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Tower Health Medical Group
Tower Health Partners
Tower Health-UPMC Health Plan

SMALL BUSINESS OWNERS... It's that time of year!

Controller onDemand's founder, Audrey Faust, shares valuable tips on how to get your books ready for your CPA and tax season.

Small business owners need accurate books. When prepared by an experienced accounting professional, there is an added benefit of relevant financial reporting and analysis. This insight not only saves owners time and money, but a LOT of stress at tax time, too.

Why is this so important? Your revenue and expenses come together to paint a picture of your business' overall health. Seems simple and straightforward, yet I've heard from far too many business owners that they struggle to find the right professional with deep accounting knowledge who can help them manage the growth, profitability and tax liability of their company.

Audrey was an extremely valuable asset for our company and instrumental in developing our accounting department to be a more proactive division.
- Todd Palmer, Virtual Farm Creative

When it comes to closing out your books at the end of the year, here are a few things to keep in mind:

Prepare financials in the Fall for your accountant – they can review your tax situation and make suggestions to minimize your tax liability.

Evaluate your assets – is there anything you need to purchase? Evaluating assets before the end of the year helps you plan more strategically for the company's growth and can offset your tax liability.

Evaluate your service providers - if you are looking to switch accountants, banks or payroll services, it is best to do your research in the Fall. This give you time to get everything in place to make the switch January 1.

Controller onDemand is the accounting solution for businesses that recognize the value of having an experienced professional on their team, but are not ready for a full-time Controller. We manage the revenue and expenses, so our clients can focus on growing their business.



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DO's & DON'Ts FOR BUSINESS OWNERS

DON'T enter your own accounting information into QuickBooks. There are many reasons for this, but the biggest one is there are much better, and more profitable things, you can be doing with your time.

DON'T put all your eggs in one basket. Make sure you don't have a "gorilla client" – a single customer – that if they left could take your business down with them. Remember, everyone is replaceable.

DO have a professional with an accounting degree doing your bookkeeping or, at the very least, that person is reviewing the entries in detail. Knowing the "debits and credits" behind the data entry is essential to making sure things get posted correctly and maintaining a clean set of books. Mistakes can be costly!

DO review your financials monthly. Best way to prevent errors and/or fraud is to review your financials regularly.

DO have a budget and a goal. Even if your budget is loose, at least know how much revenue you need to make each month to "keep the lights on". Having a goal to increase your revenue or client base is a great motivator that will help propel your business growth.

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Pottstown Hospital

TOWER HEALTH

Advancing Health. Transforming Lives.

Cover Story: *Pottstown Hospital Tower Health strives to exceed patient expectations, while delivering compassionate, safe, quality care with a full range of health services including inpatient and outpatient, medical and surgical, and diagnostic and emergency care, to name a few.*



12-15: A variety of gift giving options, dining, and services to help make your holiday unique and special.



24-26: Browse the Business Marketplace to grow your business, network, and keep your money local.

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Editor & Publisher – Bill Haley; Advertising Manager – Patti Seigel;
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To contact the Route 422 Business Advisor:
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BUSINESS SPOTLIGHT

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MBR² Graphic Services is a dedicated team of graphics professionals with over a century of combined experience in printing, prepress and design. Our customers include individuals, small businesses and large corporations with retail, commercial and trade work.

Our hands-on ownership team, comprised of Chad Miller, Tom Bassinger, Mike Rogers and Tom Rogers, worked together at a large advertising/graphics agency for over 20 years. In the Summer of 2016, we had an opportunity to purchase the printing and prepress division of that company and MBR² Graphics Services was born.

We bring all of our experience and knowledge of working within a large agency to a more personalized family business environment. This approach helps us to find the best solutions that will fit your budget and deadlines. Our goal is to fulfill all of your needs, no matter how large or small the project.

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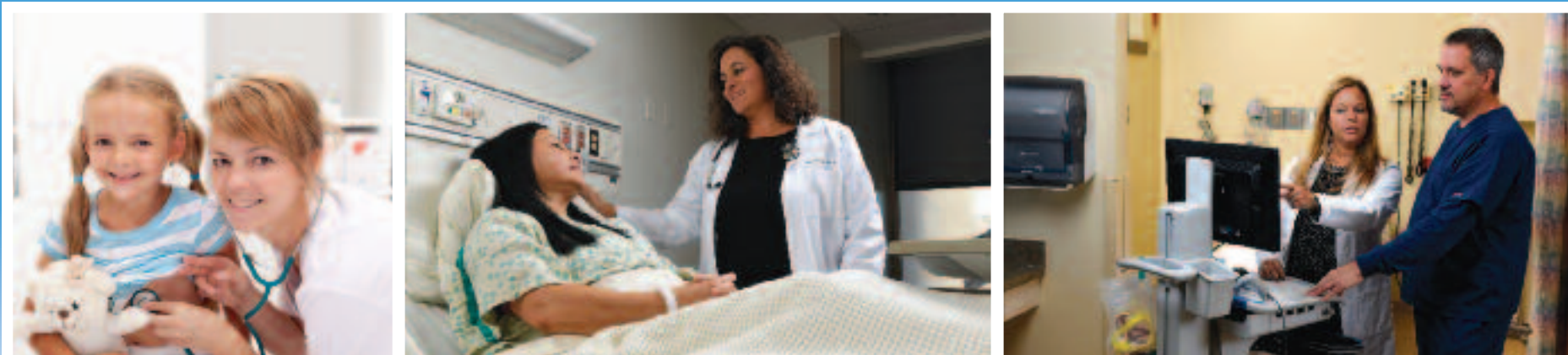
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POLETT PHOTO



Pottstown Hospital

TOWER HEALTH

Advancing Health. Transforming Lives.

On October 1, 2017, Pottstown Hospital became part of Tower Health, a vibrant, newly formed health system that provides leading-edge healthcare and wellness services to a population of 2.5 million people in Montgomery, Berks, Chester and Philadelphia counties.

*As part of Tower Health,
Pottstown Hospital
sees its legacy of
high-quality care
continuing ... and with
even more strength.*

Pottstown Hospital has a long history of providing high-quality, compassionate care in the community. Today, as part of Tower Health, Pottstown Hospital believes its legacy of quality care will continue ... and with more strength than ever.

With 11,000 team members and a combined 1,500 beds, Tower Health includes six acute-care hospitals — Reading Hospital in West Reading; Brandywine Hospital in Coatesville; Chestnut Hill Hospital in Philadelphia; Jennersville Hospital in West Grove; Phoenixville Hospital in Phoenixville; and Pottstown Hospital in Pottstown. It also includes Reading Hospital Rehabilitation at Wyomissing; Reading Hospital School of Health Sciences; and a comprehensive provider network of 2,000 physicians, specialists and providers across 65 convenient locations.

Tower Health was formed when the former Reading Health System acquired the five community hospitals, all previously owned by Community Health Systems. The acquisition was finalized on October 1, and the hospitals and partners began operating as Tower Health that day.

"Each of our hospitals has a rich history of providing high-quality, cost-effective healthcare to the communities we serve," said Clint Matthews, President and CEO of both Tower Health and Reading Hospital. "We have come together to create an even more dynamic and expansive health system. Our name, Tower Health, reflects our collective strength, innovative spirit and bold commitment to taking healthcare to new heights."





Clint Matthews, President and CEO of both Tower Health and Reading Hospital.

Tower Health provides a full range of medical care — from prevention, screenings and education; to the latest clinical services and surgeries available; to rehabilitation. Its hospitals have received national recognition for advanced care in areas such as neurosurgery and stroke, cardiac and vascular surgery, trauma, hematology and oncology.

The collaboration between hospitals enables providers, leadership and staff to leverage best practices across the health system. Patients in the Pottstown area benefit from access to a broader range of services, including highly specialized tertiary care available at Reading Hospital, the largest hospital between Philadelphia and Pittsburgh with access to advanced protocols and state-of-the-art technology. The Reading HealthPlex, which opened at Reading Hospital in October 2016, is one of the most sophisticated surgical centers and inpatient facilities in the region. Patients can access that care within Tower Health without having to travel to large, metropolitan downtown areas for advanced care.

"Today, Pottstown Hospital is part of an integrated network of providers," said Rich Newell, President and CEO of Pottstown Hospital. "If a patient needs tertiary care, we can send them west on



Route 422 to Reading Hospital. Our patients who need advanced care receive better service, because Pottstown Hospital now has a focused, direct line to a higher level of care, and that increases efficiency and decreases a patient's time to treatment."

(Continued on page 8)

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COVER STORY

(Continued from page 7)

Collectively, as a health system, Tower Health is focused on a series of strategic priorities that will ensure it provides exceptional care in local communities and across the region.

One of Tower Health's top priorities is to provide high-quality Service Lines. At Pottstown Hospital, specialty Service Lines include oncology, orthopedics, stroke, bariatrics, emergency services, and heart failure and chest pain services. The hospital's cancer program is a five-time recipient of the American College of Surgeons' Commission on Cancer, Accreditation with Commendation recognized with the Outstanding Achievement Award. Pottstown Hospital is one of a few select cancer programs in the country, and the only one in Pennsylvania to receive this recognition five consecutive times. The Emergency Department, which sees more than 45,000 patients a year and is the second busiest emergency room in Montgomery County, is committed to ensuring that patients are treated by a physician or physician's assistant within 30 minutes of their arrival. And, its heart failure and chest pain services are the latest at Pottstown Hospital to receive certification.

Tower Health is also strategically focused on providing Value-Based Care, which it achieves by focusing on three objectives: providing better care for individuals, enhancing care coordination for all populations in the community, and reducing healthcare costs. Tower Health also provides Value-Based Care through its Tower Health/UPMC Health Plan, which offers a strong provider-payer model that helps control healthcare costs while ensuring the highest quality care.

Tower Health Medical Group, the network of 2,000 physicians and providers, helps ensure that individuals receive excellent medical care. The partners also help coordinate population healthcare with pro-



(L to R) Rich Newell, President and CEO of Pottstown Hospital and Amit Powar, MD, Executive Vice President, Tower Health and Chief Executive Officer of Tower Health Medical Group.

grams such as Street Medicine, which matches health and wellness needs in Berks County with health and wellness services available through Reading Hospital.

Partnerships are another Tower Health priority. Newell noted that Pottstown Hospital already is benefiting from partnerships within Tower Health. For example, being part of the local system opens up opportunities for departments such as laboratories or the pharmacy to call sister hospitals if they need a particular medication or small piece of equipment in an emergency. Pottstown Hospital also is benefiting from access to Reading Hospital's comprehensive Quality Improvement program, he said.

(Continued on page 10)

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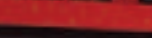
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COVER STORY

(Continued from page 8)

"Reading Hospital has established a deep commitment to quality, and its program will help us maintain that same level of quality, which, in turn, will enhance the healthcare experience and outcomes for all of our patients," Newell said.

As Pottstown Hospital integrates into Tower Health and benefits from the synergies and partnerships, it also remains a strong community hospital. Its leadership team is visible and engaged in the community, and every leader — more than 40 managers — serves in a volunteer capacity with a local nonprofit organization. Many physicians and staff members have worked at the hospital for years, providing both expertise and an environment of caring and connection. Pottstown Hospital remains focused on meeting the unique needs of its community.

"Pottstown Hospital's physicians and staff are committed to quality and have the mindset that they are treating each patient as one of their loved ones or family members," Newell said. "We consider each patient's whole story. We treat patients with high tech and also with the high touch

of a community hospital. We offer the best of both worlds."

Matthews said Tower Health is committed to providing "the right care, in the right place, at the right time."

"We are excited by the formation of Tower Health and this opportunity to unleash the power of our collective team to enhance the health and well-being of residents in our region," Matthews added. "Together, we are delivering on our Tower Health promise of *Advancing Health* and *Transforming Lives*."



Pottstown Hospital

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OVER WINTERING INSECTS



Box Elder Beetle

Cluster Fly

Stink Bug

Lady Beetle

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When choosing a real christmas tree:

1. Examine the undersides of the branches and the trunk. Prune any branches that have egg cases or bird nests.
2. Leave the Christmas tree in your garage for a few days.
3. Get a white or light colored sheet and shake the tree over it to dislodge bugs.
4. Vacuum insects on or around the tree.
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HAPPY HOLIDAYS
from our family to yours



ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE

5 Tips to Get the Most Out of Holiday Shopping

'Tis the season for shopping trips and presents under the tree.

And if you're planning to spend more this year on gifts, you're not alone. This holiday season is expected to be one of the biggest yet for gift spending – with shoppers expected to spend more this holiday shopping season than ever. Brand name apparel and accessories will once again serve as the most-wanted on holiday lists, which means holiday budgets may easily get blown.

That's why The Philadelphia Premium Outlets located in Pottstown, PA, is a must-visit for all your gift-giving needs. The center offers more than 150 brand name and designer outlet stores including coveted brands like Michael Kors, The North Face, Kate Spade New York, Under Armour and UGG, at a savings of anywhere from 25 to 65 percent. A win-win for getting exactly what your loved ones want this year, without you breaking the bank.

"We attract shoppers from the Greater Philadelphia Area and beyond who are discerning about quality, loyal to the brands they like but also looking to save – especially during the holidays," said Kate Johnson Area Director of Marketing and Business Development at The Philadelphia Premium Outlets. "Customers know they can visit our center and not only find their favorite name brands but enjoy incredible savings."

To get the most out of your shopping trips, the shopping experts at Philadelphia Premium Outlets have put together tips to pack the most into each shopping adventure.

1. Get an early start: Morning hours are generally the best time to shop, so get started as early as possible. Also, try and schedule your shopping trip for a weekday as the stores are less crowded and you'll find a better parking spot.

2. Stay in the know: Scope out a store or destination before arriving, so you know exactly where to go. Visit the mall's website — that way you'll be able to also see which stores have additional holiday promotions or sales that day. You can also sign up to become a Premium Outlets VIP (at no charge) and receive a Savings Passport, a compelling discount book amenity that features 100 additional retailer offers. This year, the Outlets is taking its Savings Passport digital, so shoppers can enjoy extra savings with just a touch of a button on their smartphones.

3. Be safe: Always be aware of your surroundings and your personal belongings when out and about. Place all valuables inside your trunk so they are out of sight. Park in a lighted area at night and contact mall security if you need any assistance.

4. Dress for comfort: Shopping till you drop means a lot of walking, so wear appropriate shoes and comfortable clothes — you'll be thankful at the end of the day.

5. Remember to have fun: Shopping for loved ones can be a very enjoyable experience if you set your mind to it. Try making it a day for you and your bestie to catch up while shopping. Many destination shopping centers like Philadelphia Premium Outlets hold special events through the holiday season. Let that holiday cheer sink in and put you in a holly jolly mood.

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Gracie Skiadas, chef & proprietress, since 1988 opening, felt our area was long overdue for a place outside a major city for a more 'inspired' experience of dining out together. A bit of dining decadence closer to home.

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If you haven't yet visited this extraordinary place, you owe it to yourself to "Kick Back, Relax, & Enjoy!" Gracie's 21st Century Café is located at 1534 Manatawny Drive, Pine Forge, PA. Phone: 610.323.4004. Open Wednesday – Saturday 5:30 to 11:00.

