fully tax-deductible \$575 scholarship. If you would like to make a donation to PFEW to support the summer 2018 program, please consider making the donation on Erie Gives Day, August 8. All donations made on this day will receive a prorated percentage match from a pool provided by local organizations, making your gift event more powerful. More information is available on www.pfew.org or www.eriegives.org.



Non-profit Roundtable Luncheon

On Wednesday, July 26th, in cooperation with the TriCounty Community Network, the Chamber hosted a non-profit roundtable luncheon. This event provided our non-profit members with the opportunity to promote their organization to others as well as learn about opportunities/member benefits that will assist their organization in fulfilling its mission.

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



The Agent-Owned Cloud Brokerage™

Janet Flack, Realtor

EXP Realty – The Future of Real Estate

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

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

EXP Realty launched in the fall of 2009 as a leader in its real estate technology and agent compensation, leaving behind the traditional brick and mortar business model and moving towards a virtual community with the goal of keeping agents in contact with the best innovators, ideas and technology from around the world. Janet Flack joined EXP Realty in May 2016.

Janet is a full-time REALTOR with 19 years of real estate experience providing professional and dedicated service to each client making her

confident that she will provide the best job possible with excellent end results. Being a well-seasoned Realtor, Janet has strong negotiation skills and is well versed in the latest technology. She specializes in buyer and seller residential re-sales, new construction, investment properties, vacant land, foreclosures and short sales.

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

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

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



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

WHAT'S NEW IN THE TRANSPORTATION WORLD THAT MIGHT IMPACT YOUR COMMUTE?

By Mila Robinson, TDM Manager, GVF

The southeastern portion of U.S. 422 that connects Pottstown Borough to King of Prussia runs directly through 9 municipalities in Montgomery and Chester Counties, from Berks County border to Interstate 476 in Lower Merion Township. Activities on this portion of roadway not only impact these communities but their neighbors and daily commuters travelling from the suburbs and the City of Philadelphia. According to the 2011-2015 U.S. Census American Community Survey (ACS) 5-year estimates, the number of people employed within the mentioned municipalities combined is 143,473. This number doesn't reflect the total population within that area or the number of residents and workers from neighboring municipalities who also travel along U.S. 422. Ongoing roadway construction coupled with a growing number of commuters is often to blame for traffic congestion. GVF and other agencies are working every day to improve travel on U.S. 422 and in the Greater Philadelphia region.

Construction activities on U.S. 422, such as repaving, rebuilding and widening of bridges, construction of new multimodal facilities, aim to improve traffic flow, create a safer travel experience, and provide opportunities for commuters to utilize

alternative transportation modes. GVF, on behalf of PennDOT, recently completed a video on the Pottstown Bypass project that can be found at www.422Improvements.com/videos along with latest news and traffic updates. One of the main benefits of the project for commuters is the installation of new Intelligent Transportation Systems (ITS) that includes digital announcement boards visible along the highway that notify you of any traffic related issues and emergencies.

Transportation Demand Management (TDM) education activities: GVF continues to work with public and private organizations to disseminate information on implementing TDM best practices. We work with employers to analyze their employees' commuter patterns, to set up shuttle services to/from regional rail stations, to assist with carpooling and/or vanpooling among their employees, to educate them on what amenities to provide for employees who bike to work and what benefits to provide for public transit users. In September, we will recognize those organizations that are developing and implementing projects aimed to expand multimodal networks and to increase the use of alternative transportation modes. Our website, www.weareTDM.com, has most up to date information on TDM.

SEPTA Public Transit improvements, such as the rail expansion between the Norristown High Speed Line to King of Prussia and the implementation of the SEPTA Key renewed pass system, continue to move forward. SEPTA is preparing the National Environmental Policy Act Environmental Impact Statement, organizing public hearings, and collecting public comments on the King of Prussia Rail project. The project will provide a viable connection to many commuters who opt out of driving. The SEPTA Key system offers a convenient way to pay for all your SEPTA travel (including parking at SEPTA stations) with one reloadable contactless chip card. It can also be used to make non-transit purchases. Find out more at <http://www.septa.org/key>.

In addition, GVF is collaborating with companies who develop new technology solutions in navigation systems. Besides traffic updates and trip planning, these systems provide commuters with real-time location information on small scale fixed route transit systems and on-demand transportation services. Wouldn't you want to know where your next ride is and how long to wait?

Mila Robinson, TDM Manager, GVF. 610.354.8899; mrobinson@guftma.com

JUNE BUSINESS CARD EXCHANGE



On June 27, Chamber Members met up at Reading Country Club by ViVa Catering in Reading for food and beverages. The weather was perfect and attendees enjoyed networking outside on the cocktail deck. Reading Country Club provided Swag Bags and had business card drawings for a catered lunch for 6 or a catered lunch for 12.

Sponsored by:



NEXT BUSINESS CARD EXCHANGE

• Tuesday, August 29

• 8:30 – 10:30 AM

• Productivity Pointe LLC,

152 E High St., Suite 440, Pottstown 19464

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Special morning mixer with light refreshments and fellow members!

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A full list of participating businesses can be found at tricityareachamber.com/shoptricity.

