

INSIDE: What Happened To Google+ For Business? • The Salary-Question Ban • Change And Loops In Time

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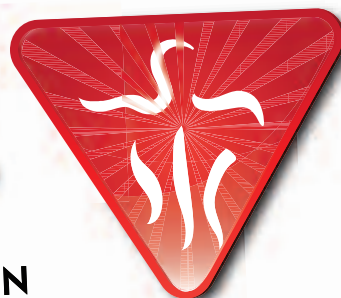


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Cover Story: In an effort to stand out among competitors, the Valley Forge Tourism & Convention Board sales team is providing meeting and event planners with a unique Decision-Making Tool Kit, and a twist on the Rock-Paper-Scissors game promoting the organization's Revolutionary Events brand.



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



22-24: Browse the Business Marketplace to grow your business, network, and keep your money local.

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To contact the Route 422 Business Advisor:
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ROCK-PAPER-SCISSORS

Introducing VFTCB's New "Decision-Making Tool Kit"

New Creative Marketing Tool Establishes Montgomery County as a Unique and Special Destination for Event and Meeting Planners

Capitalizing on the universal familiarity of the "rock-paper-scissors" game, the creative sales team at Valley Forge Tourism & Convention Board (VFTCB) has come up with a clever twist on the classic game to advance their efforts to attract conventions, meetings, weddings, and other groups to Montgomery County. VFTCB's new "Decision-Making Tool Kit" is packaged attractively in a colorful box and delivered individually to event and meeting planners — either as a unique introductory piece, or as a follow-up to a meeting or encounter at a trade show.

"We wanted something universal," said Scott Higgins, VFTCB Associate Director of Sales, about the tool kit. "Regardless of your age, you know how to play the rock, paper, scissors game. We didn't want something that (meeting and event planners) would look at, say it's cool, and throw it away. We wanted something that's going to live on your desk for a while."

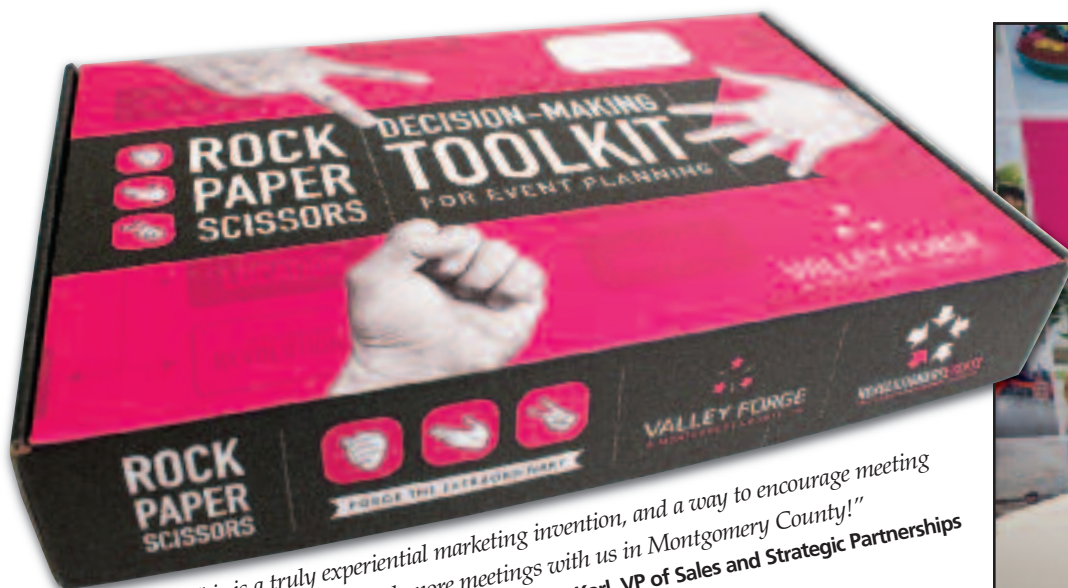
The object, of course, is to establish a unique identity and make an impression in order to stand out from the crowd.

"We know that planners get tons of phone calls," Higgins said. "They get emails all throughout the day. They get mailings. We think there's nothing out there like this that's going to 'wow' them and peak their curiosity to see what's inside and see what VFTCB is all about."

(L to R) Lisa Karl, VP of Sales & Strategic Partnerships; Scott Higgins, Associate Director of Sales; and Marc Kaminetsky, CTIS, Director of Sports, Tourism & Convention Sales.



PHOTO BY STYLISH IMAGES PHOTOGRAPHY



"This is a truly experiential marketing invention, and a way to encourage meeting planners to book more meetings with us in Montgomery County!"
— Lisa Karl, VP of Sales and Strategic Partnerships



PHOTO BY STYLISH IMAGES PHOTOGRAPHY



The VFTCB Decision-Making Tool Kit contains chocolate "rocks," a "paper" note pad with an embossed cover, and a VFTCB-branded pair of "scissors."