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The Twin Turrets Inn

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

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

"Bear Fever" is contagious and it begins with historic "Townie Bear" and "Bubbles"

located at the entrance to Twin Turrets. There are many other bears as you enjoy your walk along Boyertown's tree-lined streets and see our beautiful architecture, unique shops, restaurants, bakeries and even a microbrewery. Our artistic community is awesome and Taylor Backes Glassblowing Studio is universally recognized.

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

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

Spring Hollow Golf Club

Spring Hollow Golf Club is a challenging, 18-hole Public Golf Course with a full-service restaurant and banquet facilities. Open Seven Days a week for Golf, please call ahead for Tee Times.

The Grille is the full-service restaurant at Spring Hollow, which is also open to the public. With its comfortable and friendly setting, it is a great place to meet friends after work for cocktails, or have a relaxing sit-down dinner with the family. Whatever your reason, you'll be sure to leave with a smile! The Grille is open for Lunch and Dinner Wednesday through Sunday.

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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE

Consider a New Look for the New Year



**By Debbie Werner, Owner,
Reflections Hair Designs**

December 31st is approaching with the speed of a shooting star, signaling the end of another year and the beginning of a new one. This is the time of the year that causes us to step back and reflect on where we were, where we are, and where we want to be, and to decide on what we need to change to help accomplish new goals.

These resolutions that we promise to do mostly center on our physical appearance. Somehow, this outward physical change gives us a greater confidence to move forward. A good illustration of this is in the movie "Now Voyager." The main character, Charlotte Vail, is drab and lacks confidence. Her character undergoes a transformation, mentally and physically. The physical change in her appearance helps her to become more confident.

Physical changes give us a sense of control over our lives, so as you enter the New Year, take the plunge. Change your color or hairstyle. This also applies to men. A new or current haircut can change your image. Play with color, like glossing treatments that add

shine and a whisper of translucent color, or be bolder and add a sprinkling of lighter pieces.

For women, winter is the time to add richer, deeper tones like mahogany, plum or chocolate brown to your color. With your make up, remember that your tan has faded so lighten your foundation. Moisturize and apply primer before the foundation to assure flawless coverage. Use a bronzer to contour your cheekbone, and place a soft pink or peach above the bronzer to highlight. Eyebrows are still a focus, so consider reshaping and enhancing to create a beautiful frame around the eye.

Speaking of eyebrows.... Men, keep them trimmed for a well-groomed look. If you are a proud owner of a uni-brow try having the center above the nose waxed. You will be amazed at how that will alter your appearance.

As you look forward in 2018, decide what simple physical adjustments will help to build your confidence and create an awesome first, second and third impression. You only have seven seconds.

For additional information, please call Debbie Werner at 610.323.2030 or email: reflections@verizon.net.



A Favorite Christmas Classic

The Pottstown Dance Theatre Repertory Ensemble will be doing a full version of the family classic "The Nutcracker" at the Hill School Center for the Arts on Saturday December 2 at 7pm as well as Sunday December 3 at 3pm. Under the direction of Michelle Jones Wurtz, the performance will include the party scene with young dancers showing off their strong ballet technique, "Waltz of the Snowflakes", the beloved "Waltz of the Flowers", and the other works with new lighting design, a brand new snow-scene backdrop, and other amazing stage effects.



Adult tickets are \$20 in advance (\$23 at the box office upon arrival), and \$15 for students and seniors in advance (\$18 at the box office upon arrival). They are available at Pottstown Dance Theatre, by calling 610.323.2569, or online at www.pottstowdance.com. For information on group rates please call the Theatre at 610.323.2569.

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ROUTE 422 BUSINESS TAX PLANNING AND PREPARATION SERVICES GUIDE

Get a Jump Start on Your Tax Preparation

Provided by Ryder & Company CPA

I'm sure many of you don't want to hear the words "tax season." Many people dread getting all of their paperwork organized, wait until the last minute, and then have to file for an extension. Are you one of those people? Well, what if we told you by doing a little bit now to start preparing, you could make your life a lot less stressful come tax season? While you can't do everything, there are a few things you can do now to prepare yourself. Let's check out the below checklist to find out.

- ✓ **Put last year's taxes and your personal information together.** It's a good idea to keep your taxes from last year alongside your personal information, even if you're returning to the same tax preparer. Keep your information secure but together, so all you'll have to do is grab the items to take with you.
- ✓ **Separate your receipts and bills.** This is probably what takes people the longest to get together. Most people don't have a separate file or box for the bills and receipts they are going to need for tax season. Well, now is the time to make one. Take time to start going through your bills and separate the ones you are going to need; keep them in a separate location and as the year goes on, put what you'll need for your tax return in the new designated location.
- ✓ **Maximize your charitable deductions.** It is that time of the year where many people donate to charities. If you are one of those individuals, this year should be no different for you. But if you don't usually donate, why not? Charitable donations can be used as tax deductions and it is also a great way to help those in need during the season of giving.
- ✓ **Focus on your mileage.** There are easier ways to keep track of your mileage than waiting until the end of the year to

figure it out. Once a day or once a week (depending on how often you're out the road), make a note of where you had to travel. Then once a month, figure out your mileage and keep it logged in an Excel spreadsheet. Or, to make your life simpler, download an app that will keep it logged for you.

- ✓ **Check your withholdings.** When was the last time you evaluated your withholdings? When changes in your life happen, it also means you may need to update your withholdings. Ask your employer if you can review them and submit any changes you may see necessary.
- ✓ **Maximize your retirement.** How much have you put away so far this year? Will this allow you to reach your maximum contribution? If you answered no, make this a priority! Retirement plans are a great tax deduction and you should utilize the maximum contribution available. For IRAs the maximum contribution is \$5,500 (\$6,500 if you're age 50 or older).
By completing the above checklist, you are reducing stress you may regularly have each tax season! Should you have any questions, don't hesitate to call 610.670.6170 and check out our website at www.ryderco.com.

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2018 Social Security COLA

By Barry L. Weller, EA

The Social Security cost-of-living adjustment for 2018 is the largest since 2012. More than 61 million Americans will receive a two percent COLA in their Social Security benefits. This increase will begin in January 2018. However, all or most of the increase, which is roughly \$25 for the typical recipient receiving an average \$1,250 monthly benefit, will be eaten up by an increase in Medicare Part B premium. Soon, the Centers for Medicare & Medicaid Services

is expected to announce the Medicare Part B premiums for 2018.

Medicare Part B premiums, which cover outpatient medical care such as doctor visits and lab tests, will likely remain stable at about \$134 a month for 2018. But that monthly premium is substantially higher than what many Medicare recipients currently pay. The "held harmless" provision in the law prevented increases in Part B premiums if the increase would reduce their Social Security benefits. Since Social Security benefits did not rise at all in 2016 and increased just 0.3 percent in 2017, 70 percent of Medicare recipients (those with a modified adjusted gross income of less than \$85,000 for individuals and \$170,000 for couples who have their Medicare premiums deducted from their Social Security benefits) did not pay the \$134 a month for Part B. They've been paying about \$109 per month on average.

Barry L. Weller, EA is the president of Barry Weller & Associates with offices at 19 N Reading Ave, Boyertown, PA 19512 Phone 610.367.8280. He is an enrolled agent, licensed to represent taxpayers before the IRS.

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of accounting experience and is a Quickbook's ProAdvisor. She has the experience and knowledge to accommodate your bookkeeping needs.

As articulated by the US Small Business Administration, "Half of all new small businesses fail within the first five years, and the number one cause of failure is financial mismanagement." As a small business owner, you need to be aware of the critical role bookkeeping plays in successful businesses.

Have you ever thought "Does my small business need bookkeeping?" **YES!!** Below are reasons why Breslow's Bookkeeping Business is important for your business...

- Every business owner must pay taxes. You cannot file and meet your tax obligations without accurate bookkeeping. Handwritten notes or a year's worth

of receipts will not be satisfactory. Reports are necessary because they clearly break down your company's cash flow during tax time. Hiring Breslow's Bookkeeping Business will make this possible. If you are not tracking your expenses, chances are your tax bill is going to be higher. Why is that? Because expenses reduce your net revenue. Think about it...the lower your bottom line, the less Uncle Sam collects in taxes from you.

- As a small business owner, do you know which customers still owe you payment for your services already completed? Breslow's Bookkeeping Business can relieve



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you of this stress. Rest assured that invoices are being sent out and the payments are being received. As your business grows, you will need systems to track your earnings. At the end of the day, you will have a handle on your cash flow and what you personally take home as income.

- Do you know if your small business is going to make a profit in 2017? Without Breslow's Bookkeeping, it is going to difficult to determine if your business is profitable. Keeping accurate books allows you to see inflow vs. outflow. As a result, you know if your business is truly profitable.

The truth of the matter is that every business needs a bookkeeper. By utilizing my services, you will be saving money. How you ask? As a business owner, you can forget about the numbers and focus on what you do best.... growing your business and turning a profit. I will provide you with an understanding of what is happening in your business and what the future looks like.

2018 is right around the corner. Breslow's Bookkeeping Business can make 2018 your most profitable year yet! Mention this article and receive \$50 off your first month's service.

To inquire about Breslow's Bookkeeping Business, please contact Beth Breslow at 215.272.5217 or gather more information at breslowbookkeeping.com

Barry Weller & Associates

Barry Weller grew up in Boyertown, and after graduating from Boyertown Area High School, he pursued his accounting degree from Kutztown University. After working in the private sector for several businesses as an accounting supervisor, manager and controller, he pursued his dream and began his tax, accounting and financial services practice.

He started small working from his home office and sub-leasing office space on an "as-needed" basis. Then, in 1997, he hired an associate and leased office space at 100 S. Chestnut Street, Boyertown. By January 2005, Barry Weller & Associates had added another full-time associate and a part-time receptionist and moved three blocks into 216 E. Philadelphia Avenue. This was a great facility for the firm which allowed them to grow to a total of eight employees. For the next 12 years, their client base continued to grow. To be able to serve their clients more effectively, in April 2017, Barry and Lovell Weller secured much larger office space and spent the next three months getting it ready for their firm to move in. On July 14th, the four-block move to 19 N. Reading Ave, Boyertown took place and another tax accountant was added to the staff.

Barry Weller and Associates have kept much of the history of this building, including the original brick flooring and marble walls in the entrance area. Additionally, the post office vault and the postmaster signage are other unique features. The facility was built in 1937 and served as the town's post office until 1992 when it was sold to a local bank who used the building for back office operations. Today, Barry and his staff provide bookkeeping, accounting, tax and other financial services to more than 100 businesses and 700 personal clients. For more information regarding their services, please visit their website www.barryweller.com or call them at 610.367.8280.

FOCUS ON KING OF PRUSSIA



A Year to Remember in King of Prussia

New Retailers, Restaurants and Events Keep KOP Energetic

With over \$1B in economic development activity currently underway, a smoldering hot restaurant scene and thousands of new apartments, King of Prussia continued to thrive in 2017. Add to that a series of successful and engaging events presented by King of Prussia District (KOP-BID) and its partners, and you have a year to remember! Here's a round-up of KOP-BID's big events from 2017, and a taste of what's to come in 2018:

King of Prussia Beerfest Royale

The King of Prussia Mall parking lot was transformed into a beer lover's paradise as KOP-BID welcomed 3,200 attendees on October 5 and 7, 2017 for the 6th annual King of Prussia Beerfest Royale. Fifty-one brewers served up 100 beers, while the tunes of Philadelphia favorites Swift Technique and Nik Greeley and the Operators drifted through the air. King of Prussia's best and newest restaurants wowed the crowd with delicious treats throughout all sessions. Beerfest Royale is King of Prussia District's only fundraiser of the year, and all proceeds are used for physical improvement projects throughout KOP - like landscaped medians, signage and linear parks!

SAVE THE DATE: October 4 & 6, 2018

Trends Speaker Panel

On September 7, KOP-BID welcomed a sell out crowd of 180 business professionals for thought-provoking conversation, networking, and breakfast at the DoubleTree by Hilton Valley Forge. Attendees heard from a panel of industry experts including Leslie Richards, PA Secretary of Transportation; Jerry Sweeney, President and CEO of Brandywine Realty Trust; Dan Simons, Owner of Founding Farmers; Adam Sacks, President of Tourism Economics; and Peter Sikora, Development Manager of Bozzuto Development Company. Moderated by Stephen Mullin, President and Principal of Econsult Solutions, Inc, each expert shared insights into the state of their industries and offered perspectives about how trends might shape the future of suburban locations like King of Prussia.

SAVE THE DATE: September 13, 2018



Rock Your Lunch

KOP-BID's popular lunchtime summer concert series returned to the front lawn at Arkema in King of Prussia's business park for another rocking year. Each Thursday in June, employees and residents enjoyed free music, samples from some of King of Prussia's best restaurants, food trucks and yard games.

SAVE THE DATE: Every Thursday in June 2018





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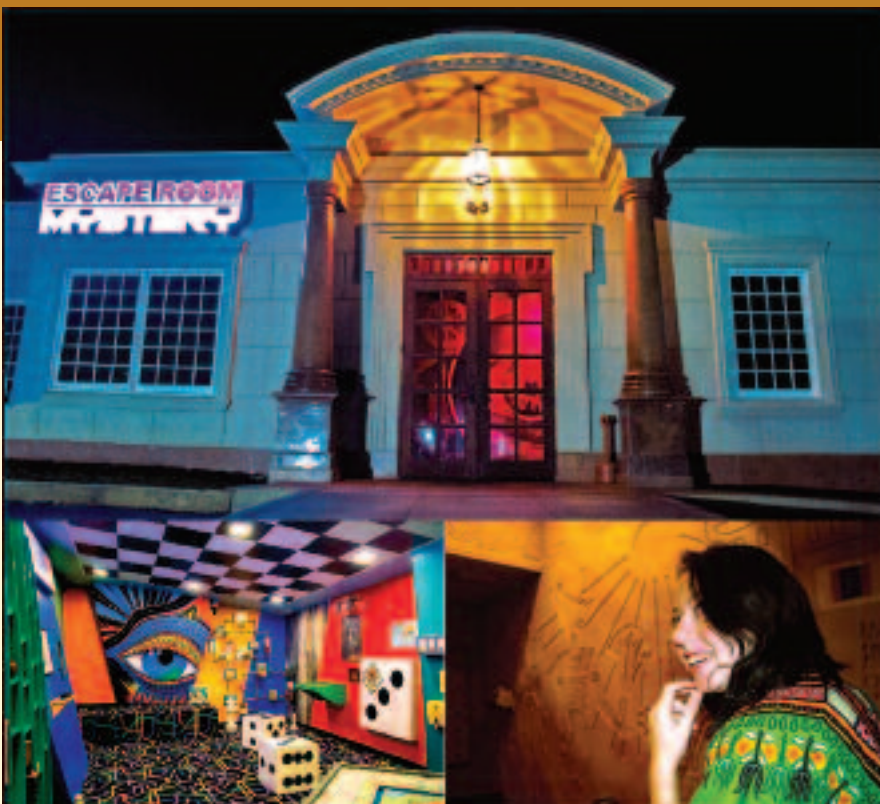
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dineKOP

KOP-BID's popular dineKOP restaurant week returned March 6-12, 2017 for its most successful year to date. With 23 participating restaurants and thousands of customers taking part in the discounted lunch and dinner menus, dineKOP 2017 generated incredible media coverage and revenue for each restaurant. In its three years, dineKOP has raised \$37,000 for The Children's Hospital of Philadelphia's KOP Specialty Care Center.