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610.323.2020; www.beverlyspastryshop.com

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Connections on High

238 E. High St., Pottstown, PA 19464;
484.624.3669;
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- 10% off any menu item

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

The Shop TriCounty program is sponsored by:



JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

KNOW SOMEONE LOOKING FOR A JOB?

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

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

Chamber Members with job openings:

- **Boyertown Oil & Propane** – Experienced HVAC Service Technicians
- **DaBrian Marketing Group** – Sales Rep/Associate
- **Jacquet Mid Atlantic, Inc.** – Machinist Maintenance Lead; Waterjet Operator
- **YWCA Tri-County Area** – Various Positions

NEWS RELEASES

FEATURED MEMBER BENEFIT OF THE MONTH

Members – Share your news with us, for FREE!

How to Share News Releases:

- Sign on to Members Only, click on the 'News Releases' tab on the left side module
- Click 'Add a News release'
- Enter title of your news release (headline) and your message, contact information, etc.
- Select 'Member News' for the type/category of the news release
- Click 'Preview and Save' after you have finished your news release!



News releases will appear on the Chamber homepage of the website, scrolling under the Latest News block. We frequently push the news release page out on our social media sites as well!



WINDOW DECALS

SHOW US YOURS!

Snap a photo of your decal posted and email it to Melissa at melissa@tricityareachamber.com. We will share the photo in the *Route 422 Business Advisor* and on our social media!

Foundation for Pottstown Educaiton,
230 Beech St.,
Pottstown, PA 19464



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

HOW SAVVY BUSINESS OWNERS PAY FOR COLLEGE



THE GOOD LIFE

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

Most parents planning for college are familiar with the mainstream ways of saving and paying for college.

These include 529 plans, Savings accounts, life insurance among other common methods. Awesomely, business owners have a few additional tools in their arsenal. Here are a few ways savvy business owners can save and pay more easily for college.

Hire your kids. If your child is doing legitimate work for your business, they can earn money. Good work choices include office cleaning or landscaping. If you have a teenager who is into social media - what teenager isn't - you can hire them to take care of your social media marketing activities. I had my 9 year olds stuffing envelopes, sweeping up and filing which these days is scanning into document storage. A job description and age appropriate work are part of the backup documentation you should put together. While it is also a good idea for the kids to have some spending money for their efforts, the lions share could go into a Roth account in their name.

Roth accounts for kids. Kids with earnings can save into a Roth account and use the money for qualified education costs and avoid the early withdrawal penalty. While not exclusively for kids of business owners, these parents are more likely to create jobs for preteens. In addition, most colleges do not count the child's retirement assets for financial aid.

Saving for college with pre-tax money. Since you are paying your child to do real work, the wages are deductible as a business expense. You'll also be lowering income from your probably higher tax

bracket into the child's most likely lower bracket.

Continue after college starts. Your child will undoubtedly be home holidays and summers. If you are a benevolent employer, you can save up projects the business needs to make the best use of your kid's limited availability. Our son, who was a Computer Engineering student - he just graduated - did some programming for us while living on campus.

Become a landlord. If you are entrepreneurially minded or have other investment real estate experience, another alternative is to buy a house near campus. You can rent to other students to cover much of the mortgage likely reducing the living expenses of your son or daughter. Also, the depreciation of the property might lower your income for improving your financial aid prospects.

Financial aid finesse. A few special rules of financial aid are available to small business owners. Generally the value of your business is not part of your assets when calculating financial aid. And where private colleges do count business value, who's to say what your business is worth?

(Continued on page 46)

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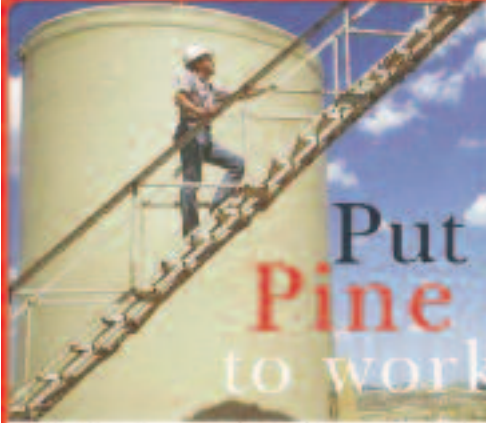
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THE GOOD LIFE

(Continued from page 45)

Shift your income and expenses. If you are at or near the \$160,000 joint income that begins phase out of the quite valuable education credit, there are a few more things you can do. As a business owner you can generally prepay some expenses or delay some of your year-end billings so that you can shift your income to below that level.

There are several ways these strategies interact, change tax rates, or impact financial aid in ways that are beyond what can be expressed here. As a business owner your main focus is – well, to run your business and care for family. That's why a business owner focused advisor who has put two kids through college would be a great resource. Call me!