The VFTCB Decision-Making Tool Kit contains three symbolic yet practical and useful items — a generous portion of premium chocolate "rocks," a sturdy standard-sized "paper" note pad with an embossed cover, and a VFTCB-branded pair of high-quality "scissors," along with a personalized handwritten note to each recipient. "We all need that personal connection still," Higgins points out, "and a handwritten note still goes a long way." Colorful copies of VFTCB's 2017 *Visitors Guide* and *Meeting Planner Guide* are also included in the package.

"You always need a solid foundation whenever you start to plan a meeting, hence the chocolate rocks," Higgins explains. "We have that solid foundation here in Montgomery County with 75 hotels, more than 1,600 restaurants, 150 wedding venues, five major malls, 140 shopping centers and Main Streets, 54 golf courses, and a wide range of other services and attractions."

"We also believe that whenever you plan a meeting, you want to make sure it's noteworthy," Higgins said. "That's why we include a pad of paper. And Montgomery County is cutting edge, hence the pair of high-quality scissors."

The Decision-Making Tool Kit is an extension of VFTCB's **Revolutionary Events** brand.

"This is a truly experiential marketing invention, and a great way to encourage meeting planners to book more meetings with us here in Montgomery County!" said Lisa Karl, Vice President of Sales and Strategic Partnerships.

"We want meeting and event planners to know we're not doing things the same as every other city or destination," adds Higgins. "We're doing things differently here. Our unique properties are all doing things differently as well. This is our way to say, 'We're different. Come here and talk to us.'"

The box also has a "call to action." Meeting and event planners who receive the box are encouraged to use the hashtag #decideonmontco, and post a photo of themselves "playing" with the box, or playing the rock, paper, scissors game on social media, to be entered to win a gift card.

Valley Forge Tourism & Convention Board (VFTCB) is a non-profit, membership-based sales and marketing organization that actively promotes Valley Forge and Montgomery County as a convention site and leisure visitor destination by encouraging patronage of its hotels, restaurants, attractions, shopping, and other services. Each year, the VFTCB team attends more than 50 trade shows, mainly in the New York-to D.C. Northeast Corridor, and 20 international programs. The team also cultivates prospects through LinkedIn, Snapchat, and other social media platforms.

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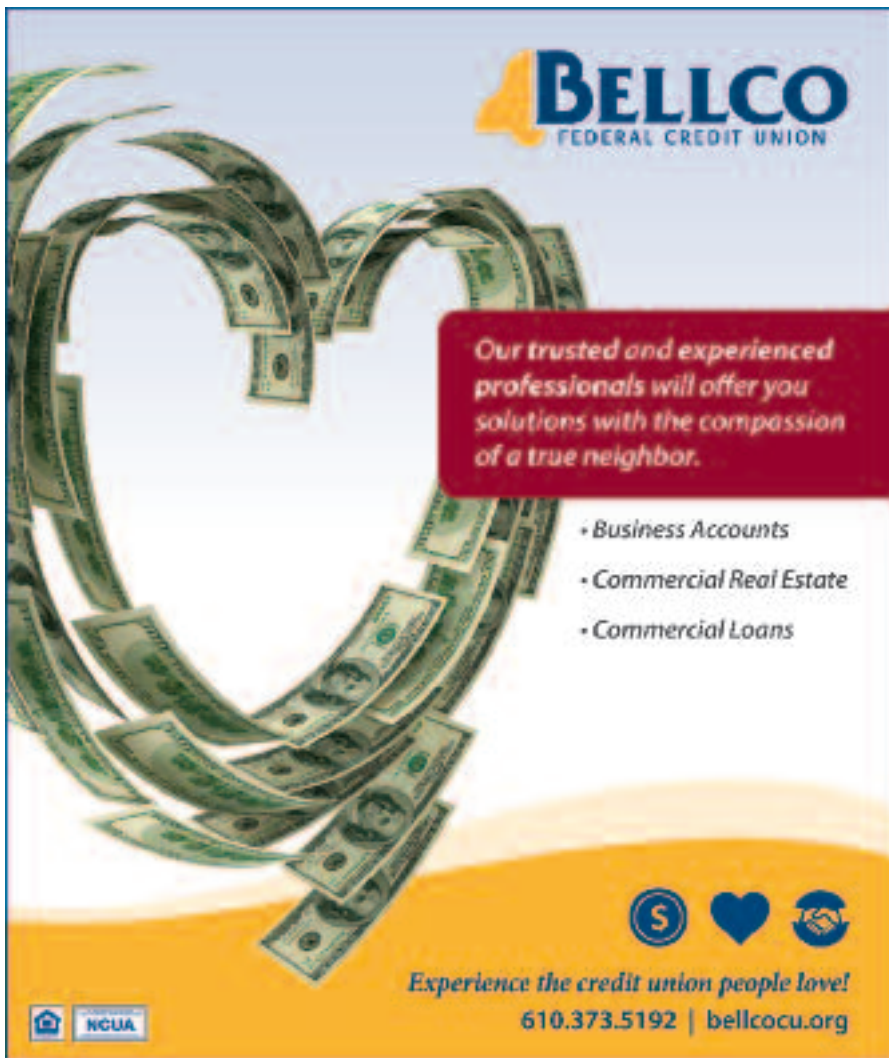
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VFTCB's Mini Cooper.