SAVE THE DATE: March 5-11, 2018

For more information about events in King of Prussia, log on to visitkop.com. 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.



FIRST TO MARKET:

Retailers and Restaurants

Recognized around the world as one of the leading retail and dining destinations in the U.S., King of Prussia shows no signs of slowing down. With the recent expansion of the King of Prussia Mall and completion of King of Prussia Town Center, more than 100 new retailers and restaurants joined KOP in the past two years, with more coming soon in 2018. Many of the openings were the first to open in the U.S. or the East Coast, and some represented the first brick-and-mortar stores for traditionally online retailers.

2017 OPENING HIGHLIGHTS

<u>Alex and Ani</u>	<u>Ideal Image</u>
<u>All Saints</u>	<u>Mission BBQ</u>
<u>Choolah</u>	<u>Mistral*</u>
<u>Indian BBQ*</u>	<u>Muse Paint Bar*</u>
<u>Davio's Galleria</u>	<u>NYX</u>
<u>Duck Donuts*</u>	<u>Tadashi Shoji*</u>
<u>East Meets West</u>	<u>Tiffin</u>
<u>Founding Farmers*</u>	<u>Tommy John**</u>
<u>Ghurka*</u>	<u>True Food Kitchen*</u>
<u>The Habit Burger Grill*</u>	<u>Yard House*</u>

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pletion. Some packages include a video for you to share with friends and family of your amazing experience, and photos/additional videos can be added as well. They also offer a variety of retail, from keychains and water bottles to shirts and hats.

But it doesn't stop there! iFLY King of Prussia hosts events of all sizes for birthdays, corporate events, social outings, bachelor/ette parties, Bar/Bat Mitzvahs, Boy/Girl Scouts, prom after parties, overnight lock-ins & more! School field trips are also made possible with their nationwide S.T.E.M. program.

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 (202118) 100 Porter Rd., Pottstown- Professional office building situated in the immediate vicinity of the Pottstown Memorial Medical Center. Handicapped Accessible, Reversible Accessible, Various Size Spaces from 200-1200 SF. Competitive rates and flexible terms. All utilities are included. NO COMMON AREA MAINTENANCE CHARGES.
 (202119) 22 Wills Rd., Suite 42, Pottstown- Office space situated along Route 724. 7300 SF office with finished parking area. Immediate entry. Sprague on 724. 5650 North plus heat, electric and water. Water and sewer included. NO CAM.
 (202120) 4 Ash St., Pottstown- 13,000 Square Foot Warehouse for sale to speculators is a double convenience on Route 422. 724 & 100. 50,750 North - 51,500 SF MW.
 (202121) 2180 E. High St., Lower Pottsgrove- Want a great deal? Well here you go. Prime 34500 SF first floor location off of Route 422 on High Street in Lower Pottsgrove. Plenty of on street parking, loading docks, can be subdivided. **NOW ONLY \$0.60/SF. Call for a tour today!**
 (202122) 22 Wills Rd., Suite 42, Pottstown- Office space situated along Route 724. 7300 SF office. Flexible space for retail or office. Available in multiple. Sprague on 724.
 (202123) 2211 N. 5th St., Reading- Commercial property with space in high traffic area corner of N. 5th St. & 10th St. Former United Check Cashing Franchise with retail space and operational. Paved parking on side and rear of building. Move in condition. Perfect for a multitude of businesses. \$1.50/month plus propane and electric.
 (202124) 2093 E. High St., Pottstown- Lower Pottsgrove office building, currently occupied by District Justice. Over 40,000 SF, 2nd floor office space, one level, handi-cap accessible. High Street Sprague. \$1450/Month Utilities.
 (202125) 204 N. Charlotte St., Pottstown- First floor office space on busy street. Former check cashing office. Approximately 4800 SF. 5400 North includes heat, water and sewer.
 (202126) 207 N. Lehigh St., Boyertown- For Rent First Floor Shopping Center located in Boyertown. Retail Office space. 4 spaces available, various sizes, various prices. Call for more information and showings.
 (202127) 2093 Wills St., Pottstown- Main floor office space. 12,000 SF. Approximately 2000 SF shared space. 4000 SF main floor and 4000 SF lower level. Morganthau Pottstown office space. 2000 SF. Approximately 2000 SF. 3 offices and 2000 SF. 5400 North includes heat, AC and electric.
 (202128) 200 Main St., Boyertown- 17,000 SF. First floor reception room, conference room, computer room. 2 private offices. Second floor 4 private offices, conference room. Possibly subdivided. \$1.50/Month + Utilities. *Secure orders for lease only.
 (202129) 29 E. Phila. Ave., Boyertown- Former Boyertown Community Library. 4100 sq. ft. which can be divided into two separate units of 2050 SF and 1850 SF. Lease the whole space or a part of it.

Call 1-866-948-2255 for more details on listings!

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FOR SALE (202253) 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. **REMOVED TO 1.1M**

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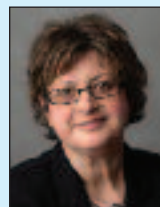
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FOCUS ON HEALTHCARE

Are Your Ears Ringing?



By Dr. Debbie S. Lombardi, Au.D., CCC-A/SLP, Owner, Premiere Speech and Hearing

Tinnitus is another name for ringing in the ears. Tinnitus can vary from an occasional disturbance to a chronic, unbearable problem. These sounds can be described as whistling, buzzing, clicking or hissing. According to the American Tinnitus Association, approximately 45 million Americans suffer from tinnitus. Tinnitus is a symptom, not a disease. There are numerous reasons why a person may experience tinnitus. These include hearing loss, noise exposure, middle ear conditions, sinus problems, head or neck trauma, temporomandibular joint disease, use of ototoxic medications and other medical conditions. It is important to discuss any symptoms or medical concerns with your primary care physician and ask for a referral to have a diagnostic, baseline hearing evaluation.

Because of the different levels and frequency of occurrence with tinnitus, the overall impact on a person's life may vary. Some people find that they are able to function normally with just minor annoyances of background sounds in their head. Other people may find that tinnitus may hinder their ability to work or enjoy family gatherings. Tinnitus sufferers report a range of emotions including irritability, frustration, depression, or anxiety. In addition, it may lead to difficulty sleeping or the reduced ability to concentrate.

There is no known cure for tinnitus at this time; however, many treatment options exist. Patients do not simply have to deal with tinnitus anymore. An important first step is to have a hearing evaluation by a Doctor of Audiology that is trained in tinnitus.

At Premiere Speech and Hearing we value you and want to ensure you receive the best possible care. We would be happy to offer a complimentary session to review any questions you may have regarding your hearing or speech healthcare. Feel free to contact us at 610.454.1177.

For Today's Business Woman, It's Healthcare for Women Only

Our Women's Healthcare Center, Healthcare for Women Only, has a 26-year history of serving women in the Pottstown area. The name was specifically chosen to reflect the distinct needs of women, both physically and emotionally, throughout their lifetime. Our needs change as we transition through phases of our lives. Because life is unpredictable and each one of us is unique, our physicians and staff strive to provide a safe and trusting environment for all women to receive personalized care. At Healthcare for Women Only, we deliver compassionate and quality medical care in a convenient, modern setting.

Our commitment to providing service to our patients is a hallmark of our care center! We develop a partnership to keep our patients informed and engaged in their progress of care, treating each with dignity and respect. We value our patients' autonomy and privacy. It not unusual for the patient to hear directly from their Physician or Nurse Practitioner regarding their ongoing care and treatment plan. This is unique in today's medical marketplace.

We are committed to the Community. Our physicians maintain an active role in the

development of medical policy and best practices within the community and Pottstown Hospital. We have participated in leadership and committee roles for the OB/GYN Department, Surgical Division, Medical Executive Board, as well as other multi-disciplinary councils. The physicians and staff also participate in community educational and promotional events. We participate in Child Birth Classes, Programs on Breast Health, Health Fairs, and present at Women's Educational Programs. Our care center has a warm and welcoming community on our Facebook page. We look forward to our new relationship with Reading Hospital and Tower Healthcare.

Healthcare For Women Only has convenient hours for our patients Monday through Friday, with evening hours on Tuesday. We accommodate urgent care requests for our patients. In addition, our office staff is well versed in current healthcare plans and their requirements. We accept most major insurance plans. Call our office at 610.326 .7172 to see if we accept yours. For more information on our providers, please visit www.axiawh.com/healthcare-for-women-only.

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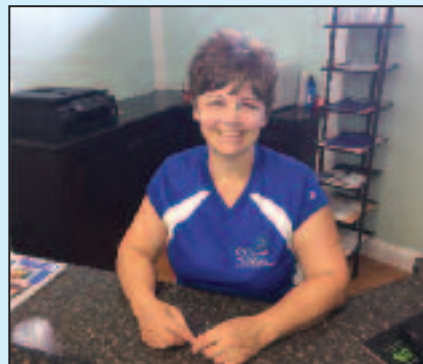
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Sensory Concepts Introduces UltraShape®

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Wyomissing, PA, – 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

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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.

At Home Services

Winter is here, and along with it comes unpredictable winter weather. Every day could bring something different, whether it is rain, snow, sleet, or ice, any of them could cause concern for you or a family member, especially the elderly. How are your senior parents doing in the winter? Are they staying warm and remaining active?

What can you do to help your senior parents if you can't always be there? How do you ensure that they are taking care of themselves?

Chestnut Knoll At Home provides caregivers (non-medical) to assist seniors with transportation, daily activities, light housekeeping, personal hygiene, meal preparations in their own homes so they can maintain their independence, dignity and quality of life.

Services are monthly, weekly or daily care; respite care (planned temporary relief for the family caregiver); and emergency care. Licensed by the Pennsylvania Department of Health. Member in good standing of the National Private Duty Association.

For more information on services offered by Chestnut Knoll At Home, call Linda Detwiler, senior director, at 610.473.3328 or visit www.ckhomecaregilbertville.com.

Phil Fry, Business Services Manager at Diamond Credit Union, Receives Exclusive Business Lending Certification

Diamond Credit Union is proud to announce that Phil Fry, Manager of the Business Services Division at Diamond Credit Union, has received the CUES Certificate of Business Lending. CUES is an international membership association focused 100% on credit union talent development. Successful completion of this program at the CUES School of Business Lending, is a difficult feat and tremendous achievement as it signifies both a commitment to and command of superior lending skills.



Phil has the foundation, knowledge, and proficiency to help business owners in our area in ways that no other local financial institution can match. This combination of business lending expertise and credit union fundamentals means great opportunities for the success of the small business sector in our area," beamed John Faust, President/CEO of Diamond Credit Union. "We are so proud of Phil and his accomplishment," John added.

When Phil is not in the office or meeting with businesses in the region, he can be found watching sports, playing golf, running, or spending time with his wife and son. Phil has played key roles in the fundraising efforts at Diamond, chairing events such as the Annual Golf Invitational, the Dance & Chance/Beef & Beer event, or by simply washing cars in support of the hurricane relief efforts.

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Diamond Credit Union is the 12th 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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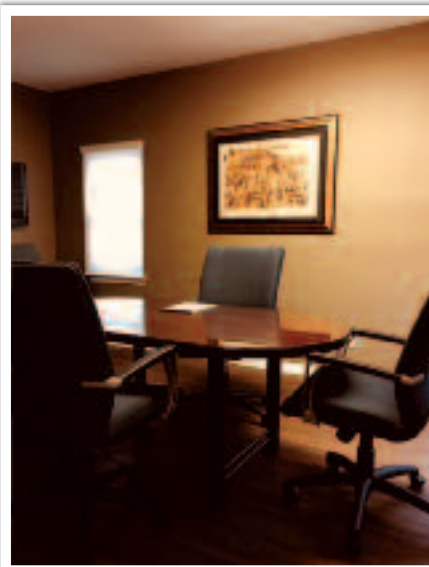
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ROUTE 422 BUSINESS ADVISOR DINING GUIDE



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The Seven Stars Inn is located at 263 Hoffercker Road, Phoenixville, PA 19460; 610.495.5205; www.sevenstarsinn.com.

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William "Bill" Woolworth and partner, MD Moniruzzaman aka "Monir" reopened Dans Restaurant almost 11 years ago in downtown Reading, and started with a "boutique" style cellorette with 40 chairs. As their client base grew along with the need for off-street parking, they purchased the facility formerly known as the Green Hills Inn, and changed the name to Dans at a Green Hills.

Dans at Green Hills has won several awards both for food and business achievements. Bill and Monir were recognized by the Greater Reading Chamber of Commerce two years in a row for entrepreneurial excellence, and for successfully growing the business. Although they appreciate the recognition, their philosophy is that the best award is the happy faces or positive comments from the wonderful customers who have encouraged them along the way over the past decade. Dan's is open 7 days a week for Dinner Only. The hours are Sunday & Monday 4-8 PM and Tuesday through Saturday from 4-9 PM. Lunch is served the 2 weeks before Christmas or for special events. For additional information, please call 610.777.9611 and visit www.dansatgreenhills.com.

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www.sevenstarsinn.com

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7

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**11 Robinson Street, Suite 100
Pottstown, PA 19464**
(Note: hours are subject to change)
Hours of Operation — Monday: 8am-8pm
Tuesday-Thursday*: 8am-7pm
Friday**: 8am-5pm • Saturday: 8am-3pm
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Tuesday-Thursday: 8am-7pm
Friday: 8am-5pm
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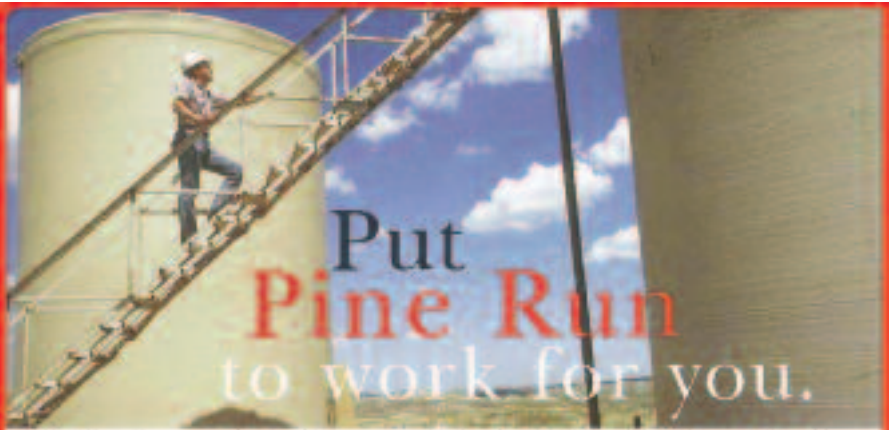


Tompkins VIST Bank Donates Funds to Children's Home of Reading to Highlight Bank's Sponsorship of Reading Public Museum's Motorcycle Exhibit

Tompkins VIST Bank CEO Scott Gruber (third from left) recently presented a \$2,000 donation to Children's Home of Reading's President and CEO Dr. Vincent LaSorsa (left) at the Reading Public Museum. The funds were for the children's creation of motorcycle-themed drawings to highlight the bank's sponsorship of "Hit the Road: Classic Motorcycles" exhibit at the museum. With them was Kevin Kodz (center), owner of Classic Harley-Davidson.