Merra Lee Moffitt, Certified Financial Planner, is a Senior Partner at Good Life Financial Group, Wyomissing. She has college kids, is self-employed and has used many business owner college funding tools herself and lived to tell the tale! She loves helping other people get their kids through college so you can get on with your dreams! 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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Friday**: 8am-5pm • Saturday: 8am-3pm

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**Dental only closes at 4:00pm

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FOR SALE: (ZC2182) 101 N. YORK ST., POTTSTOWN- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. \$2,400

FOR SALE: (ZC2183) CAMP SWATARA RD., MYERTOWN- 112 ACRES OF PRIME DEVELOPMENT LAND. 1.8 MILE FROM I-78 AND BERKS PARK 78 AND NEW PET SMART AND DOLLAR GENERAL DISTRIBUTION WAREHOUSES. \$2,600,000

FOR SALE: (ZC2221) 113 REHRERSBURG RD., REHRERSBURG- UNIQUE PROPERTY w/1 RESIDENTIAL UNIT and 2 LARGE COMMERCIAL FACILITIES CONVENIENTLY LOCATED BETWEEN I-78 & 422. SELLER FINANCING AVAILABLE FOR UP TO 15 YEARS. \$1,130,000

FOR SALE: (ZC2236) 16 S. KEIM STREET, POTTSTOWN- DELIC STORE FOR SALE. \$110,000 (POTTSTOWN). OWNER HAS RETIRED. SELLING ALL REAL ESTATE: INC. BUILDING, OWNED EQUIPMENT & INVENTORY. BUSINESS IS VACANT. PROPERTY CONTAINS A CONVENIENCE STORE PREVIOUSLY FAMOUS FOR SANDWICHES, WORKING & RUNNING HOT/CELI EQUIPMENT. OWNER HAS CONTRACT WITH EHRICH PEST CONTROL. PUBLIC WATER & SEWER. CALL FOR DETAILS. **INTEREST IN \$12,000**

FOR SALE: (ZC2237) 2741 N. 5TH STREET HIGHWAY, READING- COMMERCIAL PROPERTY WITH SIGNAGE ON BUSY HIGHWAY AT THE CORNER OF N. 5TH STREET & WILSON STREET. FORMER UNITED CHECK CASHING FRANCHISE WITH ALL SECURITY SYSTEMS IN PLACE AND OPERATIONAL. PAVED PARKING ON SIDE AND REAR OF BUILDING. MOVE IN CONDITION. PERFECT FOR A MULTITUDE OF BUSINESSES. **INTEREST IN \$12,000** ALSO FOR LEASE AT \$7500/MONTH plus PROPANE AND ELECTRIC. LEASE TO PURCHASE WILL ALSO BE CONSIDERED.

FOR SALE: (ZC2242) 123 LITTLE ROUND TOP ROAD, LENHARTSVILLE- 100 ACRE CROP FARM IN NORTHERN BERKS COUNTY. ZONED AP. \$1,162,000

FOR SALE: (ZC2243) 222 LONG ROAD, LENHARTSVILLE- 231 ACRE CROP FARM IN NORTHERN BERKS COUNTY. ZONED AP. \$1,792,000

FOR SALE: (ZC2253) ROUTE 562, BOYERTOWN- FIRST 500' OF PROPERTY IS IN VC ZONING AND THE REMAINING ACREAGE IS LIGHT INDUSTRIAL. FRONT IS MOSTLY OPEN AND THEN IS WOODED TO REAR AND SLOPING BACK. EASEMENT NEAR TOP OF HILL IN BACK FOR ELECTRIC COMPANY. MANY USES. **INTEREST IN \$12,000**

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

FOR SALE: (ZC2257) LOT 1 & 3 E. 2ND STREET, BOYERTOWN- 2 LOTS ZONED LIMITED INDUSTRIAL IN THE BORO OF BOYERTOWN. 1 LOT IS .95 ACRES AND 1 LOT IS 2.02 ACRES. MANY PERMITTED COMMERCIAL, INDUSTRIAL, OFFICE AND OTHER USES. BOTH LOTS ARE BEING SOLD TOGETHER. THE LOTS ARE LOCATED IN THE 1ST BLOCK OF E. 2ND STREET NEXT TO THE BOYERTOWN AMBULANCE BUILDING AND ADJUTS THE RAILROAD RIGHT OF WAY. CALL US FOR TAX MAP AND ZONING INFO. THIS A GREAT LOCATION TO EXPAND YOUR BUSINESS. \$299,900

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FOR SALE: (ZC2261) 320 N. CHARLOTTE STREET, POTTSTOWN- NICE 5 UNIT INVESTMENT PROPERTY. FULLY RENTED AND FULLY INSPECTED BY BOROUGH. TENANTS PAY THEIR OWN HEAT AND ELECTRIC. RENTS ARE BELOW MARKET VALUE BUT STILL YIELDING APPROX. 11.68% RETURN ON INVESTMENT. PLEASE SEE DOCS FOR LIST OF IMPROVEMENTS. **INTEREST IN \$12,000**

FOR SALE: (ZC2262) 90 LANDIS STORE ROAD, BOYERTOWN- 2 STY WAREHOUSE ON 4.54 ACRES. ROOM FOR OUTSIDE STORAGE AND LARGE VEHICLE PARKING. GREAT FACILITY FOR STARTING YOUR OWN BUSINESS. MACHINE SHOP, LIGHT MANUFACTURING, CONTRACTOR, LANDSCAPER, STORAGE, KENNEL, RAISING ANIMALS. 4 SEPARATE 15'X45' ROOMS EACH W/DOUBLE UTILITY SINKS. GOOD BONES. SCENIC QUIET LOCATION. BUILD A HOME NEXT TO YOUR BUSINESS. \$258,000

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(ZC1163) 2103 East High Street, Lower Pottsgrove- Lower Pottsgrove first floor office suite with great exposure to busy High Street and within close proximity of Pottstown Hospital and Route 422. Plenty of parking, handicap accessible. 3460 SF that can be leased as one or divided into individual offices. Exterior was recently renovated and landlord will make every effort to accommodate the tenants interior needs. Monthly rental amount is \$3950.00. Call for details!