COVER STORY

(Continued from page 7)

Three years ago, VFTCB rebranded itself and brought on the dynamic duo of Mike Bowman, President and CEO, and Edward Harris, Chief Marketing Officer. Bowman, who was on the VFTCB board for three years, comes from the hospitality industry, and Harris was an executive at online retail giant eBay. Together, they've brought in some excellent talent and a creative and innovative approach to marketing.

Bowman and Harris' first order of business was to strategically align sub-brands under their **Valley Forge Tourism** brand, that take the position of various economic blocks for Montgomery County. Those sub-brands include:

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Montco 360 (www.MontCo360.net) — a partnership with Google Street View to give website users a 360-degree view of Montgomery County's attractions, historic sites, hotels, restaurants, and shops.

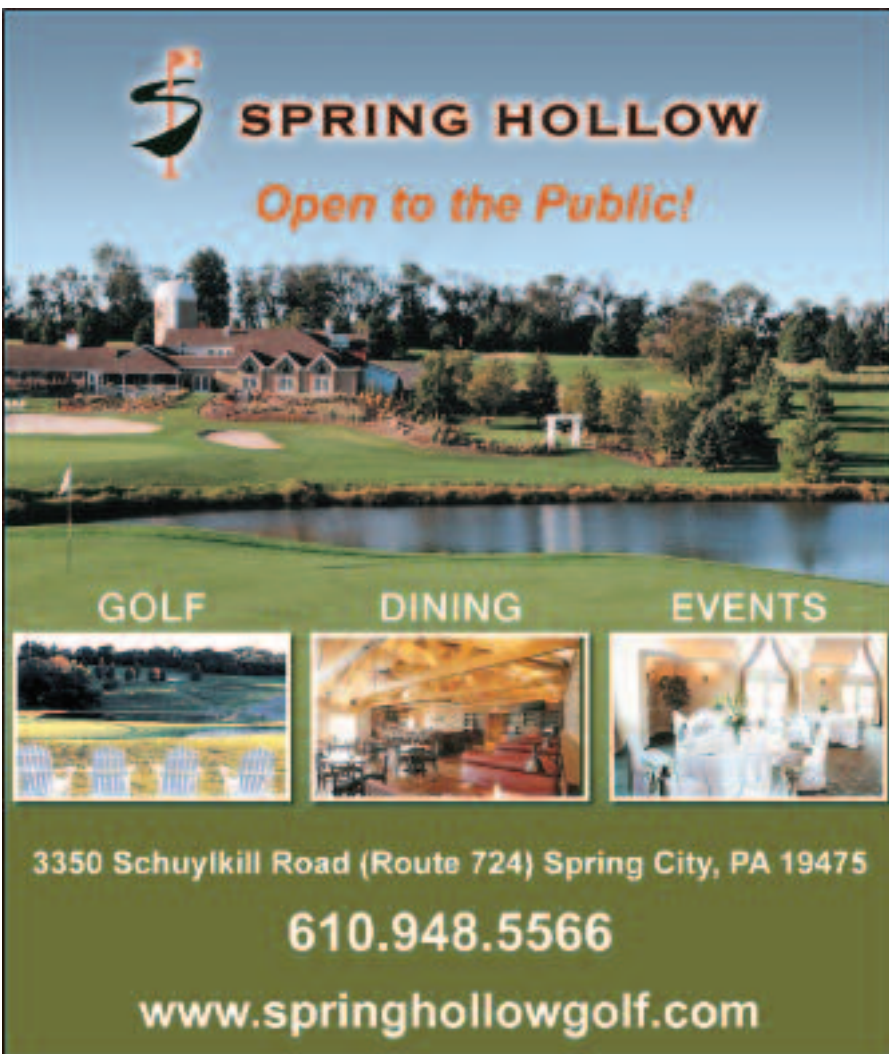
Crave Montco (www.cravemontco.com) delves into dining opportunities throughout Montgomery County, including a magazine, a blog featuring different restaurants or types of foods, and special offers.

Shop Montco (www.shopmontcopa.com) — Montgomery County has five major malls (including the world-renown King of Prussia Mall, which welcomes 22 million visitors per year) and more than 140 shopping centers and main streets throughout the county.

Montgomery County Weddings (<http://www.valleyforge.org/weddings-celebrations/>) is a website dedicated to couples getting married in Montgomery County. Visitors can find free planning assistance and information about wedding venues and vendors in Montgomery County.

Valley Forge Sports (www.valleyforge.org/sports/) — a sales and marketing organization within VFTCB that is committed to ensuring that youth, collegiate, and adult sports-related events held in Montgomery County are a success — on and off the field.

(Continued on page 10)



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COVER STORY

(Continued from page 8)

Patriot Trails (www.valleyforge.org/revolution/) allows you to follow in the footsteps of George Washington on web-based itineraries that take you on a journey from Valley Forge National Historical Park to historic sites throughout Montgomery County.

The Valley Forge Revolutionary 5-Mile Run (<http://www.valleyforge.org/revolutionary-run>), held in the spring, is a unique challenge for runners of all skill levels.