About Tompkins VIST Bank: Tompkins VIST Bank, a subsidiary of Tompkins Financial Corporation, is a locally headquartered community bank with 19 branches serving southeastern Pennsylvania. Tompkins VIST Bank offers person-

alized service, local decision-making and a broad range of services for consumers and businesses, including cash management services, commercial loans, and an online business loan application process. Insurance and wealth management services are provided through the Pennsylvania offices of Tompkins Insurance and Tompkins Financial Advisors. Whether you prefer branch or remote mobile banking, we provide the breadth of services and local decision-making to make what's possible a reality. Locally Focused. A World of Possibilities. More information available at www.vistbank.com, www.facebook.com/TompkinsVISTBank, <https://www.linkedin.com/company/vist-financial-corp>.

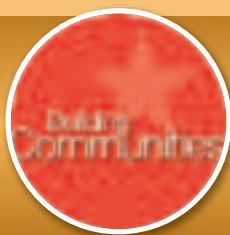


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TRICOUNTY AREA
CHAMBER OF COMMERCE

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

2017-2018 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS EXECUTIVE COMMITTEE

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CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President,
eileen@tricityareachamber.com

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

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

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



Kitty, pictured third from left, with the Chamber Staff – Melissa, Eileen and Jenn!

A "Bittersweet" Goodbye

The last 11 years in my position as the Special Events Director for the TriCounty Area Chamber of Commerce have been most rewarding. I have had the privilege to work alongside of and connect with a great group of business professionals and community leaders. I was also able to broaden my knowledge of the tri-county area through my position as Leadership Director for the past five years.

Most of my entire career has revolved around event planning and I guess you could say that my interaction with the Chamber went beyond my 11 years. During the 25 years I spent at SunnyBrook, I was able to work with Dale Mahle, President of the Chamber at that time to coordinate many Chamber events held at that location. When I moved on to the Elks Club as Manager, again I worked with the Chamber in hosting events such as the Membership Breakfasts, lunches, meetings, etc.

It is with a heavy heart that I will be leaving the Chamber and an incredible team that I worked with and whose dedication and passion I am sure will continue serving its

members to the fullest. It's often said that there is never a "right" time to leave and it has been a very difficult decision for me personally, but my focus will now shift to my family, caring for my husband with the loving support of my daughter and son.

I especially want to thank my co-workers – Eileen, Melissa and Jennifer, for their continuous support and caring. I will miss sharing the laughs with you and the little ups and downs happening in our daily lives. A special thank you to the Chamber's Board of Directors and to all the members who supported me throughout some difficult times. The warm and gracious "thank you's" and notes of appreciation that you have extended to me over the past weeks have greatly humbled me.

I hope I was able to demonstrate the passion, perseverance and stamina to stick with the goals of our organization during my tenure. Even though I will be leaving the Chamber, this is not "goodbye." I will still be around and look forward to seeing many of you somewhere along the way. — Kitty Papp

PHOTO COURTESY OF READING EAGLE: SUSAN KEEN

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



“Start the New Year with new partnerships & new connections to take your business to the next level! To learn more call, 610.326.2900 or email 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 November 18.

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!

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610.675.8005
Real Estate Developers
E. G. Pottstown - Commercial Real Estate Developers.

Montgomery County Intermediate Unit
2 West Lafayette Street
Norristown, PA 19401
610.755.9354

www.mciu.org

*Nonprofit Organizations;
Schools/Colleges/Education*

Montgomery County Intermediate Unit is one of 29 Intermediate Units formed by the Pennsylvania State Legislature in 1971 to provide support to local school districts. It provides a vast array of effective and efficient services that meet the educational and social service needs of Montgomery County's 200-plus schools, including the 22 public school districts, more than 150 nonpublic schools, four career-technical schools, three charter schools and the PA Dept. of Education. The Montgomery County Intermediate Unit is governed by a 22-member board of directors composed of representatives from each of the 22 component school districts in Montgomery County. The Montgomery County Intermediate Unit, a regional educational service agency, provides dynamic, visionary leadership and effective, efficient services for constituent school districts, schools and students.

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5311 Perkiomen Avenue
Reading, PA 19606
610.779.1626
readingccgolf.com
Recreation
At Reading Country Club, you're not just playing golf, you're playing history - from Lord Byron to Slamming Sammy, from hickory to graphite.

Utilize your Member Login to the Fullest in the New Year!

- **Update Your Company's Profile** – Make sure your listings are up-to-date – company name, address, phone/fax, email, staff, etc. Update information under the shortcuts menu on the left side of the homepage.
- **Post Job Openings** – Hiring? Submit your openings under the 'Jobs' tab – and don't forget to visit the office to check our resume file!
- **Share Your News Releases** – Under the 'News' tab – submit announcements for new hires, promotions, special accomplishments, etc. Releases rotate on the Chamber's homepage.
- **Advertise Your Events** – Add events to our community calendar under the 'Events' tab, or take a few moments to see what events are happening in the area!
- **Make payments on your account** – pay invoices for membership, events, services, etc.!

Need your login or need assistance?
Contact Jenn at 610.326.2900 or
jennifer@tricountyareachamber.com.

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

39+ YEARS

Pottsgrove School District

A. Weitzenkorn's & Sons, Inc.

30 YEARS

Western Montgomery Career & Technology Center

18 YEARS

MacKissic, Inc.

15 YEARS

Weigner Insurance & Financial Services, Inc.

10 YEARS

Gatsby's at the SunnyBrook Ballroom

Spring Valley YMCA

1 YEAR

Center for Nutritional Healing, LLC

Cuisine India

eb Logix, Inc.

Haron & Sons Auto Center LLC

Howard IP Law Group, PC

Robert Wasser Paperhanging & Painting Inc.

Running Man Courier & Delivery Service

Member Renewals

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

American Heritage Federal Credit Union

Bally Block Company

Brandywine Living at Upper Providence

Building a Better Boyertown

James M. Capinski and Associates

DeMedio's Building Maintenance, Inc.

Evans, Hauseman & Richard, Inc.

Gateway Ticketing Systems, Inc.

Keller Williams Realty Group

Kelly Real Estate, Inc.

PA Office of Vocational Rehabilitation

Premier Orthopaedics: Brandywine Institute of Orthopaedics Division

Reading Royals

Rotary Club of Pottstown

Schultz Technology

Chris Rowe, State Farm Agent

Tompkins Insurance

Tri County Toyota



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.

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November's Coffee Sponsor:



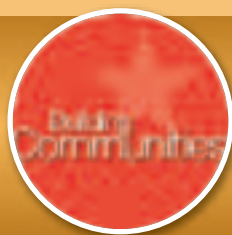
November's Email Sponsor:



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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Weds., Dec. 6 11:30 AM – 1 PM	WOW Luncheon SunnyBrook Ballroom, 50 Sunnybrook Road, Pottstown 19464 G.I.R.L. Power – Grit, Inspiration, Rebellion & Leadership for Career Success. Adrean Turner, Coach Adrean, Career Fulfillment Expert, will focus on ways to activate your G.I.R.L. power to propel your career and discover ways to excel with excitement to achieve your full potential. \$26 per Attendee (prepaid by 12/1); \$32 per Attendee (invoiced or after 12/1) Co-Sponsors: Citadel Federal Credit Union; Virtual Essense Hair Design
Tues., Dec. 12 5 – 7 PM	Business Card Exchange The Victory Bank, 548 N. Lewis Rd., Limerick 19468 Celebrate the holiday season with festive decorations, exquisite hors d'oeuvres, wine, beer and beverages while networking with fellow Chamber Members and enjoying the delightful sounds on the baby grand piano by pianist, Jeremy Fanucci. Enter your business card to win a gift basket donated by The Victory Bank. No Charge; Members Only; Registration Appreciated Sponsored by: The Victory Bank
Fri., Dec. 15 8:30 – 10 AM	Refresh Friday: Wellness TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown 19464 Irene (Bunny) Boyle, Worksite Wellness Initiative Director, TriCounty Area Chamber of Commerce, will focus on the Dimensions of Wellness and Balancing Your Health for the New Year . There is more to health than losing weight, moving more and making sure your cholesterol is in the 'right' range. You will learn how to restore balance in your life by understanding and integrating all "Dimensions of Wellness". Attend this session and get motivated with some fun interactive activities. Also enter your Business Card for some door prize drawings. No Charge; Members Only; Registration Required

The Chamber Office will be closed from Saturday, December 23 through Monday, January 1 for the holidays. The office will reopen on Tuesday, January 2 with normal business hours.

SAVE THE DATES

Thurs., Jan. 4 7 – 9 AM	Economic Forecast Membership Breakfast SunnyBrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464 Chris Kim, Senior Vice President and Chief Investment Officer, Tompkins Financial Advisors, will cover the current state of the economy and global markets and discuss factors that have led us to this state, including social, political, and economic pressures. \$26 per Member (prepaid by 12/29); \$32 per Member (invoiced or after 12/29); \$50 per non-member Sponsored by: Tompkins VIST Bank; Tompkins Financial Advisors
Weds., Jan. 17 5 – 8:30 PM	Boyertown Area Progress Dinner La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville, 19525 Featuring a video, created by Boyertown Senior High School Students, highlighting Boyertown's future as a tourist destination hub, continued growth, and maximizing the authentic quality of life resources. \$100 per Member; \$900 per Member table of 10; \$150 per non-member; \$1500 per non-member table of 10 Platinum Sponsor: Pottstown Hospital Tower Health; Tompkins VIST Bank Additional Business Development Opportunities Available. Snow Date: Wednesday, January 24

**SAVE
THE
DATE!**

Tues., Jan. 23
4 – 6 PM

Business Card Exchange

Yucha Medical Pain Management & Chiropractic Rehabilitation, 435 W. Cedarville Rd., Pottstown 19464

Networking, refreshments, and a special book signing of Dr. Randy Yucha & Dr. Rod Gabel's new book *A Unique Approach to Your Health: Putting the Whole Team Behind You!*

No Charge; Members Only; Registration Appreciated

Sponsored by: Yucha Medical Pain Management & Chiropractic Rehabilitation

Fri., Jan. 26
8:30 – 10 AM

Refresh Friday: Culture

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

Scott McDevitt, President/CEO, Translogistics, will focus on the "10 Steps To Go From the Culture You Have To The Culture You Want". It is important to have the right management team to implement changes, a Leader casting the right vision, a framework to build the culture around, getting input from all the employees in helping define the culture, and then implementing it.

No Charge; Members Only; Registration Required

Tues., Feb. 6
11:30 AM – 1 PM

WOW Luncheon

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

Communication is key in great Customer Service. Terese Brittingham, Keller Williams Realty Group, will focus on Customer Service in the Business industry and how knowing and respecting your clients' needs and expectations can lead to continued future business through referrals and a smooth transaction. Megan McKee, Coventry Corners, will share how to Sparkle in today's not so sparkly Retail environment and make your guests feel special by providing an experience that is key to superior Customer Service.

\$26 per Attendee (prepaid by 2/2); \$32 per Attendee (invoiced or after 2/2)

Business Development Opportunities Available

Fri., Feb. 16
8:30 – 10 AM

"Made in the Tri-County Area Tour"

The Eastwood Company, 263 Shoemaker Rd., Pottstown 19464

To quote Brian Huck, President & Chief Operating Officer, Eastwood "Makes car guy dreams come true every day". The core focus of Eastwood is to provide solutions that inspire in the DIY (Do It Yourself) automotive niche.

\$10 per Member; Members Only; Registration Required

Sponsored by: The Eastwood Company

Fri., Feb. 23
8:30 – 10 AM

Refresh Friday: Goals

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

Peg Calvario, PegCalvario Coaching & Consulting, LLC will focus on "Secrets to Happiness" and how pursuing your goals can help lead to being Happier at Work and in Your Life.

No Charge; Members Only; Registration Required

**SAVE THE DATE –
Registration is available now!**

Leadercast – "Lead Yourself"

Friday, May 4, 2018 from 9 AM – 4 PM at Morning Star Fellowship in Bechtelsville. Register online or by calling 610.326.2900. Special pricing available for groups of 4 or more!

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.

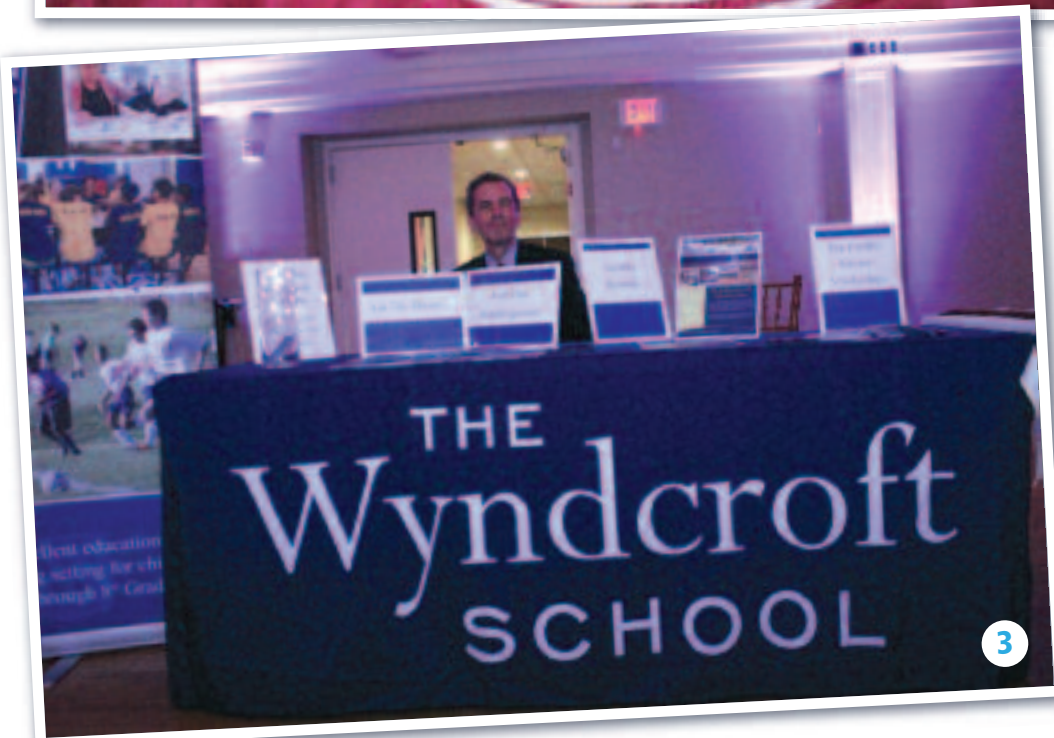
Night of



1



2



3

Each year, the Chamber hosts an Annual Mixer as a thank you to Members for their continued support. This year over 160 Members attended the Night of Celebrations Mixer & Expo, which was in a new month: October 24; and at a new location: The SunnyBrook Ballroom!

This event featured celebrations of:

- Our Members – our largest Member Appreciation event of the Year
- Kitty Papp – before she retires in December
- Chamber's 90th Anniversary – the tri-county region's business advocate since 1927
- Chamber of Commerce Month – as officially declared by Governor Tom Wolf

Thank you to all of our Members who made the event a success and thank you to our host the SunnyBrook Ballroom!