(ZC1164) LEASED 412 Laurel St. SUITES, Pottstown

(ZC1165) LEASED 3025 Main St., Margantown

(ZC1171) LEASED 1 Security Plaza, Pottstown

(ZC1172) LEASED 602 Main St., Royersford

(ZC1173) LEASED 224 Main St., East Greenville

(ZC1174) 2081 E. High Street, Pottstown- Lower Pottsgrove first floor office suite, approximately 1200SF. Reception, Administrator + 3 private offices. Great High Street exposure and lots of parking. Call for details. \$1,500/Month + heat, AC, electric and trash. Water and Sewer are included.

(ZC1161) 201 N. Lewis Road, Royersford- Park Town Plaza Shopping Center located in Royersford. Retail/Office spaces. Several spaces available, various sizes, various prices. Call for more information and showings.

(ZC1162) 3019 Main Street, Margantown- 1st floor office space, 12x17. Approximately 3000SF. Shared bathroom. \$400/Month includes heat and AC. Lessee pays electric. 2nd floor office space 25x25. Approximately 5760SF. 3 offices and Bath. \$900/Month includes heat, AC and electric.

(ZC1163) 700 Main Street, 2nd fl- Approximately 1,700SF. First floor-reception room, conference room, computer room, 3 private offices. Second floor-4 private offices, conference room. Possibly furnished. \$1,500/Month + utilities. *Separate meters for heat/AC.

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Pottstown Memorial Medical Center Names Employee of the Month for August



Victoria Budroni, Case Management, has been chosen as August Employee of the Month for Pottstown Memorial Medical Center (PMMC). "Vicki" was nominated by Kathi Weaver, Nursing Supervisor and Brenda Ritschard, Case Management. The recognition is based upon the PMMC designated *Pillars of Excellence* (Service, Growth, Finance, People, and Quality). Employees are nominated based on their commitment to patient care, their professionalism and their contributions on the job. Vicki Budroni was chosen for her exemplary service to patients.

Vicki is responsible for assisting readmission patients and helping them find low-income assisted living and many other services such as medications, transportation, food, etc. that the patient could not obtain on their own. One patient commented, "Vicki was my guardian angel," after Vicki took the time and energy to obtain and secure a safe environment for the patient.

Recently, Vicki went above and beyond by assisting an out of town patient. The patient was admitted after an episode of syncope. Her

friend took her purse home with all of her information including ID, contact numbers, etc. and the patient was stranded in our ED lobby upon discharge. She was scared and emotional as she waited for her friend to contact her because she could not remember what number to call here in PA. Vicki spent the whole day trying to get as much information from the patient to reconnect her to her friends. Vicki even called South Dakota shelters (where the patient was staying prior to visiting PA) to find information.

This great gesture paid off as Vicki was able to get ahold of the patient's friend who had a number for friends here in PA. The patient was reunited with her friends and got home safely. Thank you Vicki for all you do for our patients.

"Employees at Pottstown Memorial Medical Center take pride in establishing a culture that champions healthier communities and patient-centered care," says Richard Newell, chief executive officer, Pottstown Memorial Medical Center. "Vicki exemplifies our core values and mission through her dedication to our patients and hospital. "It is an honor to recognize her as Employee of the Month and to celebrate the achievements of all of our employees."

For more information and a complete listing of services, please visit PottstownMemorial.com.



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Let H & F Tire Service check your tires' inflation, alignment and determine if any need replaced. In the long run, cheap tires won't save you money. They don't last as long as higher quality tires and may result in a rougher ride and inferior handling. Your goal in tire shopping should be to find the highest quality tire that meets your specific need and budget. H & F Tire Service carries 13 brands including Bridgestone, Firestone, Goodyear, Michelin, B.F. Goodrich. Let our tire professionals help you maintain your tires and choose the right tire for your vehicle. Check us out at any of our five locations: Pottstown, Lancaster Ephrata, Reading, and Hanover, or on the web at www.hftire.com.

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WILL WORKERS' COMP PAY FOR MY SURGERY?



LEGAL PERSPECTIVES

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

This is a question we often hear from our clients, but unfortunately, it's usually a question we hear after there is a dispute as to whether the proposed surgery is related to the accepted injury. What exactly does that mean you ask? Well, perhaps a little workers' comp basics are in order, before we can answer that question.

The first thing to understand is that after an employee is injured at work, and gives notice of the injury, the employer's insurance carrier has 21 days to either accept or deny the injury. The injured worker has 120 days to report the injury. Once the injury is accepted, the workers' comp insurance carrier has to define the injury that is being accepted, which is called the "description of injury," on a document that officially accepts the claim as compensable. The carrier is then responsible for paying for any lost wages

and medical bills related to the "accepted" injury – including any and all reasonable and necessary treatment. So, if the injured worker needs surgery to address the accepted injury, the carrier should simply pay the bill. Sounds simple, right? Well, perhaps applying these principles to a real case would help bring some of the potential issues into light.