VFTCB's marketing efforts have paid off handsomely with dramatic increases in website page views, and more significantly, double-digit increases in "Room Night" statistics over the past several years. VFTCB membership has increased tremendously as well. Tourism spending in Montgomery County reached \$1.5 billion in 2016, with an average 130,000 visitors each day patronizing hotels, restaurants, shopping, and recreational venues. Tourism spending supports nearly 20,000 jobs in the county.

Thanks to the efforts of VFTCB, those numbers continue to grow, and if the proposed SEPTA King of Prussia Rail project, which VFTCB supports, comes to fruition, the economic impact could accel-

erate the county's growth and prosperity even further.

To that end, and others as well, the VFTCB team has cultivated strong working relationships with their legislative partners. "Our Montgomery County delegation members do recognize what we do," said VP Lisa Karl. "Scott does an amazing job on the sales side, talking to our business leaders and our elected leaders, so they understand what tourism contributes to our economy, and they can also tell us what's going on that will affect our community. We pride ourselves on being in the know about the latest attraction or a new restaurant, and that's only helped by having a great relationship with our elected leaders who are sharing what they know with us."

"The Montgomery County Commissioners have also been very supportive of what we do," added Higgins. "They're great partners and great allies. We can't do it without their support, so we're excited to have them. The three commissioners we have right now are all amazing. They want to be at our events and it's really great to see them there. I think it helps connect all of our members with the County of Montgomery."

(Continued on page 12)



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COVER STORY

(Continued from page 10)

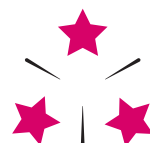
Thanks to a talented, creative group of individuals, and innovative marketing efforts like VFTCB's Decision-Making Tool Kit, the sky is the limit for what this organization can achieve. "We still expect growth with our members, and the productivity out of this office too," said Scott Higgins. "We're excited about what 2018 has to offer. We have a really creative team here that helps us think about things differently. We're not going to follow the leader. We want to do things differently, and then watch them follow us. We're lucky to have the talent we have here. The things that are put out by this office always amaze me."

"We're not afraid to be different and unique," adds Rachel Riley, Communications & Media Relations Manager, "speaking

about VFTCB's innovative Decision-Making Tool Kit. "We're not afraid to take that risk and take a chance on something that might make people question 'What is this?' It is getting attention. Meeting planners are taking notice. Leading publications in the industry are responding, saying 'What a great idea!' People want to steal it!" she jokes.

As they say, imitation is the sincerest form of flattery.

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HOW EMPLOYEE FINANCIAL EDUCATION CAN IMPROVE YOUR BOTTOM LINE



By Paul E. Fair

EMPLOYEE DISTRACTION

Whether you are the owner of a small business or the HR Manager of a corporation, it is important to recognize that employees at work can easily be distracted by personal financial concerns. According to a report issued by the Federal Reserve, 15 to 20 percent of employees have financial problems severe enough to negatively affect productivity; and a financially-stressed employee spends an average of 20 hours per month of work time wrestling with personal financial problems. Financial stress can impact your workforce in negative ways by reducing worker productivity and increasing absenteeism. It can also result in requests for salary advances or hardship withdrawals from company 401(k)s.

IMPROVING EMPLOYEE FOCUS

Employees who have the skills to effectively manage their money are less likely to end up with financial woes, and education is essential to the development of those skills. As outlined in a brochure developed by the Federal Reserve Bank of Kansas City and The Federal Reserve Bank of Atlanta titled "The Case for Financial Education at the Workplace -

Essential Components of Workforce Financial Education", many of the components and services necessary for financial education can be obtained from service providers such as consumer counseling services, local financial institutions, government resources and contract service providers at minimal or no cost.

FINANCIAL EDUCATION

The goal of workplace financial education is to change and improve behaviors, not simply to provide information. Here are some steps you can take to improve the financial wellness of your employees and contribute to your bottom line:

- Integrate financial education into the overall work/life balance program.
- Know your workforce. Assess demographics, including age, current levels of knowledge, individual financial goals and interests.
- Communicate and build awareness of the program. Include articles and information in company newsletters, employee publications and on your website.
- Sponsor a variety of financial planning programs, presentations and workday seminars, all at the work site.
- Host events during off -hours and encourage family members to participate as well.

(Continued on page 14)

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**Paul E. Fair, AFEA Chapter President/Instructor
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HOW EMPLOYEE FINANCIAL EDUCATION CAN IMPROVE YOUR BOTTOM LINE

(Continued from page 13)

The following are the recommended components for a work-based financial education program:

- Basic financial education, including budgeting, debt management and savings;
- Financial coaching and advisement;
- 401(k) education seminars and workshops;
- Pre-retirement education;
- Easy access to financial services;
- Referrals to credit counseling programs.

SAFE HARBOR LIABILITY PROTECTIONS

ERISA 404(c) provides a plan sponsor and other fiduciaries with liability protections on participant directed retirement plans, like a 401k, if the plan fulfills the conditions in the 404(c) regulations. In short, 404(c) offers a "safe harbor" for plan fiduciaries to not be liable for investment losses suffered by participants who self-direct their investments.