THANK YOU TO OUR CO-HOSTS:



1 Co-Host JoAnne Paquette representing The SunnyBrook Ballroom.

2 Jennifer Ridgway (L) and Kourtney High (R) Co-Host Pottstown Area Rapid Transit (PART).

3 Our third Co-Host, The Wyndcroft School, was represented by Robert Evans.

THE NEXT BUSINESS CARD EXCHANGE

• Tuesday, December 12
• 5 – 7 PM

• The Victory Bank,
548 N. Lewis Road, Limerick 19468

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

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

Celebrations

Thank you to our Expo Vendors:

A-Lex Print & Promotion
Arnold's Family Fun Center
ARRO Consulting, Inc.
Betsy Chapman, Harpist
Boyertown Oil and Propane
Citadel Federal Credit Union
Colebrookdale Railroad
Preservation Trust
CzarStar Security
Dan Albert – State Farm
Insurance & Financial Services
Family Caregivers Network, Inc.
FASTSIGNS
Gatsby's at the SunnyBrook
Ballroom
Gilmore & Associates, Inc.
Glass Slipper Concierge
Greater Pottstown
Tennis Association
GreenAllies
HealthSouth Reading
Rehabilitation Hospital
Herbein + Company, Inc.
KenCrest EmployNet
KeyBank
Keystone Villa at Douglassville
L&J Cleaning Service, Inc.
MEMOR Coaching & Consulting
Office Technologies
Patient First
Pearl Exhibit Group
Pottstown Area Health &
Wellness Foundation
Pottstown Area
Rapid Transit, Inc. (PART)
Pottstown Regional Public Library
Reading Eagle Company
RiverCrest Golf Club & Preserve
RKL LLP
Rotary Club of Pottstown
Santander Arena &
Performing Arts Center
Steel River Playhouse
Traffic Planning and Design, Inc.
Tri County Area
Federal Credit Union
Ursinus College
The Victory Bank
The Wyndcroft School



4 Betsy Chapman, Harpist, filled the ballroom with beautiful music.

5 Over 160 Members enjoyed a night celebrating them!

6 Part of the night's celebrations included Kitty Papp – who is retiring at the end of December after 11 years with the Chamber!

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

Leadership

TRI-COUNTY

NOVEMBER SESSION

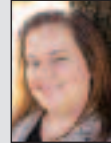
Leadership Tri-County
Class of 2018's November session
was focused on education
in the tri-county area.

After breakfast, the class traveled to the Chamber Office for their first session in BoardCorps: Bootcamp™, hosted by Laura Otten, PH.D., Executive Director of The Nonprofit Center at La Salle University's School of Business, Philadelphia. BoardCorps: Bootcamp™ is The Nonprofit Center's signature immersion into the roles and responsibilities of nonprofit boards. This portion of the program is sponsored by PAHWF.

The class traveled to Western Montgomery Career & Technology Center in Limerick where they enjoyed lunch prepared by students in the Culinary Arts Department. **Barbara Mueller**, School to Work Advisor, provided the class an overview of the center. The highlight of the tour included the tiny house built by students of the center.

The class made their way back to Pottstown where they received a tour and an overview of MCCC's Sustainability and Innovation Hub from **Vicki Giamarco**, Director of West Campus. The Hub was opened in April 2016 and has become a true asset for the college. The building consists of three floors and includes space for aquaponics, engineering/3-D printing, and flex-space.

Meet the Class

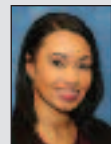


Joanna Lew

Joanna Lew, Lead Instructor, Equipment Operator Training of Exelon's Limerick Generating Station, has worked in the tri-county area for 7 years. Her family members include husband James, daughters Alyce and Rose, and sons James Jr. and Joseph. She enjoys spending time with her family, reading, quilting and crafts. Her business role models are Bill and Melinda Gates.

Joanna received a BS in Business Administration from University of Phoenix, a BS in Nuclear Engineering Technology from Excelsior College, and is currently pursuing Masters of Business Administration from Villanova University. Her personal business philosophy is - "developing every contributor into a strong leader is vital to developing and strengthening a company. Make time to coach and encourage every employee, and make sure every person hired is worthy of that investment."

As someone who grew up in southeast PA, Joanna believes that making this community an area that supports its citizens and thrives is important. She believes she has gained a lot from being from the region and she wants others to have the same chance. In the community, Janna supports the GreenAllies Youth Grow project, Limerick's Women in Nuclear Girl Scout badge efforts, and Limerick's Employee Giving campaign. While participating in the class, she is most looking forward to helping the community continue to develop and create opportunities for everyone to succeed and flourish.



Diana Liriano

Diana Liriano is the Retail Branch Manager at The Victory Bank. She has worked in the tri-county area for 8 years. She is married to her spouse Michael Scott, and has three children: Mason Stephens, Javonna Loveland, and Alanna Scott. Diana enjoys art, music, health and wellness. Her business role models are Joe Major and Rich Graver, both from The Victory Bank.

Diana attended Norristown Area High School and the Art Institute of Philadelphia. Her personal business philosophy is "politeness is a merit... always be courteous and respectful."

Diana is currently involved in the Chamber's steering committee. She is most looking forward to giving back and learning about the various non-profit organizations that she did not know existed. As someone who formerly lived and still works in the area, Diana never knew about the community and businesses in the area. The Leadership Program teaches participants about these things and shows you how you can help and give back.



At the November session, the class had their first session of BoardCorps Bootcamp.



At the Western Montgomery Career & Technology Center, the class was able to view a tiny house.



The class on their tour of MCCC's Sustainability and Innovation Hub.

The Leadership Tri-County Class of 2018 is sponsored by:

CO-SPONSOR



EDUCATION SPONSOR



TRANSPORTATION SPONSOR



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NOVEMBER MEMBERSHIP BREAKFAST

On November 2, Chamber Members heard an update on Legislative Initiatives at our Membership Breakfast at Brookside Country Club.

Our legislative panel included: Senator Bob Mensch; State Representative Marcy Toepel; State Representative Tim Hennessey; and State Representative Tom Quigley. Topics covered included: Pennsylvania's budget; upcoming bills; and attracting business to come to PA. This also included a Q&A session for our Members to ask questions and express their concerns.

Additionally, local legislators presented the Chamber with a Citation in honor of our service to the local community the last 90 years.

The following **New Members** were introduced: Christine Morris, LLC; Controller onDemand; CzarStar Security; Dan Albert – State Farm Insurance & Financial Services; Jameri Enterprises; Meineke Car Care Center; Moyer-Drabick & Associates, Ltd.; SeniorLIFE; and Virtual Essence Hair Design.

Thank you to our sponsors

BREAKFAST:



BREAKFAST COFFEE:



November Breakfast's Legislative Panel (L to R): Rep. Tom Quigley; Senator Bob Mensch; Rep. Marcy Toepel; and Rep. Tim Hennessey.



L to R: Stephanie Steigerwalt, Virtual Essence Hair Design; Wendy Moyer-Drabick, Moyer-Drabick & Associates, Ltd.; Lucretia D. Coleman, Jameri Enterprises; Dan Albert, State Farm Insurance & Financial Services; David Czarnecki, CzarStar Security; and Audrey Faust, Controller onDemand.

**Next Membership Breakfast –
Economic Forecast Breakfast on Thursday,
January 4 from 7 – 9 AM at SunnyBrook Ballroom.**



Local legislators presented a Citation honoring the Chamber's 90th Anniversary. L to R: TCACC President Eileen Dautrich; Rep. Tom Quigley; Rep. Tim Hennessey; and Rep. Marcy Toepel.

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LOCAL AND STATE ELECTION RESULTS

By Alex Rahn, Wanner Associates.

In a mix of key state and local races, the Pennsylvania general elections saw various wins for Republicans and Democrats alike. A new Justice of the Supreme Court has been chosen by a vote of 1,086,542 votes to 990,595. Sallie Mundy (R) will join Judge Thomas Saylor and Judge Debra Todd, who were both retained, on the bench of the Pennsylvania Supreme Court. Maria McLaughlin (D), Carolyn Nichols (D), and Deborah Kunselman (D) were elected to the Superior Court, with the final open seat too close to call. Judge Jacqueline Shogan was retained for another term on the Superior Court. For the Commonwealth Court, Ellen Ceisler (D) and Christine Fizzano (R) succeeded in their elections.

Voters also approved a constitutional amendment regarding a potential property tax overhaul, stemming from a bill that was sponsored by Representative David Maloney from Berks County. This ballot question asked whether taxing authorities should be able to exempt residents from paying property taxes on their primary residences. Currently, property taxes account for about 30 percent of local and state revenue in Pennsylvania and are the primary source of school funding. Although this referendum will not pose any immediate results, it will offer local governments the option of moving away from the property tax. The results of the referendum ended in a close count, with 54 percent of the voters supporting and 46 percent opposing.

In Chester County, Judge David Bortner and Judge Katherine Platt will continue to serve the 15th Judicial District on the Court of Common Pleas. Additionally notable was the

break in Republican deadlock on Chester County row office positions that has endured since 1799 as four Republican-dominated row seats went to Democrats by wide margins, including County Treasurer, County Controller, Clerk of Courts, and County Coroner. The majority of Chester residents were opposed to the ballot initiative, with 55,464 voting against and 39,549 in support.

In Delaware County, John Whelan (R) scored a narrow victory over Kelly Eckel (D). Whelan ended the race with 63,312 votes to Eckel's 61,686 for the election to the 32nd Judicial District's Court of Common Pleas. He will join Judge Mary Brennan and Judge George Pagano, who will retain their seats on the Court of Common Pleas. Like Chester County, most Delaware County residents voted against the referendum, with 46,907 voting no and 33,170 voting yes.

Key takeaways from the judicial elections in Berks County include Ben Nevius' (R) narrow victory (31,160 to 30,329) over Tina Boyd (D) for Berks County Judge of Common Pleas and the retention decision for Judge Timothy Rowley for his second ten-year term. The seat that will be filled by Ben Nevius was left vacant after the retirement of a veteran Berks County judge. Eric Taylor (D) and Steven Chieffo (R) were also elected as Berks Magisterial District Judges. Jonathan Del Collo (R) was selected as Berks County Prothonotary and Dennis Hess (D) was chosen as the Coroner. An overwhelming majority of Berks residents were for the ballot measure, with 40,413 voting in support and 12,051 voting in opposition.

To reach Alex: call 717.236.2050 or email arahn@wannerassoc.com.

RIBBON CUTTING



Boyertown Community Library,
24 N. Reading Avenue,
Boyertown, PA 19512

BUSINESS OF THE MONTH

BUSINESS OF THE MONTH IS CHOSEN AT RANDOM THROUGH A BUSINESS CARD DRAWING AT CHAMBER EVENTS, OR BY PARTICIPATING IN OTHER CHAMBER PROGRAMS, SUCH AS SURVEYS. NOVEMBER'S BUSINESS OF THE MONTH WAS CHOSEN FROM MEMBERS WHO ATTENDED NOVEMBER'S MEMBERSHIP BREAKFAST.

Where You Go For Rehabilitation Does Make a Difference

You or one of your family members are in the hospital and your doctor has just told you that you will need a course of rehabilitation. You may have had a stroke, fallen off your high-tech bicycle or spent time recovering from a major operation that has left you too weak to return home. Dr. Smith has been your family doctor for years, and all of your children have been born at the same hospital, but no one in your family has ever needed rehabilitation.

A short time after your doctor leaves your room a case manager enters and gives you three choices. One is an inpatient rehabilitation hospital and two are skilled nursing facilities that provide rehabilitation services. How do you choose? Will your choice influence your ability to improve and reach your maximum potential? Absolutely!

What is the Difference?

We know that dose, function and motivation make a difference. Which facility will give you the greatest dose of therapy that performs functional tasks in a setting that motivates you to get better – an inpatient rehabilitation hospital or at a skilled nursing facility (SNF)?

You have to ask some questions: Does a stroke patient do as well in a SNF as in an inpatient rehabilitation hospital? Is that patient as likely to be discharged home and back to the care of their loved ones? The answer to both questions is, "definitely not!" I don't just say this because I work in an inpatient rehabilitation hospital, but because the medical literature supports this position. Evidence-based medicine is the gold standard for clinical decision-making, whether we are deciding what medicine to use or what is the best choice in rehabilitation. Just as you wouldn't take a pill that had not undergone rigorous testing, you need to follow the evidence when making a decision about rehabilitation. As early as 1997, a major study¹ in the Journal of the American Medical Association compared stroke patients who received their rehabilitation at an inpatient rehabilitation hospital (IRF) versus a skilled nursing facility (SNF). Those who received their rehabilitation at an IRF were **three** times more likely to be discharged home. That's right, three times more likely to sleep in their own bed, eat with their families and kiss their grandchildren goodnight. Knowing this, where would you want to go if you had a stroke?

Noted researcher Pam Duncan, PhD, looked at the same problem of poorer outcomes in patients who went to nursing homes for rehabilitation and determined that the practice of utilizing nursing homes "is now shown to be potentially cost ineffective and detrimental to patient recovery."² Not just less effective, but detrimental. The American Heart Association and the American Stroke Association looked at the highest levels of scientific evidence and in 2017 published guidelines that state, "Stroke survivors who qualify for and have access to IRF care should receive treatment in an IRF in preference to a SNF."

People are being sent to skilled nursing facilities to save insurance companies money, but the price in what it means in outcomes is being paid by the patient.



AutoAmbulator®: Sophisticated treadmill device using the therapeutic concept of body weight-supported ambulation and robotics to help patients with gait disorders.

HEALTHSOUTH

Reading Rehabilitation Hospital

What We Know

Intensity of Rehabilitation Drives Success:

The evidence is clear that success with rehabilitation is dose-related. The intense therapy provided in a Rehabilitation Hospital is superior to the less intense setting of a skilled nursing facility.

Functional Focus of Rehabilitation is

Crucial: Animal and human research demonstrates that it takes functional tasks to "rewire" the brain and restore function. Most skilled nursing facilities do not have access to the latest technological advances that promote repair of the nervous system.

Even Modest Functional Improvement Affects the Future of the Severely Impaired:

Too often, healthcare providers assume that severely affected patients are not candidates for an inpatient rehabilitation hospital. This is not true. If these people are provided proper rehabilitation, the majority of patients are returned to their homes and families.

Rehabilitation Hospitals Are Superior to Nursing Homes for Achieving Greater Gains and Going Home:

The data speaks for itself. Patients who go to an inpatient rehabilitation hospital achieve higher functional gains and are more likely to go home than those who go to a skilled nursing facility, or nursing home.

Hopefully, you are now a better informed consumer and will insist on the best care for you and your loved one.

1 <http://www.ncbi.nlm.nih.gov/pubmed/9214526>

2 <http://www.ncbi.nlm.nih.gov/pubmed/11779907>

HEALTHSOUTH READING REHABILITATION HOSPITAL
1623 Morgantown Road, Reading, PA 19607; 610.796.6000; www.healthsouthreading.com

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



WORKSITE WELLNESS



Worksite Wellness is an exclusive Member benefit available to Chamber Member businesses with 50 or less employees who are looking to promote the culture of wellness in their business.

The TriCounty Worksite Wellness Initiative is a collaborative effort of: TriCounty Area Chamber of Commerce; Pottstown Area Health & Wellness Foundation; Pottstown Hospital Tower Health; and Montgomery County Health Department.

To learn more about the program – visit our website, tricountyareachamber.com/worksite-wellness; or contact **Bunny Boyle**, Worksite Wellness Initiative Director, at 610.326.2900 or bunny@tricountyareachamber.com.