An employee injures his lower back while picking up a 180-lb. steel ramp.

(Continued on page 52)



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LEGAL PERSPECTIVES

(Continued from page 51)

The injury is reported right away and the workers' compensation carrier accepts the injury and drafts the original document (usually called a Notice of Compensation Payable) with an injury description that reads "lumbar strain and sprain." Lumbar refers to the low back, and strain and sprain is the most common and least encompassing injury possible – essentially acknowledging a soft tissue or muscle injury to the lower back. The injured worker, or Claimant, begins getting conservative treatment for his back such as physical therapy, chiropractic adjustments and injections. These treatments seem to help to some extent, however, the injured worker does not get better, obtains an MRI, and eventually is presented with the option of getting surgery. This is when it gets tricky.

Under the Workers' Compensation act, the workers' compensation carrier does not have to preapprove any type of treatment. This is exactly the opposite of how regular health insurance generally works. One of the problems that often occurs is that the medical provider is not aware that the workers' compensation carrier does not have to preapprove and therefore looks for that very preapproval. So the provider will either get no response from the carrier at all, or it will get a response where the adjuster informs the provider that the "claim is open and it will pay for any reasonable and necessary treatment which is related to the work injury." Depending on the provider, this spiel is often regarded as a denial. Further, even if the provider does not consider that a denial it may be unwilling to perform a potential \$100,000 surgery with the hope that it is going to get paid.

Who would?

One solution is to ask the claimant to provide backup health insurance just in case the workers' compensation carrier decides to deny that the surgery is related. However, this can cause some other issues. If the healthcare carrier is aware that the provider is treating a work injury, it may deny payment as well. Many providers know this and will simply refuse to do the surgery unless the workers compensation carrier pre-authorizes the treatment. If the carrier takes a hard line on the issue, the claimant is put into a holding pattern that could last for well over a year.

The claimant's attorney (assuming that he or she retains one after surgery is denied) can file what is called a Petition to Review Medical Treatment, which puts the relatedness of the treatment before a Workers' Compensation Judge. Evidence from claimant's treating physician is then presented to the judge to determine whether the proposed surgery is related to the work injury. The attorney can also file a Petition for Penalties based upon the carrier unilaterally refusing to pay for reasonable and necessary medical treatment. Such a petition would be based upon the *McLaughlin v. W.C.A.B. (St. Francis Country House)* case which states that the employer has an obligation to either pre-approve the surgery or file a prospective utilization review to determine whether the treatment is reasonable and necessary, in a surgical or hospital setting. Utilization Reviews are a way for carriers to officially question whether a particular treatment is reasonable and necessary.

(Continued on page 54)



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CHANGES IN HEALTH INSURANCE



CHANGE

By Barry Cassidy

Yet another change in Health Insurance is on the horizon. I was looking at the proposed plans, and there seemed to be one common thread — the 40 percent excise tax is coming my way. People like me are looking at a one-year total of about \$342 billion in increased taxes. As before, there is no help for me on the horizon. I am part of the old system and my kind of plan is now scorned.

I have what is known as a “Cadillac Health Plan,” a plan that offers great coverage with low deductibles. Approximately 155 million Americans receive their health insurance from their employer, in many cases through union negotiations. The tax exemption was decided upon sometime around the time of World War II.

Many of you may know that I have a strong union background, working for the AFL-CIO’s Industrial Union Department, later as an organizer for AFSCME, and a Business Agent for a union in Memphis, Tennessee. During my time in Memphis, I represented industrial workers in labor negotiations, and remember at times accepting salary increases to be less, in order to improve the health insurance plan. Shifting employees into high-deductible plans is one of the most common ways companies are avoiding the Cadillac tax, but that would be in conflict with the collective bargaining agreement. If they did move to higher deductible plans, it would also be a detriment to the worker, because it would increase out of pocket expenses.

It appears that the current law wants me to have less health insurance. I could see if they said self-insured plans that some companies offer was the real target of the program, but it wasn’t written that way.

America cannot really be compared to the European Health plans because, to a great

extent, in Europe, the labor movement is represented by political parties. In the United States, during its existence, labor organizations have been granted tax-exempt status under Internal Revenue Code section 501(c)(5), and have not been a political party.

America is a capitalist nation, and probably rightfully adopted an employer-based health insurance approach for providing benefits. There was a time when health insurance meant hospitalization, rather than the current iteration of what is necessary to have in a plan. Those were the days when Doctors made house calls.

When I was a business agent in Memphis in 1974, we had 10,000 minority members out of maybe 11,000. I had people working on a motion time rate, which set a production incentive and sometimes the way the system was set up, it was tough to make minimum wage. To the member, every penny earned in contract negotiations was a victory. Trying to achieve full paid health plans was vital to their ability enrich their lives. These were plans that were designed to meet the needs of the worker, and provide as much benefit and keep the worker from leaving the employment opportunity.

I just do not see the logic of taxing the good health plans that many union workers bargained for in good faith over the years.