When considering an agency to provide your financial education program, look for hands on non-profit organizations whose mission is to empower people to take control of their finances by providing unbiased financial education. You'll want a company that offers a variety of course topics presented by an experienced professional in a classroom setting on site so the course can be tailored to the specific needs of your employees. Some programs provide classroom attendees an individual website portal to enhance the classroom experience can be an added benefit for both the employer and employees.

Paul E. Fair, American Financial Education Alliance - Chapter President Instructor/Personal Financial Coach - National & local Member, Society for Human Resource Management. More than 28 years of experience in the financial services industry assisting clients and employers with educational programs. 610-478-9500 Birdsboro, PA Email: pfair@myafea.org website: https://myafea.org/

WHAT HAPPENED TO GOOGLE+ FOR BUSINESS?



MASTERING SOCIAL MEDIA

By Alyse Mitten, Interlace Communications

The other day I was with a client who is very social savvy. He's one of my students from a social media course from RACC and credits his continued knowledge from our frequent conversations. These are his nuggets of knowledge. That's what he calls them. I found it interesting that he was so observant to see that Google had changed their platform from Google+ to Get Your Business Online. Yes, they made a very good change.

So, what does this mean?

Well, for my client who created a Google+ personal page for his business it means he doesn't need to continue with the personal page unless he wants to. Now, if he wants to continue to send posts and blogs to his "friends" through Google+, he can continue to do so. In fact, I get two or three blogs and posts each day from Google Analytics. The Google+ page is only a social media presence anymore. Look at it like it's LinkedIn or Facebook for your business.

Get Your Business Online is NOW your business presence to be found on online. It's your map.

So, what does that mean and what do I need to do?

Claim it!!!!

If you haven't done it already, claim it. How to claim it is easy. Do a search of your business name on Google. If you have a Get Your Business Online presence your Google listing will appear on the right-hand side in a large box with your business name, photos, and information. If your GYBO page is there and you haven't claimed it, it will ask you to claim the page, follow the prompts and claim your page. If you see nothing, go

to gybo.com/business and create your page. What if you are listed and verified but have no clue who did it? It may mean your business was hacked and you will need to verify that you are the owner. Google will reach out to the person already on the file and ask them to verify that they are the rightful owners. If they don't hear from them within a certain period of time, the process for you to reclaim your page will begin.

Now what?

Now, It's time to get to work and complete EVERYTHING — yes, everything. If you are a home-based business and don't want your business address to show, no worries, you can hide that.

Important! Make sure to add photos.

You're far from finished. Google likes fresh content on the internet and GYBO is no different. You now will post online every week with them. Your posts will last seven days. Create everygreen content that can be easily recycled when you don't have anything special happening with your business.

What else?

Reviews. Yes, get reviews. When you finish a project or have a special event for your customers send a link for them to leave a review. Google loves reviews. Afraid of reviews? Don't worry, it's ok if you have a not so good review now and then. Whatever you do don't ignore it but instead respond to it by taking the positive side to it. Your reaction will be what people will read as well.

There's more to do with your GYBO listing but those are the highlights to getting started. Make it a goal to include GYBO in your marketing strategy for 2018.

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

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ROUTE 422 BUSINESS TAX PLANNING AND PREPARATION SERVICES GUIDE

2017 STATE OF THE FEDERAL TAX CODE; TAX-SAVING TIPS AND UPDATES — PART 1

Provided by Ryder & Company CPA

Uncertainty surrounding the 2017 tax-filing season continues to impact tax planning and tax preparation considerations. With or without the proposed tax reform, your tax returns will still need to be filed. This is an update regarding important elements of filing your 2017 tax return as they are presently known. Should tax reform occur, turn to your personal CPA or the PICPA for those specific changes that will impact your filing season.

Tax reform is before Congress, but as it stands we still have more questions than answers. To help get you ready should it occur, here is what is presently known about the status of tax reform.

Filing Your 1040 – The Basics

Filing Status: Taxpayers can file as single, married filing jointly, married filing separately, head of household, or qualifying widow(er) if the circumstances legally support the status chosen. If you are married and filing jointly, you can take advantage of certain tax deductions, tax credits, and benefits not available to couples filing separately. Generally, a status of married filing separate (MFS) is the least helpful. Unmarried taxpayers may file as single or, if they qualify, head of household.

Rates: The top 2017 income tax rate is presently 39.6 percent for single taxpayers making more than \$418,400, heads of households making more than \$444,550, and married filing jointly taxpayers and surviving spouses making more than \$470,700 (or \$235,350 if married filing separately). Below that, the ordinary income tax rates are presently 10, 15, 25, 28, 33, and 35 percent, with different brackets for each type of filer's income threshold.

Most proposed tax legislation includes tax bracket reduction as a goal. Elimination of four of the seven individual bracket rates, with the highest rate to be set at 35 percent, was in the reform proposal released in September 2017, and likely remains a priority. Many factors will affect the likelihood of this proposal being adopted.

The Affordable Care Act (ACA) still exists. As of this writing, the ACA is the law of the land, which means it continues to include additional Medicare taxes on earned and unearned income. The Medicare contribution tax rate on earned income – such as wages, compensation, or self-employment income – continues to be an additional 0.9 percent, if that income exceeds certain filing thresholds such as for married filing jointly filers with income of \$250,000 (\$125,000 if married filing separately) and \$200,000 for all other taxpayer filing statuses. For unearned income, see the "Net Investment Income Tax" section in this resource.