FEATURED MEMBER BENEFIT OF THE MONTH

Benefits of the Program:

- More engaged, productive employees
- Improved morale
- Improved teamwork environment
- Culture of well-being
- And more!

How we work with you:

- We guide your business through the 6-month program
- You assemble a motivated wellness committee
- We guide you in developing a customized program
- We will recognize your efforts at the Chamber's Annual Economic Development Luncheon

How to Encourage Multi-modal Transportation at your Work Place

Stacey Henrich

Recently, GVF unveiled the final findings and recommendations for the region's first ever Transportation Demand Management (TDM) Plan for the Fort Washington Office Park. The TDM Plan describes how to encourage multi-modal transportation at the workplace through TDM strategies and how to implement them.

The TDM Plan recommends strategies that encourage the use of alternative modes of transportation among employees and residents with the goal of reducing congestion and improving the transportation network of the area. Through surveys, interviews, a focus group and geo-spatial analysis, the TDM Plan was developed for the specific needs of the Township, property owners, employers and employees.

Visit www.wearetdm.com/tdm-tma-resources for more information.

Stacey Henrich works as a TDM Manager with GVF. To reach Stacey by email: shenrich@gvftma.com, or by phone: (610)354-8899.

Here are a few of the Plan's recommendations:

- Offer work from home and flextime schedules to employees
- Promote vanpooling and carpooling options to employees to reduce the number of single occupancy vehicles on the road
- Offer a commuter benefits to assist employees with the cost of taking public transit, vanpooling or biking
- Incorporate pedestrian and bicyclist amenities into the work site to encourage biking and walking

The Plan goes on to provide step by step instructions on how stakeholders can implement the recommendations. A TDM Plan can be conducted wherever there is a need for decreased congestion and an improved transportation network. To find out how a TDM Plan could improve your work site/area contact Stacey Henrich.

economic FORECAST Breakfast

Thursday, January 4
7 to 9 AM
SunnyBrook Ballroom, Pottstown

Chris Kim, Senior Vice President
& Chief Investment Officer,
Tompkins Financial Advisors

"Current State of the Economy"



Sponsored By:

TOMPKINS  **TOMPKINS**
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\$26 per Member (prepaid by 12/29/17);
\$32 per Member (invoiced or after 12/29/17);
\$50 per non-member



I Pick POTTSTOWN!
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T-SHIRTS AVAILABLE

- Sizes Small to 2XL are available
- Shirts are \$10 each

To pick up your shirt(s): stop by the Chamber Office at 152 E. High St., Suite 360. The Chamber Office is open Mon. – Thurs., 7:45AM – 5PM; and Fri. 8AM – 4PM.

Please call 610.326.2900 to secure the size and quantity of shirts you would like to purchase.

You can also download a digital toolkit available at ipickpottstown.com to access logos, printable materials, and social media items!

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

Boyertown Area Progress Dinner

Wednesday, January 17

5–8:30 PM

La Massaria at Bella Vista Golf Course

Inclement Weather Date: January 24

Video Presentation by BASH students featuring an update on Building a Better Boyertown's Community Visioning Process and Planning for future direction

\$100 per Member ; \$900 per Member table of 10

\$150 per non-member; \$1500 per non-member table of 10

Platinum Sponsors:



Pottstown Hospital
TOWER HEALTH
Advancing Health. Transforming Lives.

TOMPKINS
VIST Bank



To Register:

Scan the QR Code; log on to **Members Only**; call 610.326.2900; visit tricountyareachamber.com; or email kitty@tricountyareachamber.com

Refresh



OCTOBER REFRESH

Members worked on refreshing "Public Speaking" skills on October 27. Adrean Turner, Coach Adrean, Career Fulfillment Expert, showed attendees ways to prepare speeches, perfect their performance, and deliver impactful presentations. Attendees left with a little more confidence for public speaking!

NEXT REFRESH SEMINAR:

Friday, December 15, 8:30 – 10 AM, "Wellness"

THE AMAZING RAISE

The TriCounty Area Chamber of Commerce Foundation, Inc. participated in TriCounty Community Network's First Annual Amazing Raise on October 17. The Amazing Raise is a giving challenge that brings together the region to help raise needed funds. Funds raised on this special day were supplemented with funding provided from a match pool.

The Chamber would like to thank those who donated to our Foundation on this day. The additional funds raised from the match pool will be dedicated to a scholarship fund for future Leadership Tri-County participants.

Total funds raised through the Amazing Raise were \$104,766, which benefited a total of 26 local nonprofit organizations.



TCACC President Eileen Dautrich (R), accepts a check from Holly Parker, Executive Director of TriCounty Community Network, for donations made through the Amazing Raise.

**SAVE THE DATE FOR THE
2018 AMAZING RAISE –
TUESDAY, OCTOBER 16, 2018!**

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 resumes include: **Human Resources Executive; Technical Sales & Operations**

Know someone looking for a job?

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

- **Borough of Pottstown** – Accounting Administrator – Utilities
- **Sealstrip Corporation** – Sales Support Associate

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

TAX REFORM PROPOSAL UNVEILED



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

The much-anticipated Republican proposal for tax reform has been released in the form of the Tax Cuts and Jobs Act, an over-400 page long major rewrite of the Tax Code.

Individual Retirement Accounts

IRA rules are left largely untouched by the Act. Contribution limits and requirements are unchanged, stretch IRAs remain in place, and favorable treatment for Net Unrealized Appreciation remains available as before.

The one significant change is repeal of Roth IRA re-characterizations, making Roth IRA conversions irrevocable, effective in tax years beginning after December 31, 2017. Current law enables one to convert a traditional IRA to a Roth IRA, then afterwards re-characterize it back to a traditional IRA by as late as the extended due date of the return for the year in which the conversion took place, a rare "second chance" in the current tax code. But if this provision of the Act becomes law, this "do over" opportunity will no longer be available. Roth IRA conversions will be final.

Employer Plans

The Act keeps current 401(k) contribution limits in place, the much-discussed reduction of them is not proposed. The bill does include provisions that are friendly to employees by easing the rules on in-service

and hardship distributions from qualified plans. An IRA-related provision here helps employees who have plan loans outstanding when they separate from service or their plan terminates. It gives them more time to roll over an outstanding loan balance to an IRA to avoid it being taxed as a distribution, extending the deadline from the normal 60-day period for a rollover until the due date for filing the tax return for that year.

Tax Rate Changes

The single biggest change in the Act is reduction of the top corporate income tax rate to 20 percent from 35 percent. The Act also creates a new 25 percent tax rate on the business income received by owners from "pass through entities" such as partnerships and S corporations. A formula will be applied to separate this income from the wage income of the owner, which will remain taxed at personal rates.

Individuals have their seven current tax brackets reduced to four: 12 percent, 25 percent, 35 percent, and 39.6 percent.

Also, the Alternative Minimum Tax (AMT) is repealed for both individuals and corporations.

(Continued on page 42)



The Area's Best
Kept Secret?

LOCAL Business Banking at its BEST!

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or on your mobile device!**

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we do what we promise.**

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- ◇ SBA Lending
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Providing Safe and Reliable Power

Limerick is a safe and reliable 'always-on' source of electricity for the regional power grid. According to a 2010 Continental Economics report, Limerick reduces wholesale energy costs in Pennsylvania by approximately \$880 million per year, which results in significant consumer savings.

Supporting Our Community

Limerick provides more than 800 well-paying jobs and contributes approximately \$600,000 to community organizations each year. Limerick contributes \$113 million annually in direct economic contributions to Pennsylvania, including \$75 million in employee wages and salaries, \$35 million in purchases of goods and services from other Pennsylvania businesses and \$2.9 million in property tax payments.

Protecting Our Environment

Limerick generates enough carbon-free electricity to power more than two million homes. According to the Continental Economics report, if Limerick were retired from service, annual carbon dioxide emissions would increase by 13.2 million tons, equivalent to putting more than 2.5 million cars on the road.

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

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TAX REFORM PROPOSAL UNVEILED

(Continued from page 41)

Deductions

To pay for its lower tax rates, the Act reduces or eliminates many popular itemized deductions. The medical expense deduction is eliminated, which would also eliminate the current exception to the 10% early distribution penalty for distributions from retirement plans that are used to pay deductible medical expenses.

The deduction for mortgage interest is restricted to interest on \$500,000 of borrowing, down from \$1 million, and the deduction for state and local income taxes is eliminated. The deduction for personal casualty losses is eliminated as well, except for losses associated with special disaster relief legislation (such as the recent hurricane disaster relief legislation).

Offsetting these cuts, the Act approximately doubles the standard deduction to \$12,000 for individuals and \$24,000 for married couples, and increases the child tax credit to \$1,600 from \$1,000. The net result will be a mix of winners and losers, with persons who currently file itemized

returns claiming large deductions most likely to lose, and those filing simple returns using the standard deduction most likely to gain.

Estate Tax

The bill doubles the amount exempt from estate tax to \$10 million (as of 2011, indexed for inflation), beginning in 2018. After 2023, the estate tax, and the generation skipping tax, would be eliminated completely while maintaining a full step up in basis. The gift tax would remain but with lower rates and an exclusion of \$10 million.

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HSA AS A FINANCIAL PLANNING TOOL



THE GOOD LIFE

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

A Health Savings Account (HSA) allows for tax deductible contributions into an account specifically for Health Care expenses. Typical out-of pocket medical expenses include paying for deductibles and copays. If you and your family are relatively healthy, an HSA can help build a substantial reserve for your older years where health care expenses are likely to be much greater.

According to Employee Benefits Research Institute published in the beginning of 2017 a 65 year old man would need to have \$72,000 in savings while a woman needs \$93,000 to cover health expenses include premiums for Medicare Parts B and D, premiums for Medigap Plan F, and out-of-pocket spending for outpatient prescription drugs.

To contribute to an HSA account, you must have an HSA compatible health plan. As a business owner (unlike our employee friends) we get to pick the medical plan that we choose for ourselves and employees. Many health insurance providers provide

Both HSA and non-HSA plans. Often the HSA plan is less expensive due to its higher deductibles.

An HSA account is owned by you. You can start an account through a bank or other financial institution. You can add to it in any year that you have an HSA compatible health insurance plan. You can use your HSA to pay eligible medical expenses, including most medical, dental and vision services and prescription drugs, even if those are not covered under your medical insurance plan.

(Continued on page 44)

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THE GOOD LIFE

(Continued from page 43)

Growth is also tax free. That means that when you take money out of the account to pay your qualified medical expenses, no taxes are owed, including any growth.

In 2018, a single person may put away \$3450 into his/her HSA account, plus \$1000 if you are over 55. A family plan allows you to save \$6900 into your HSA and another \$1000 if the plan primary person is 55 or older. This contribution is tax deductible. Without an HSA, you can only deduct medical expenses that are above 10% of your Adjusted Gross Income. For example, if your AGI is \$100,000, you could only deduct medical expenses that are above \$10,000.

A smart strategy for small business owners is to (tax deduct-ably) contribute the maximum to your HSA. In the early years when you are fairly healthy you can build the amount in your HSA account so that it is available for future years when medical expenses may be high. With some institutions, you can invest the money in some of the same types of growth and income investments as your Roth or IRA. This strategy makes sense if your time horizon

for using the HSA is long term. To pursue building a long-term medical bucket (your HSA), you might want to pay your co-pays & deductibles out of pocket, if you can afford to do that to preserve more money in your older years when you might be retired and living within a budget.

When you are older and participating in Medicare, say 65 or so, you can no longer contribute to a Health Savings Account (HSA). You can use your HSA to pay Medicare premiums, but not Medicare supplement premiums. There are other IRS rules that apply so you may want to consult your tax person for those details.

This strategy of save now, spend later (using an HSA) is just one example of using all available financial tools to help you pursue a lifetime of financial wellbeing.

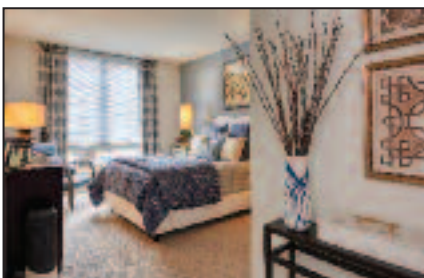
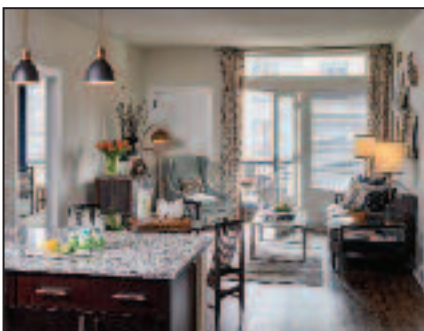
Merra Lee Moffitt, AWMA, CMFC, CFP, a small business wealth strategist for Good Life Financial Group, spends all day, every day, guiding business owners, capturing their financial dreams and goals from their small business profits. Okay, a shameless plug. I help busy small business owners to pursue results like these every day. We find the time; we get creative; we make profits happen. Call, click or contact me at 610.488.7353, www.MerraLee.net or merralee.moffitt@lpl.com.

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Away from the congestion of neighboring King of Prussia, Riverworks is in the heart of Phoenixville at the city's iconic former steel mill site. Surrounded by greenspace and adjacent to the Schuylkill River Trail, Riverworks delivers a quiet escape from everyday noise.

Riverworks' expansive clubhouse is home to the resident lounge with four well-appointed seating areas, pool table, shuffleboard, and 24-hour espresso machine. The resort-style pool, sundeck, and cabanas are adjacent to a generous outdoor entertainment area, complete with plenty of seating, fire pits, grilling stations, and an outdoor movie theatre. The community also features 24-hour fitness center with CrossFit-style area and rock climbing wall, an interactive fitness center, dog park, and dog spa.

It's a community that reflects the vibrant energy of its residents. Situated at the junction of French Creek and the Schuylkill River, Riverworks' architecture and design echoes the site's industrial past, while the individual residences exude modern style. This one-of-a-kind luxury apartment community features studio, 1-, and 2-bedroom apartments, and a wide range of amenities. With spacious living areas, private patios, stainless steel appliances, and high-end finishes, the contemporary design makes your apartment a place to relax and be inspired.

Downtown Phoenixville is steps away across the property's beautiful footbridge. The city has a character all its own with outstanding dining and shopping options, and even the iconic Colonial Theater promising an exhilarating experience, day or night.

Ready to experience Riverworks? Schedule a tour today to see what you've been missing. Visit liveriverworks.com or call 855.201.9714.

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SEO vs. PPC



By Randy Rowe; Hureka Technologies, Inc.

Assuming you have a website, your 24/7, three-hundred-and-sixty-five day per year online brochure is up and running. The question is what now?

This article will attempt to educate the reader on the advantages and disadvantages of Search Engine Optimization and Pay-Per-Click.

Both have their advantages and disadvantages. Both will require a monthly investment, in either time, effort and the pocketbook.

Search Engine Optimization

This is a discipline that requires the most amount of time and effort. Both substantial. Learning to build a website is no easy task, even though there are various advertisements professing to the contrary.

To build a website that is search engine friendly requires much planning and preparation. Which platform to build on, site architecture and the latest algorithm updates can

take a tremendous amount of time and effort to read and implement.

As for the SEO, this too requires a daily time allotment.