(Continued on page 55)

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LEGAL PERSPECTIVES

(Continued from page 52)

Despite this case law, most Pennsylvania workers' comp carriers will still not voluntarily preapprove surgery. Usually this is based upon an argument that they are not questioning whether the surgery is reasonable and or necessary, but rather whether it is related to the accepted work injury – which is why the injury description discussed above is so vitally important.

In the example from above, when the carrier accepted a "lumbar strain and sprain" it was immediately taking the position that any disk pathology related to that injury was not related to the work injury. So, if claimant had herniated a disc while lifting that ramp, ideally the carrier should have accepted that herniated disk as part of the work injury. However, with back injuries like this, it is not often immediately apparent whether a disk is involved. While there are certainly some indicators (like pain shooting down one or both legs, for instance), the carrier will usually accept whatever is on the first medical record – and a majority of the time, the initial treating provider, without any diagnostic tests to confirm any disc pathology, will simply default to a lumbar strain/sprain. That first medical note is critical, setting the stage for an argument about whether a

workers' compensation carrier must pay for a later surgery.

One thing that an injured worker can do from the outset is to be vigilant about telling the first treating doctor all of the symptoms that he or she is feeling. Further, getting the proper treatment from the outset it is vitally important. And finally, when the injured worker receives the documentation regarding his or her injury, usually called a Notice of Compensation Payable, it is very important to pay attention to what is the accepted injury is. Of course, consulting with an attorney as soon as injury occurs is also very helpful. An attorney, especially someone certified as a specialist in workers' compensation practice, can help guide an injured worker through the maze of choices and options as that workers seeks to recover as quickly as possible.

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C.. He and managing attorney Levi S. Wolf are two of less than 250 lawyers across the state who have been certified as specialists in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.

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CHANGE

(Continued from page 53)

The object of health care is to use it if you need it to prevent problems occurring down the line.

Increasing plan coverage with limited deductibles, the tax exclusion may lead to higher spending through greater demand for medical care. The relationship between plan lower deductibles and medical spending depends on how responsive spending is to out-of-pocket costs. It is argued that consumers respond to higher cost-sharing by reducing their use of services, particularly for more discretionary expenditures, rather than by seeking less costly providers.

We are not talking about very rich people on these plans, with a designation of \$10,200 for a single person for health insurance covers most union and white-collar workers. Why is it important to limit these folks' access to health care, and at the same time use that tax to buy others health insurance. It appears that people making the laws are out of touch with the populous.

A European health system had a different kind of start than the American system. There were years of Kings and Queens and a feudal system, where most people in America were born free. The way people get to a point in history, and the kinds of

social welfare system they offer, is a direct result of their history, political systems, mores and folkways.

I spent the first 15 years or so of my work life representing poor people. I secured exotic financing for them to buy houses and packaged in grants for them to be able to pay their utility bills in the winter. I think to very large extent, they want to be in charge of their own destiny. I say that based upon my experience in the field, which is extensive. Many would jump at the chance to buy hospitalization versus what they are forced to buy under Obamacare.

For years and years and years, hospitalization was all that was necessary. By creating add-ons that people must have for health insurance, it drives up the cost and makes them dependent on the public dole through a system that they do not understand.

Health insurance to a great extent should be between the employer and the worker, and if the worker cannot make headway, he or she should exercise their rights to organize and collectively bargain as a group. Then, eventually over the years, that leads to good health care "Cadillac plan." It is a classic struggle in the capitalist system, between the worker and the employer to define the role of wages, hours, and working conditions. Wages were considered as benefit packages since the 1930s and striking workers against the like of Pinkerton thugs fought hard to achieve the wages and benefits they have today.

One cannot forget the context of the health care initiative, which seeks to change it so everyone is the same. That is because everyone is not the same. We all start out the same but our experience, drive and luck all figure in to whether you retire comfortably or end up homeless or dead.

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Pottstown Rotary Club to Honor Hill School's Twila Fisher as "Person of the Year"



The Pottstown Rotary Club annually recognizes a member of the greater Pottstown community for outstanding contributions in areas such as the arts, business, education, health care, non-profit public service, and government service. This year we are pleased to announce Twila Fisher as our "Person of the Year" award recipient.

Members of the community are invited to the ceremony scheduled for Wednesday, September 13, 2017 at the Rotary Pavilion in Riverfront Park. The ceremony, followed by dinner, will begin at 6 pm. Tickets for adults are \$25.00 and \$10.00 for children. Though tickets can be purchased at the event, we respectfully request that interested members of the community RSVP to Nicole Matz at Nicole.matz1@gmail.com.

Bringing her compelling experience in community organizing and economic development, Twila was appointed in 2015 as the Hill School's first-ever Manager of Community and Economic Development, a full-time position created to advance Hill's engagement with Pottstown and, more specifically, to support a new, collaborative neighborhood initiative called Hobart's Run. The mission of Hobart's Run is to create a clean, safe, and inclusive community; strengthen residential development; and generate positive, sustainable commercial and retail development.