Exemptions: For 2017, the exemption amount has remained constant at \$4,050 for yourself, your spouse, and each of your dependents who are qualifying children or relatives. Proposed regulations update the definition of a dependent eligible for

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exemption to include a child who has been lawfully placed with a taxpayer for adoption. Exemption amounts are subject to phase outs beginning at \$261,500 (single), \$287,650 (head of household), \$156,900 (married filing separately), and \$313,800 (married filing jointly); with a complete phase out at \$384,000 (single) and \$436,300 (married filing jointly).

Deductions: The standard deduction amounts for 2017 have been indexed slightly higher and are as follows: \$6,350 if single or married filing separately, and \$12,700 for married filing jointly or qualifying widow(er), and \$9,350 for head of household.

Taxpayers who are 65 and older or are blind receive an additional standard deduction of \$1,250 if married and filing jointly or separately, or \$1,550 for those filing as single or head of household.

For individuals claimed as a dependent on another tax return, the 2017 standard deduction is the greater of \$1,050 or \$350 plus earned income, not to exceed the standard deduction amount for those who are not dependents.

The American Tax Relief Act (ATRA) of 2012 reduced itemized deductions by 3 percent of any excess adjusted gross income (AGI) over \$261,500 (single), \$287,650 (head of household), \$156,900 (married filing separately), and \$313,800 (married filing jointly). ATRA also increased the AGI limitation floor from which you can claim unreimbursed medical expense deductions from 7.5 percent of AGI to 10 percent of AGI before such deductions can be claimed. Previously, only those over 65 could use the 7.5 percent floor; however, this has been removed for all taxpayers. The 2 percent floor for unreimbursed business expenses, the 10 percent floor for casualty losses in excess of insurance reimbursements, and the standard charitable contribution limitations still apply.

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Mileage and vehicle costs can be significant considerations in computing itemized deductions. The 2017 business mileage rate is \$0.535 per mile. The medical and moving mileage rate is \$0.17, and the charity mileage rate is \$0.14 per mile.

Retirement Savings Tax Breaks

IRAs: You may contribute up to \$5,500 to a 2017 traditional or Roth IRA. Those 50 or older at year-end can make an additional "catch-up" contribution of \$1,000. Contributions to traditional IRAs may be deductible depending on several factors, including filing status. The deductible amounts are phased out at higher levels of AGI. Nondeductible contributions are allowed up to applicable limits. Distributions are fully taxable as ordinary income, unless there were historical nondeductible contributions.

Roth IRA contributions are not deductible, but earnings accumulate tax-deferred and may be withdrawn tax-free and penalty-free if you meet certain requirements. Allowable contributions, however, are phased out at higher levels of AGI, depending on filing status.

Employer-Sponsored 401(k)s: Pretax contributions to traditional 401(k) plans

reduce federal, but not necessarily state or local, taxable wages. Matching contributions and income earned within your plan are tax-deferred until distributed. The employee contribution limit for 2017 is \$18,000. Employees age 50 or older may make an additional catch-up contribution of \$6,000. Distributions are fully taxable as ordinary income.

Roth 401(k) contributions are made with after-tax dollars. Earnings accumulate tax-deferred, and may be withdrawn tax-free and penalty-free if you meet certain requirements. Taxpayers are generally allowed to roll over certain pretax qualified retirement accounts such as traditional IRAs and 401(k)s to designated Roth IRA accounts. Such rollovers are generally taxable on the amount of traditional pretax contributions.

Due to the complexity of the rules related to retirement plans, you should consult your CPA if you are receiving, or are about to receive, retirement account distributions.

Saver's Credit: To encourage taxpayers to contribute to qualified retirement plans, Congress provides a "saver's credit." For individual elective contributions up to \$2,000, there is a credit up to 50 percent, for a maximum credit of \$1,000. The credit is phased out for higher-income taxpayers.



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Tax Breaks and Other Considerations for Homeowners

Interest, Points, and Certain Taxes:

Home mortgage interest on up to \$1 million of home-acquisition loans secured by your principal residence or second home is fully deductible. You also may deduct interest on an up-to- \$100,000 home equity loan or line of credit. Points paid to secure a loan for the purchase or improvement of a principal residence usually are fully deductible in the year paid. However, points paid to refinance an existing mortgage must generally be amortized and deducted over the life of the loan. Real estate taxes and state and local property taxes on tangible property are also deductible, as are your state and local income taxes.

There has been speculation about the elimination of the home mortgage interest and real estate tax deductions. But as of this writing, President Donald Trump has publicly stated he is in favor of keeping these deductions.

Exclusion of Certain Capital Gains

upon Sale: You can still exclude up to \$250,000 in gains (\$500,000 if married filing jointly) on the sale of your home. To qualify, you generally must have owned and used your home as a principal residence for at least two years during the five-year period

ending on the date of sale. Limitations may apply if you had any "nonqualified use."