The idea behind SEO is to place highly on the search engines based on the keyword/keyword phrase the inquirer typed into a given search engine. Preferably you want to be in the first position. The simple reason is that the fall off from someone clicking the second hyper link below the first organic position is substantial. There are any number of reasons why this happens; from the inquirer finding exactly what they need by clicking on the first link, to the telephone ringing, distracting attention thereby closing the browser and using a different key phrase when the topic is again searched.

Most businesses that use SEO wish to have three to five generic keywords in the first three positions on the search engines. An attorney's office that has specialized associates, one focused business, the second; divorce law and, the third; criminal law would want to see their practice come up first when any of these aforementioned inquiries were typed into a search engine . . . especially if there is more than one office serving an entire state or even nation. Finally, SEO is a fixed monthly cost. Whatever agreement has been reached with a company specializing in SEO, a business can plan accordingly and budget for the expenditure.

Pay-Per-Click

PPC, as it is often referred to, is another way to get a website in the absolute first position on a search engine. It too is based on keywords and keyword phrases, however, unlike optimization discussed earlier with a fixed cost, PPC is a bidding system that varies by the day, hour and even minute. While it is true that a monthly budget can be set, the unknowns can have a huge effect on the cost per click.

As an example, imagine an Arborist in business for three years. The business has

remained steady since its inception, mainly by placing signs on the lawns of their immediate client and running a pay per click campaign through Google. The pay per click budget has been set at \$300.00 per week, with the average cost per click at \$5.00. Under this scenario, the company should be receiving 60 clicks to their website per week for the keyword, "tree cutting"— 60 clicks x \$5.00 = \$300.00.

Let us further assume that it is the fall season, and many people have been looking for a fall clean-up of their yard and the trees trimmed to avoid falling limbs, in case of heavy snow or ice storms. In this scenario, we can imagine that the Arborist's 60 weekly clicks have been consumed by Tuesday evening, albeit there are still four days left in the week. That evening, a Noreaster' blows through, downing trees and limbs in a large area. With the pay per click campaign already consumed for the week, the Arborist must decide whether to add more money to his pay per click campaign to have his website in front of highly motivated potential clients or, just wait until the following week when his campaign resets for the next \$300 and the 60 clicks the budget should provide. Our Arborist decides to strike while the iron



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is hot and decides to increase his budget, however, when he opens his pay per click account he sees that the price for the keyword, "tree cutting" is no longer \$5.00, but \$15.00! The Arborist planned to spend another \$300.00 to finish out the week, but realizes that the number of clicks, 60, that he was spending before will now only generate 20 clicks. Via analytics he knows that it usually takes 20 clicks with his PPC campaign to generate one job, so what before was three jobs at \$300.00 has now become one job. Is it worth the added investment? Only the Arborist can answer the question.

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For some years the most used search engine — Google — has tested and reconfigured their search page countless times to the latest iteration we see today. Pay per click ads appear on top, a map with three businesses below, and then the organic placements. With all these changes, the organic placements still receive a large share of the first click when an inquirer types a search term. So, which is better, search engine optimization or pay per click? If a business has the budget, the optimal answer is to use both SEO and PPC. If not, SEO is likely your best bet.

With continued investment in automation technologies they have been able to offer both large and small companies fast turn around times on high quality digitally printed materials at competitive prices.

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

Both locations are a family owned and operated businesses, and one of the owners lives right in Phoenixville. The businesses also support the local communities by holding fundraisers and providing donations to many local charities and organizations. Please feel free to stop by either location to tour the facility, try the services, or just

ask questions. You can also use their websites, www.PottstownAutowash.com and www.WestNorritonAutowash.com to contact the owners and managers at any time.

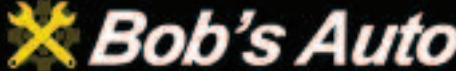
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New members now have full access to all American Heritage's products, services, and branch locations throughout Southeastern Pennsylvania and Southern New Jersey. American Heritage added Apex's primary branch located at 540 Old Reading Pike,

Pottstown, PA 19464 to increase their total number of branches to 34.

The President and CEO of American Heritage, Bruce Foulke, is excited about the opportunities that the merger has presented to the Credit Union. Foulke says, "American Heritage hopes that this merger not only gives the members of Apex a revolutionary member experience, but also the opportunity to serve communities surrounding the Pottstown, PA area."

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Foundation for Pottstown Education Announces Annual Support Campaign

For the first time in the 33 year history of the Foundation for Pottstown Education, an Annual Support Campaign is being formalized. The goal of this year's campaign is to not only raise \$75,000 but also to raise awareness of what the Foundation does for the students of the Pottstown School District.

Dr. Tracey Brown, President of the Foundation states "Supporting the Foundation's Annual Support Campaign is making an investment in our children, their education, and their future. We are committed to providing the children of Pottstown with opportunities where they can explore, learn, and achieve. Money raised in this campaign will make a significant impact in the amount of and types of educational opportunities the Foundation can support this year."

The Foundation's Mission is to support, promote, sponsor and carry out educational, scientific or charitable activities and objectives within or related to the Pottstown School District. During the past several years the Foundation has funded requests that are submitted by the School District teachers and principals.

Recently more than 90 high school students received partial funding to take the yearly AP tests after state funding was cut. This past spring the Foundation funded half of the tuition fees for the Middle School Environmental Education Club to the Pocono Environmental Education Center after their funding was cut by a grantor. Additional funding was provided to elementary students to take a Rope Course developing leadership skills, purchase a robotic system and computer for the high school engineering program as well as paying for tuition fees for 30 juniors and senior in the Early College program who attend the Montgomery County Community College.

The Foundation also provided more than \$28,000 in scholarships awarded annual not only to graduating seniors but to the elementary and middle school students who are recognized for outstanding achievement.

The Annual Support Campaign has been developed to ensure not only continuation of the projects already funded but in the hopes of creating more funding reaching all students in the school district. This campaign is part of the recent Strategic Plan that was developed with the assistance of more than 25 community leaders.



Joe Rusiewicz, Executive Director of the Foundation for Pottstown Education is working with the board and community leaders to develop the Executive Committee for the campaign. Art Green, a former Chemistry teacher and UniServ Representative for the Pennsylvania State Education Association has been recruited to serve as the Campaign Chair. Green is well known for many community activities including: Visiting Nurses Association, Fellowship House Farm, as a Secretary of the Spina Bifida Association of the Delaware Valley and as a former President of the Pottstown Regional Public Library, Pottstown Borough Council serving for six years. He was also involved in the Capital Campaign to raise money to build a new structure at St. Aloysius Church. He completed a full 9-year term, the last 3 years as Chairman of the Board of the Pottstown Area Health and Wellness Foundation, and currently serves on the Board of Pottstown Hospital.

Assisting Art with the campaign will be our five Division Chair. Serving as the Assistant Campaign Chair and head of the Chairman's Round Table (\$1,000 donations and above) is Howard Brown. He is a graduate of Pottstown High School and Villanova University. Howard is Chairman and Chief Executive Officer of International Ballplayers United, Inc., (iBall United) a full service sports management agency.

(Continued on page 54)





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FOUNDATION FOR POTTSTOWN EDUCATION

(Continued from page 53)

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The Chair for the Foundation for Pottstown Education Board of Directors is Tracey L. Brown, Ph.D. She is an editor specializing in academic manuscripts. Previously, she was a Senior Lecturer of Psychology at Montgomery County Community College (Pottstown, PA), a consultant for the O'Pake Institute for Ethics, Leadership, and Public Service (Reading, PA) on the topic of community revitalization, and as a therapist at St. Gabriel's Hall (Audubon, PA). Dr. Brown has her Doctorate of Philosophy in Leadership Studies with a specialization in Educational Leadership from Alvernia University (Reading, PA).

Heading up the Pottstown School Board of Education Division is Jim Bush. Jim is a retired administrator who was employed by the Pottstown School District for 38 years. His last position was as the District's Business Administrator. Jim is a graduate of the Pottstown School District and earned his bachelor's degree in Business Administration from Ursinus College. In 2006, he was named the Outstanding Business Administrator of the Year by the Pennsylvania Association of School Business Officials.

The Business Division is being led by Deborah Lee. Deb is the Senior Vice President and Credit Department Manager at the Victory Bank in Limerick. She was born and raised in Pottstown where she attended St. Aloysius elementary school, graduated from St. Pius X High School and have remained a member of St. Aloysius Parish. She is deeply committed to the revitalization of Pottstown. Her community activities include being a member of the Board of Directors of the Pottstown Area Health

and Wellness Foundation; serving on the Finance Committee of the Pottstown Cluster of Religious Communities and the Governance Committee of the YWCA Tri County Area.

The Community Division Chair is Aram Ecker. Aram is a native of Pottstown and graduate of the Pottstown School District. He is the owner/operator of A. Jackson Ecker Inc. Heating Plumbing and Cooling. During his high school years, Aram exemplified the concept of student athlete as he graduated in the top ten of his class and was a champion wrestler.

After graduation, he became one of the youngest people in Pottstown to achieve the status of "Master Plumber". His vast community activities include leadership positions at the First United Methodist Church, one of the founders of the Pottstown Police Athletic Youth Wrestling Program, a member of AMBUCS receiving national honors as Superior Club President, service on the Pottstown Borough Water and Sewer Authority, winner of the Foundation for Pottstown Education Dancing with the Stars Fund Raising Event and Chair of the Pottstown School District Alumni Honor Roll.

The campaign is in the quiet phase, the initial phase raising funds internally from the Foundation Board of Directors, the School District and the School District Board of Education. The public phase of the campaign will begin in November with the Alumni, in December with Businesses and the final phase will be held with the public in January and February.

Visit www.foundationpottstowned.org for more information about the Foundation for Pottstown Education as well as following FPE on Facebook and Twitter.

For further information on this release please contact Joe Rusiewicz 610.970.6616 or jrusiewicz@pottstownk12.org.

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IMPAIRMENT RATING EVALUATIONS DECLARED UNCONSTITUTIONAL

What You Need to Know



LEGAL PERSPECTIVES

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

The Pennsylvania Supreme Court recently handed down a blockbuster decision which effectively eliminated a tool often used by workers' compensation carriers to reduce, or, in some cases, eliminate, the wage loss portion of injured workers' claims. Both employers and injured workers should know about the decision and its implications.

The case, *Protz v. WCAB (Derry Area School District)*, No. 6 WAP 2016 and No. 7 WAP 2016, decided June 20, 2017, laid to rest an issue which had been languishing in the courts for years and causing much uncertainty for workers' compensation practitioners; namely, whether the Pennsylvania Legislature could cede legislative authority to the American Medical Association to decide which injured worker met a threshold for impairment to allow him or her to continue to receive total disability.

The statutory scheme, before it was struck down, basically allowed for an employer to seek an Impairment Rating Determination (IRE) of an injured worker after the injured worker had received 104 weeks of total disability benefits. The IRE was to be performed under "the most recent edition" of the American

Medical Association's *Guides to the Evaluation of Permanent Impairment*. When this provision was added to the Workers' Compensation Act in 1996, the AMA Guides were in their Fourth Edition. Currently, they are on their Sixth Edition. The changing *Guides* served to highlight the problem for the majority of the Court – the AMA could issue new *Guides* at will and substantively change an injured worker's entitlement to wage loss benefits.

There is no arbitrary end to total disability wage loss benefits under the Workers' Compensation Act. Theoretically, a Pennsylvania injured worker could receive total disability benefits for his or her lifetime. However, receipt of partial disability benefits is limited to 500 weeks (roughly 9.6 years).

(Continued on page 56)

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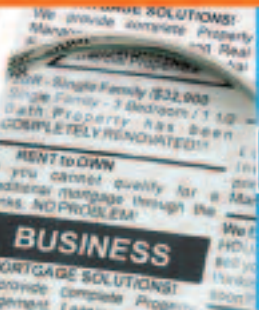
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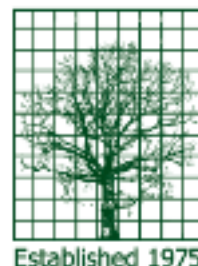
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LEGAL PERSPECTIVES

(Continued from page 55)

What the IRE provisions of the Act added in 1996 was a method for the employer and its insurance company to switch claimants from total disability to partial disability, and thus to limit the length of time the injured workers could receive benefits. Essentially, once the injured worker had received 104 weeks of total disability and had reached maximal medical improvement under the *Guides*, the employer could seek to modify the claimant's benefits from total disability to partial disability by showing that the claimant's injuries did not meet the threshold laid out in the *Guides* of 50% of total body impairment. The practical effect of this change, for most claimants, was minimal, because the vast majority of injured workers in our Commonwealth do not have wage loss claims lasting longer than 11 years. However, for those few seriously injured individuals who did have wage loss claims lasting more than 11 years, the IRE provisions of the Act provided insurance companies with a powerful tool to effectively eliminate their wage loss benefits. The 50% threshold changed from Edition to Edition of the *Guides*.

Rather than striking all of the offending Section 306(a.2), or undertaking a severability analysis, the Commonwealth Court declared the law unconstitutional only "insofar as it proactively approved versions of the AMA *Guides* beyond the Fourth Edition without review," since it had been the Fourth Edition which was in effect as of the time the relevant provisions of the Act were adopted. On further appeal, the Pennsylvania Supreme Court went further and struck the entire provision as unconstitutional, reasoning that the scheme ceded too much authority to the AMA to craft substantive law.

Justice Wecht, writing for the Court, explained that by any objective measure, the authority delegated to the AMA in Section 306(a.2) of the Workers' Compensation Act was "broad and unbridled." He noted that the AMA could change its formulas at will so that almost all Pennsylvania claimants could be considered 50% impaired, or that almost no one would be considered 50% impaired, or anything in between.

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CHANGE AND CULTURAL POSITIONING



CHANGE

By Barry Cassidy

Since the onset of civilization, there has been the practice of religion. Belief in God. I say belief because there is no proof one way or the other that there is a god. That is why people talk about their faith, as they have faith that god exists. I am not here to debate the existence of god, but in the changing political and social climate, the practice of religion has come under attack.

There was a time when people thought they had the moral high ground if their religion occupied Jerusalem, which was exemplified during the Crusades and the pilgrimages to the city by people of all faiths. Now Jerusalem is not as important, but people still kill in the name of god, as can be seen by the Muslim extremists.

By those standards of conflict, what I would like to discuss is a little more mundane. In America, many immigrants came to the new world in order to have freedom of religion. The founding fathers were so adamant about that freedom, they made it the first amendment in the Bill of Rights.

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.

For years, the nation was very religious and people who did not believe there was a god were looked at as "less than" and at times shunned. I remember a woman by the name of Madeline Murray was looked down upon because she was an atheist. If you did not believe in god, it was not considered a positive in society to speak up and state that you were a non-believer.

In the last few decades, there has been a gradual shift away from organized religion in America, and in many cases, people have shifted away from religion totally. As our cultural values are changing. In the cities,

more and more people look for a secular way of life. The broad countryside in rural America continues living in a culture that embraces religion in greater numbers.

Folkways are sometimes created in conjunction with mores, as the customary way of conducting yourself in a society that has moral beliefs or mores. These are rules that are much less formal, and are embodied in your customary way of life.

In many religions, homosexuality is not accepted because of the sodomy aspect of the equation. In my lifetime, I can remember people wanting to keep their homosexuality a secret because of backlash. Now things have moderated, some and gay marriage is allowed, and people are proud to proclaim themselves as gay. In many of the rural communities, there were customary folkways that grew around the prejudice and that included a business person's store or service delivery. As the moral fabric of America changed, the orthodox view of those who do not accept the changes remains, because of their religion convictions.