Twila previously served the ReDesign Reading Community Development Corporation as a Public Leadership and Service Fellow of the University of

Pennsylvania organizing downtown revitalization projects, community organizing and project development, and aiding in policy for various economic development initiatives. Twila earned her bachelor's degree in political science from Columbia University and received her master's degree in Public Administration and certificate in Economic Development from the University of Pennsylvania in December (2015). Twila began leading the Hobart's Run initiative in January, 2016.

During the short time under Twila's leadership the initiative has implemented numerous initiatives in support of Hobart's Run mission of: Creating a clean, safe, and inclusive community, providing incentives for home ownership and home improvements and generating positive, sustainable commercial and retail development. Some of these achievements include implementing the Mobile Ambassador Program, the Mid-Day Cafe, Block Cleanups and holding an Investor's conference with the aim of drawing new investments to the Pottstown area.

The Pottstown Rotary is a local and international service organization comprised of men and women committed to making a positive contribution in their community and the world. The Rotary Club of Pottstown supports a number of programs in Pottstown, including, literacy building, the Pottstown Halloween and July 4th Parades, student scholarships, Operation Backpack, and Meals on Wheels. The club also sponsors the Pottstown High School Interact Club, a service club for high school students. To learn more about The Rotary Club of Pottstown, please visit www.PottstownRotary.org.



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REGIONAL CHAMBER ROUNDUP

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

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

UPCOMING EVENTS

Young Professionals Networking Event (YPN) with the Phoenixville Jaycees – August 1

Join the Phoenixville Chamber and the Jaycees with other business minded people aged 21 to 40 in the Phoenixville area. Meet in a relaxed atmosphere with like-minded individuals. YPN meets the first Tuesday of every month. Network with other young professionals. Refreshments will be provided with a Cash Bar! Bring plenty of business cards! Time: 6:00 – 9:00 PM; Cost: Free!; Location: Molly Maguire's Restaurant & Pub, 195 Bridge Street, Phoenixville, PA



First Friday – August 4

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August Monthly Membership Meeting – Picnic Lunch – Tuesday, August 8

Join us for our mid-day picnic lunch at Valley Forge National Park. Enjoy networking and historical discoveries you don't want to miss! Time: 11:30-1:00 PM, lunch provided by Uncle B's; Cost: \$20 pre-registered, \$25 at the door. \$30 for non-members; Location: Valley Forge National Park, Varnum's Picnic Area, Valley Forge, PA

Chamber 101: A Comprehensive Membership Orientation – August 17

This event offers new, existing, and potential members a face-to-face opportunity to make connections with other Chamber members and staff as we provide an overview of the various tools available to market your organization.

We discuss how we promote and serve our members through policy work, advocacy, and partnerships. Learn how we serve the business community and your individual business. Time: 8:30 AM; Cost: Free to members and prospective members; Location: Royal Bank America, 124 Main Street, Phoenixville, PA

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PERKIOMEN VALLEY CHAMBER OF COMMERCE

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• **Evansburg Family Dentistry** - Dr. Azalea Sharifi - 3801 Germantown Pike, Suite 107, Collegeville, PA 19426; (610) 489-6363 www.evansburgdental.com

• **MBR2** - Chad Miller - 2550 Industry Lane, Suite 103, Norristown, PA 19403; (610) 490-8996 www.mbr2.net

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

UPCOMING EVENTS

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

August 16, 2017 -

PV MEN Networking Happy Hour



Gentlemen... join fellow members and guests of the chamber for PV Men's Networking Night at the DaVinci's Pub! Unwind, net-

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September 28, 2017 -

Speed Networking with Phoenixville Chamber Members!

Don't miss this fun, loud, energetic networking event, sure to jump start your business book. Bring your business cards, promotional materials and elevator pitch and be ready to meet one-on-one with members of local Chambers. Pre-registration is required. Refreshments provided by Phoenix Village Apartments, 131 Bridge Street, Phoenixville. **Space Limited.** Visit PV chamber website for registration/details www.PVchamber.net

August 30, 2017 -

New Member Orientation

@ 8:30am - 9:30am at the PVCC office,
351 E. Main Street, Collegeville

sponsored by



New members, prospects and members are invited to an informational session to learn how to maximize your Chamber membership. Pre-registration is required. Register online www.PVchamber.net.

Save the Date - October 19th - Annual Victory Bank Mixer!

B2B & B2C Business Expos!

**Save \$...Early Bird
Registration now open!**

Showcase your business to fellow Chamber members, Dow Employees and Pfizer community! **Register early...limited tables per industry...our Expos sell-out every year!** Registration and details www.PVchamber.net or email info@PVchamber.net or contact the Chamber office at 610-489-6660.



**September 14 -
Business Expo -
Dow Collegeville**

Details & Registration:

<https://perkiomenvallychamber.org/event/annual-business-expo-and-community-fair-at-dow/>



**October 11 -
PV Chamber Business
Expo @ Pfizer Details &
Registration:**

<https://perkiomenvallychamber.org/event/pfizer-business-expo/>

POST- EVENT



Grand Opening Event at Health Insurance Solutions!

Health Insurance Solutions, Inc. (HISI) recently celebrated its new office with a Ribbon Cutting Ceremony and Chamber Mixer. Holding the scissors is Nanette Poserina, President of HISI, with Tom Poserina, VP of HISI (to Nanette's left), joined by HISI staff and PV Chamber Board Directors. HISI can provide quality health benefits with affordable premiums to Individuals and Employee Groups. Visit www.gethisi.com for more information.