First-Time Homebuyer Tax Credit Pay

Back: This tax issue from several years ago is still around, and it can be easily missed when switching tax preparers. Taxpayers who claimed a first-time homebuyer credit on a home acquired in 2008, 2009, or 2010 may have to repay the credit under certain circumstances, including a subsequent sale to a related party, an abandonment or destruction of the home, or conversion of the home to a business or rental property.

Energy Tax Credit Incentives: There is a 30 percent tax credit on the cost of alternative energy equipment, available in 2017 through 2019. Qualified equipment includes solar hot water heaters, solar electric equipment, and wind turbines. There is also a personal (non-business) energy property credit of 10 percent of the cost of qualified energy-efficient improvements up to a maximum lifetime limit of \$500.

Note: This resource was prepared in September 2017. Additional legislation may be passed before year-end. The PICPA worked carefully to prepare this guide, but it cannot be used as official tax advice that would protect taxpayers from penalty due to the complexity of tax law, individual taxpayer facts and circumstances, and changes enacted after this writing. We encourage taxpayers to seek advice from our member CPAs about the items contained in this resource, as well as other tax issues and planning opportunities.



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dineKOP Restaurant Week: March 5-11, 2018

King of Prussia's only restaurant week, dineKOP brings together 25 of KOP's best restaurants to raise money for The Children's Hospital of Philadelphia's King of Prussia Specialty Care & Surgery Center. New in 2018, dineKOP expands to include KOP Shops for Chop on Saturday, March 10. In its three years, dineKOP has raised \$37,000 for The Children's Hospital of Philadelphia's KOP Specialty Care Center!

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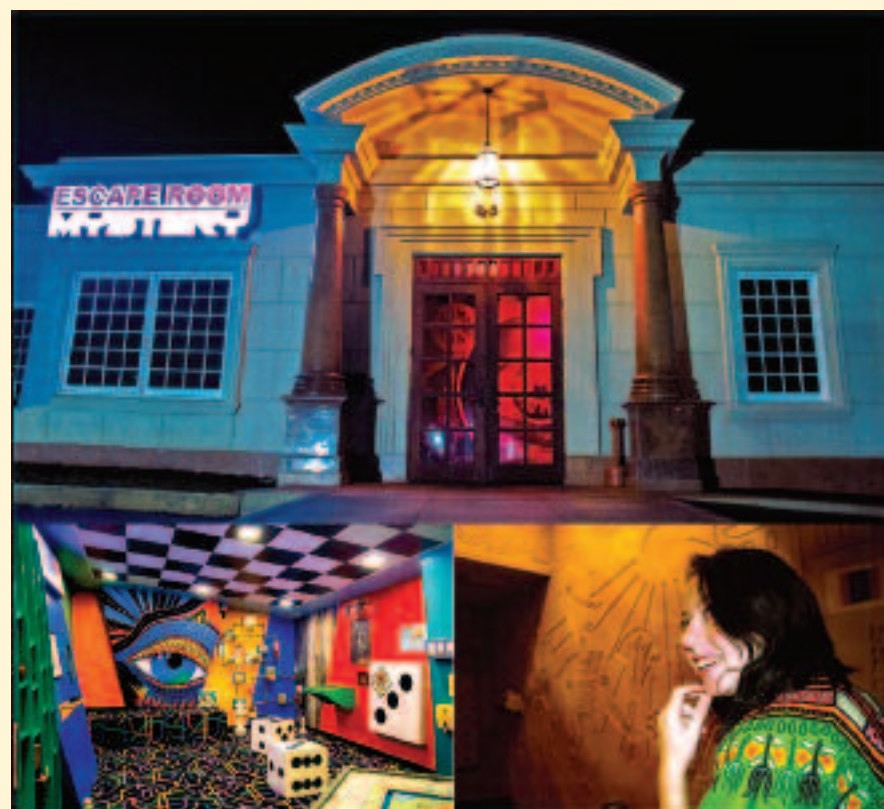
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Today's Medicare population is typically in one of two subsets — one third of those enrolled have four or more chronic conditions, and the other two thirds have two or more chronic conditions. A chronic condition is defined a significant on-going ailment such as arthritis, Alzheimer's Disease, diabetes, cancer, COPD, hypertension, cardiovascular disease, etc. PMA Medical Specialists has implemented a Chronic Care Management (CCM) program in response to the escalating growth of chronic illnesses of those enrolled in Medicare, and the need to treat and monitor them. Positive patient outcomes are evidenced by fewer hospitalizations and ER visits, and reduced costs to patients. As of the end of the third quarter in 2017, PMA was able to keep their patients out of the ER 212 times. PMA patients were also saved 117 inpatient admissions to the hospital.

Providing 24/7 Access to Care!

The PMA Chronic Care Management team, comprised of RN's and Chronic Care Management Coordinators typically provides Medicare patients with non-face to face services such as telephone check-in calls, and development of comprehensive care plans. Working as Patient Advocates, the Care Managers coordinate care between patients and their physicians, pharmacies, specialists, hospitals and families. As a multi-specialty Physicians Network, PMA understands the value of providing coordinated care to ensure that a patient's wellbeing and healthcare needs are being met. A new initiative of the CCM program provides patients the opportunity to meet their Care Manager while at an in-office appointment. This face time allows patients to form and even stronger bond with their Care Manager and it also provides the Care Manager a platform open a dialogue with the patient and family to build a trusting relationship.