We saw the Kentucky court clerk of Court's Kim Davis refuse to issue a marriage license to a gay couple she was over ruled by higher authorities. The legality had been established and she was elected to do what is legal. I think everyone saw a sift repudiation of that kind of behavior by a public official.

(Continued on page 59)



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LEGAL PERSPECTIVES

(Continued from page 56)

The Court reasoned that the AMA was given too much control over whether any particular injured worker's benefits would artificially end, without any oversight by the Legislature. Because of these defects, the Court struck down the law, even after engaging in a severability analysis.

The full implications of the *Protz* decision have not yet been realized. Any employer which was in the process of attempting to seek an impairment rating or modifying a claimant's benefits from total to partial disability based on an IRE will certainly have to cease its efforts. Since the Supreme Court gave no guidance on the retroactivity of its decision, however, it is less clear what will happen to claimants whose benefits were modified from total to partial disability long ago, either by the provided-for administrative process or by an unappealed decision after litigation, which would presumably be subject to

waiver defenses. The use of vocational experts and labor market surveys to establish a claimant's ability to work will almost certainly increase. Settlement values of most cases should increase, even incrementally, because one of the workers' comp carrier's mechanisms to limit its liability is, for the moment, gone. Each claimant's situation is fact-specific, and should be evaluated by a certified specialist workers' compensation lawyer to give the best opportunity for an optimal outcome.

Levi S. Wolf, Esquire is the managing attorney in the Pottstown law firm of Wolf, Baldwin & Associates, P.C., practicing mainly in Montgomery, Berks, and Chester Counties. He was a member of the inaugural class of attorneys who were 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. He can be reached at 610.323.7436, or by e-mail to LWolf@wolfbaldwin.com.

ROUTE 422 BusinessAdvisor

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CHANGE

(Continued from page 57)

I see it a little different when you come to the mom and pop shops that are more likely to operate in rural and semi-rural suburban areas. For years, if you wanted to have a birthday cake and you wanted the wording to be X-rated, there is a good chance that the moral judgement of the shop owner would be the final word. That developed a customary pattern in dealing with similar situations. Most of the decisions were made on whether the cake shop owner reacted in a certain way was more of a customary decision than a moral decision.

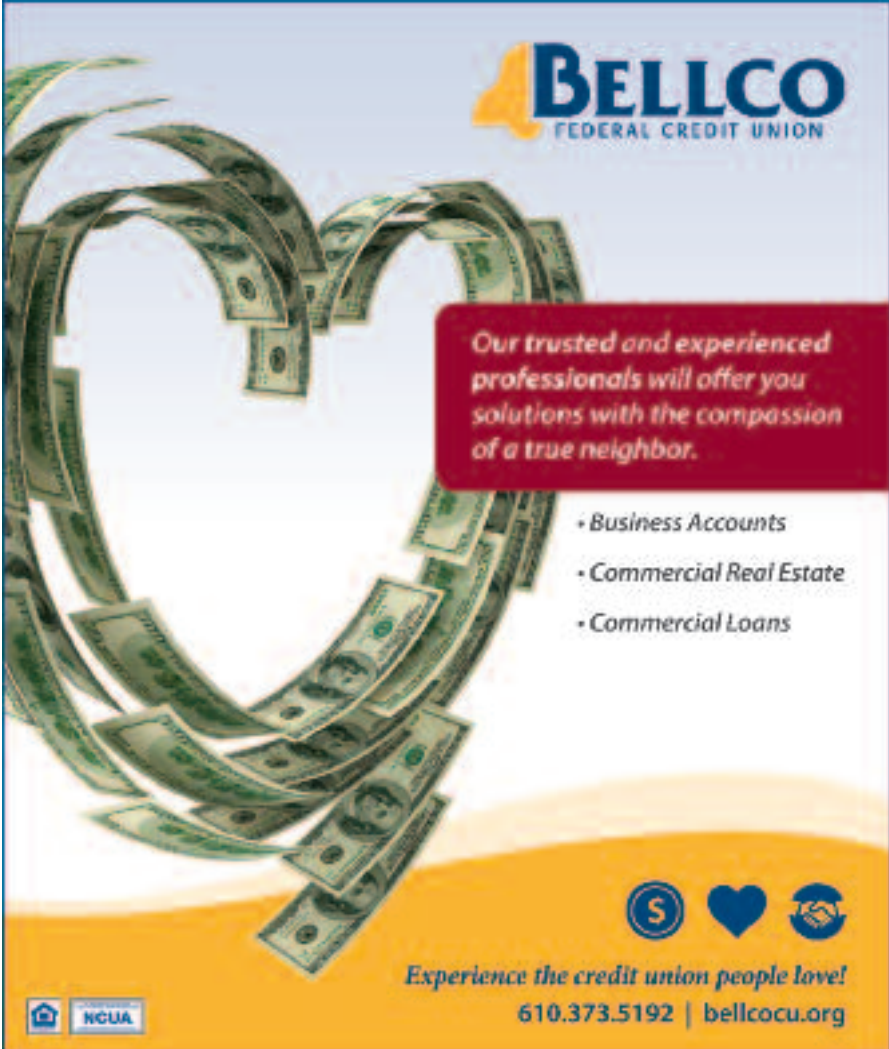
Now flash forward to today. You still can't get the X-rated printing on a birthday cake, but with gay marriage being legal, what the small shop owner has to deal with is that which offends him through what he has been taught practicing his religion.

So, the question is when you read the above first amendment, did the state make a "prohibiting the free exercise thereof" law on this small business sole proprietor that is making cakes? This is just one example, as there are hundreds and hundreds of similar incidents happening every day. As a law changes the mores by legally allowing an activity, new folkways develop that clash with existing folkways.

People do not, honestly in their heart, think they are discriminating against anyone in these situations, but just doing what they think is right. It is backed up by their experiences, and in many cases their god. So as the confederate statues come down, and people want to take down pictures of Thomas Jefferson and George Washington from public places, many feel alienated. As they feel more alienated, they become more entrenched in their opinions and beliefs.

There is no cure for this problem of cultural positioning, as it involves changing mores and changing folkways and in many cases, is originating from the cities, and presents cultural choices that rural and suburban areas have a hard time reconciling. The problem is exacerbated by social media and the vitriolic responses on both sides of the issues.

Is George Washington worth saving? Is the new name of the Capitol of the country really going to be New Jack City? Or does it really matter that someone making a cake in Butte, Montana will not write happy Anniversary John and Melvin? I am not sure any of it will be resolved in the short term.



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REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 31-40 FOR THE TRICOUNTY AREA CHAMBER OF COMMERCE NEWS AND INFORMATION SECTION IN THIS ISSUE.

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



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

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

UPCOMING EVENTS

Young Professionals Holiday Networking Event (YPN) with the Phoenixville Jaycees – December 5 –

Join the Phoenixville Chamber and the Jaycees at the Professional Networking Group in the Phoenixville Area. Created for business minded people aged 21 to 40 to gather in a relaxed atmosphere, YPN meets the first Tuesday of every month.

Join us to 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: Root Down Brewing Company

1 North Main St, Phoenixville, PA

December Monthly Membership Meeting – Holiday Breakfast– December 12

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

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

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

COMMUNITY EVENTS

Friday, December 1st – Annual Holiday Parade & Tree Lighting

7PM, Downtown Phoenixville

Saturday, December 9th – Phoenixville Firebird Festival

8:15 PM, Friendship Field

422bizmag.com

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REGIONAL CHAMBER ROUNDUP

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PERKIOMEN VALLEY CHAMBER OF COMMERCE

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



Welcome to the Perkiomen Valley Chamber of Commerce!

Creating opportunities for members to connect with business professionals, mentors, and potential customers, the Chamber helps members improve business and create a thriving community for themselves and their employees in which to live, work, learn and play. We can help grow YOUR customer base in Collegeville, Limerick, Lower Frederick, Lower Providence, Perkiomen, Skippack, Schwenksville and Trappe.

For more information, contact Executive Director, Renee Blomstrom, 610.489.6660, renee@PVchamber.net. OR, visit: www.PVchamber.net. **Don't miss Chamber events, member news, special offers and more...** Like us on Facebook @PerkValleyChamber and Email info@pvchamber.net to receive weekly enews!

UPCOMING EVENTS

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

PV MEN Networking Happy Hour

Gentlemen... Kip Bilo, Committee Chair of PV Men, would like to thank fellow members and guests for their support of PV MEN Networking Nights. The monthly gatherings offer a fun time to unwind, network, and share in good company! Visit the Chamber website for upcoming dates in 2018!

Business Owner Roundtables

Business owners and key decision makers are invited to participate in our Business Owner Roundtables. No meeting is scheduled in December, but we look forward to peer-to-peer monthly discussions again starting January 2018.

FEATURED EVENT!

Sponsorship Opportunities!

December 13, 2017 -

Annual Holiday Party

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



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

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

Through the gift of sponsorship, we extend complimentary tickets to our community leaders as a "thank you" for their service throughout the year!

Spring Ford Country Club, 48 Country Club Road, Royersford

December 13, 2017; 5:00p.m. – 7:00p.m.

Individual Tickets - \$35pp for PV Chamber member/Spouse; \$50 for non-members

Sponsorship Levels from \$250 to \$1,100; visit www.PVchamber.net for details.

Special Thanks to Holiday Sponsors, to date:

Title Sponsor: TR Insurance Group, Inc.

Gold Sponsor: Kreider Health Solutions, LLC.

Event Sponsors: Patrick J. Kelly Insurance Group; Limerick Signarama; Ursinus College; Phoenixville Hospital Tower Health; KCA Attorneys At Law

PV Stars 4th Annual Awards Gala

PV Stars Best of the Valley

February 15, 2018

RiverCrest Golf Club & Preserve

5:30 PM – 9:00 PM

The 4th Annual PV Stars Gala will recognize businesses and individuals that have made a positive impact on life in the Perkiomen Valley this year! Leaders from **Montgomery, Northeast Chester and Southern Berks Counties** will gather for an evening filled with networking, food, drinks, exhibitor showcase and awards ceremony. Keynote address presented by David Akers, Eagles Hall of Fame inductee, 6-time NFL probowler, motivational speaker.

Event sponsorships range from \$250 to \$3,500. VIP sponsorship includes private meet & greet and autograph session with David Akers. To discuss sponsorship opportunities or create a custom package, contact Renee Blomstrom at 610-489-7822.

Award Categories include: **Emerging Business** of the Year, **Local Business** (1-50 employees) of the Year, **Large Business** (51+ employees) of the Year, **Business Star** of the Year, **Non-Profit Organization** of the Year, **Citizen of the Year**, and **PV Chamber Member** of the Year.

Top 3 finalists in each category will be announced at Holiday Party on December 13th. Visit www.PVchamber.net for event details, finalist list, sponsorship opportunities and to purchase your tickets.

Interested in Hosting a Chamber Mixer?

Mixers are an ideal opportunity to gain exposure and publicity for your business. The 2018 calendar is filling up fast. To schedule a Mixer, contact Renee Blomstrom at 610-489-6660.

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

WELCOME NEW PV CHAMBER MEMBERS!

• **Rick Sheppard, Associate Broker - RE/MAX Achievers Inc.** 610-864-9872
1425 S. Collegeville Road, Collegeville PA 19426
www.searchsephomes.com

• **Aqua-Docs - Gary Russell** 610-489-5111
123 West Ridge Pike, Limerick PA 19468
www.aqua-docs.com

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

PV Stars
Best of the Valley

4TH ANNUAL AWARDS GALA
Feb. 15th, 2018
Rivercrest Country Club
★ 5:30 pm - 9:00 pm

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REGIONAL CHAMBER ROUNDUP

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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 MEMBER

• Davis Painting, LLC

UPCOMING EVENTS

RSVP for all events online at www.springfordchamber.com

December 6 – Chamber Mixer

American Heritage Federal Credit Union
70 Buckwalter Road, Royersford
5:00 p.m. to 7:00 p.m.

December 20 – Chamber Holiday Mixer

Cutillo's, 2688 East High Street, Pottstown
5:00 p.m. to 7:00 p.m.; Free food and cash bar

December 14 – Chamber Holiday Breakfast

Featuring a performance by the Spring-Ford High School Choir
Spring-Ford High School, 350 South Lewis Road, Royersford, PA
8:00 a.m. to 9:00 a.m.

\$25 for Members/\$35 for Non-Members

*Pre-registration required

SPRING-FORD CHAMBER 2018 ANNUAL LUNCH

On Thursday, January 18th the Spring-Ford Chamber will be celebrating their 26th year at the Copperfield Inn at Lakeside from 11:30am – 2:00pm. This year's event will include the announcement of our new Spring-Ford CHambe Ambassadors, our annual awards including; Chamber Member of the Year, Volunteer of the Year, 2018 Community Impact and our Rising Star Award as well as special event speaker; sports announcer, two time Stanley Cup winner and former Philadelphia Flyer, Bill Clement.

Bill is a critically acclaimed speaker, broadcaster, actor, entrepreneur and author. He played in the National Hockey League for 11 years with the Philadelphia Flyers (Broad Street Bullies), Washington Capitals, and Calgary Flames. He twice won the coveted Stanley Cup and played in 2 NHL AllStar games. Clement has built personal success stories in multiple arenas. He recently released his autobiography, "EveryDay Leadership ~ Crossing Gorges on Tightropes to Success".

Register to attend this wonderful luncheon before December 31st and be entered to win an autographed volume of his new book. Books and autographs will also be available the day of the event. Registration can be found at www.springfordchamber.com

Sponsors for the 2018 event are as follows: Platinum Sponsor: Ambler Savings Bank; Networking Sponsor: Copperfield Inn at Lakeside; Table Sponsors Include: Magical Memory Planners and Kelly Insurance;

*Sponsorship Opportunities can be found at www.springfordchamber.com



Spring-Ford Notes

- A special thank you to Coach, Adrean Turner for helping us all to bring out our inner public speaker for our November Luncheon.
- Please sign up for the Limerick Community Blood Drive on December 7th. This is a joint event with the Limerick Fire Department and the Spring-Ford Chamber. It is the time of year to give!!!
- Spring-Ford Chamber is now accepting nominations for our Annual Awards; Chamber Member of the Year Award, Volunteer of the Year Award, Community Impact Award and Rising Star Award. Nominations will be accepted through the middle of December on the Spring-Ford Chamber website.
- Sign up now for our Annual Lunch on Thursday, January 18, 2018 at the Copperfield Inn at Lakeside
- Congratulations to Cindy Harrington on the grand opening of her new business: Center for Nutritional Healing located in Royersford.
- Congratulations to the Philadelphia Premium Outlets on Celebrating their 10th Anniversary.
- Thank you to Pinot's Palette on hosting the Chamber for our mixer and surprising us with the opportunity to paint.

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



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Limerick Community Blood Drive

sponsored by Spring-Ford Chamber of Commerce & Limerick Fire Company

Limerick Fire Department Meeting Room
390 W. Ridge Pike, Limerick

Thursday, December 7, 2017

1:00pm – 6:00pm

To schedule an appointment
Register online at www.redcrossblood.org and enter code: SFC

OR
Call April at the Chamber Office
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