2017 PVCC Night

August 2, 2017



READING
Fightin' Phils



**Thanks to the generosity of our
Sponsors, 10,000 tickets were distributed
throughout Perkiomen Valley!**



REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 35 - 44 FOR THE TRICOUNTY AREA CHAMBER OF COMMERCE NEWS AND INFORMATION SECTION IN THIS ISSUE.

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

WELCOME OUR NEWEST MEMBERS

• Platinum Plumbing & Heating, Inc. • The Muscle Therapy Massage Center, LLC

UPCOMING EVENTS

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

August 10, 2017 – Membership Luncheon

The Sunnybrook Ballroom
50 North Sunnybrook Road, Pottstown
Special Guest Speaker: Robb Holman
Inspirational Business Topic
11:30 a.m. to 1:00 p.m.

August 19 – Limerick Community Day

Saturday, August 19th
4 p.m. to 7 p.m.
Brand New Format
Business Expo
Food Trucks
Movie Under the Stars-Finding Dory
Visit the Chamber Website for more information and to register!

August 24 – WIN Ladies Night Out

Painting with a Twist
70 Buckwalter Road, Royersford
6:30 p.m. to 9:00 p.m.

September 12 – Chamber Mixer

Westfield 41
151 Holly Drive, Royersford
5:00 p.m. to 7:00 p.m.

September 14 – Membership Luncheon

Spring Hollow Golf Club
3350 Schuylkill Road, Spring City
11:30 a.m. to 1:30 p.m.

September 21 – Shark Think Tank

Copperfield Inn at Lakeside
594 W. Ridge Pike, Limerick
11:30 a.m. to 1:00 p.m.
Business owners only*

RSVP for all events online at
www.springfordchamber.com

Spring-Ford Notes

- REGISTER NOW! Limerick Community Day – Saturday, August 19th. New Format and New Time. For information check out www.springfordchamber.com
- Thank you to **Dr. Rebecca F. Sheaffer of Phoenix Rehab** for being our July membership luncheon featured speaker. She did a great job informing everyone of how they can fit exercise into their busy daily lives. Thanks as well to Cutillo's for hosting the event! We were so excited to experience our first event in The Wine Cellar Room.
- Our second annual WIN "Friend-Raiser" is scheduled for Thursday, August 24th at Painting with a Twist in Royersford. You are welcome to join us and express your creative side! This is open to members and non-members. The event will be held from 6:30 p.m. to 9 p.m. Feel free to bring any snacks and beverages. It's such a fun event and we hope that you will join us!

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

Limerick Community Day

Saturday, August 19, 2017

Join us on Saturday, August 19th for Limerick Community Day! We are excited about the new format of this annual event being held at Limerick Community Park. Our Welcome Ceremony begins at 4:00 p.m. with a performance by the Spring Ford High School Marching Band. Stop by our Business & Vendor Expo and the First Responders area from 4:00 to 7:00 p.m. Quench your thirst and satisfy your hunger at the beer garden provided by The Railroad Bar & Grill and various food trucks until 8 p.m. Top off the evening with a family movie night screening of Finding Dory. There is something for everyone! This event is sponsored by Exelon and Philadelphia Premium Outlets as well as the following community businesses: 101.1 More FM Philadelphia, Kriebel Security, Limerick Township, NorthPointe Community Church, Oehlert Bros. Home Heating & Cooling, Philadelphia Premium Outlets, Physicians Care Surgical Hospital, Railroad Street Bar & Grill, Rothman Institute, Spring-Ford Chamber of Commerce.



NEW SCHEDULE FORMAT

- 4:00pm—Welcome Ceremony, with a performance by the Spring Ford High School Marching Band
- 4:00pm— 7:00pm Business Expo, Vendor Expo, and First Responders Area
- 4:00pm—8:00pm Food Trucks including a beer garden by The Railroad Bar and Grill
- Dusk—Family Movie Night under the Stars: *Finding Dory* sponsored by Northpointe Community Church

Limerick Community Park

Home of Manderach

Memorial Playground

Swamp Pike and Ziegler Rd.



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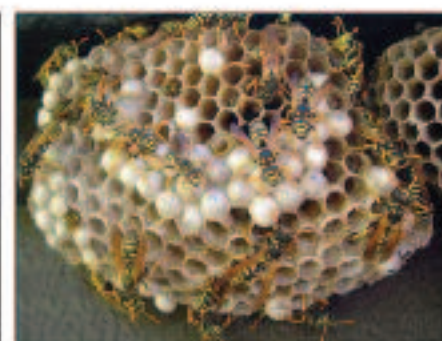
Please call for an inspection and needs assessment for your home or place of business.

Yellow Jackets

Yellow Jackets are very slow to sting unless their nest entrance is approached and then they are quite aggressive. Each can sting a number of times inflicting much pain. Some people become hypersensitive to their stings and future stings can become life threatening.

Prior to scheduling a yellow jacket service, be sure to not caulk their entrance way, for you will only be complicating the problem by forcing them inside. Do not take the chance of getting injured by treating it yourself.

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