PMA's CCM program helps patients avoid the need for costly services that entail greater cost-sharing. When applicable, a minimal copayment is due for months in which PMA Chronic Care Management is provided, and deductibles may apply. In most cases, a secondary insurance covers this cost. If patients do not have a secondary insurance coverage, our Chronic Care Managers are able to provide information on how to obtain the coverage.

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Keeping hearts healthy.



I believe in a collaborative approach to patient care, and that communication between physician and patient is key to successful outcomes. My mantra is "Keeping Hearts Healthy," and in order to do that, I ask questions about a patient's social history, as well as their medical history to develop individualized care plans. In addition to the prescribed treatment options, **patient education** is imperative to helping individuals reach the highest degree of wellbeing."

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Comprehensive Care...In Your Neighborhood.

Pottstown Hospital Earns the Outstanding Achievement Award from the American College of Surgeons Commission on Cancer

This award recognizes cancer programs that achieve excellence in compliance to the CoC Standards and providing the highest quality care to cancer patients.

Pottstown Hospital was recently awarded the 2017 Outstanding Achievement Award by the Commission on Cancer (CoC) of the American College of Surgeons (ACS) for a 5th consecutive cycle (15 years).

Pottstown Hospital is one of a select group of U.S. accredited cancer programs to receive this national honor. "This is truly a remarkable accomplishment," says Rich Newell, CEO. "There have been very few hospitals to earn this award 5 consecutive times; we are in an elite group."

The purpose of the award is to encourage cancer programs to raise the bar on quality cancer care, with the ultimate goal of increasing awareness about high quality, patient-centered care. In addition, the award is intended to:

- Recognize those cancer programs that achieve excellence meeting the CoC Standards.
- Motivate other cancer programs to work toward improving their level of quality cancer care.
- Facilitate dialogue between award recipients and health care professionals at other cancer facilities for the purpose of sharing best practices.
- Encourage honorees to serve as quality care resources to other cancer programs.

Pottstown Hospital's cancer program was evaluated on 34 program standards categorized within five cancer program activity areas: program management, clinical services, continuum of care services, patient outcomes, and data quality. The cancer program was further evaluated on seven commendation standards. To be eligible, all award recipients must have received commendation ratings in all seven commendation standards, in addition to receiving a compliance rating for each of the 27 other standards.

Pottstown Hospital: Located in Pottstown, Pa., and a member of Tower Health, Pottstown Hospital is a 232-bed hospital that offers a full range of health services, including inpatient and outpatient, medical and surgical, and diagnostic and emergency care. Pottstown Hospital is accredited by The Joint Commission and has been recognized for its quality outcomes and clinical expertise across many service lines. Its cancer program is nationally recognized. The hospital also is a Primary Stroke Center; Joint Commission-certified for hip and knee replacement; and Heart Failure and Chest Pain certified. For more information, visit www.towerhealth.org

About the American College of Surgeons Commission on Cancer: Established in 1922 by the ACS, the CoC is a consortium of professional organizations dedicated to improving patient outcomes and quality of life for cancer patients through standard-setting, prevention, research, education and the monitoring of comprehensive quality care. For more information on the CoC, visit: <https://www.facs.org/quality-programs/cancer/coc>.

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Sensory Concepts Introduces UltraShape®

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

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.

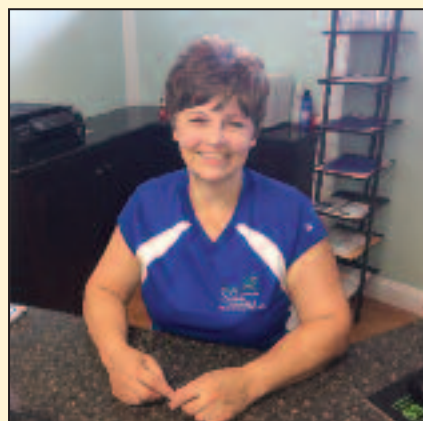
Subcutaneous fat, which is found just below the layers of your skin usually around your abdomen and thighs, isn't harmful. However, for those who want to look slim and trim, subcutaneous fat can be extremely frustrating because often diet and exercise alone won't reduce this fat.

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 individ-



ual fat cell without touching the tissue – e.g., blood vessels or nerves – around the fat cells. The fat cells die and are absorbed into your body and eventually passed out. Your skin is left smooth, without any capillary damage or rippling.

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

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

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

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

If you would like more information about this topic, please contact Sandy Wagner L.M.T. at 484-509-5505 or email at SensoryConcepts@aol.com.

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

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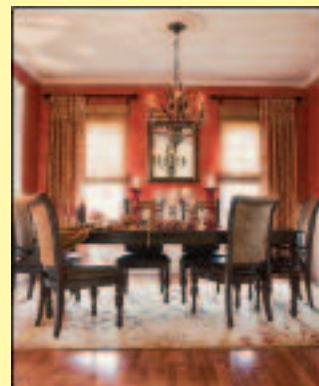
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For Americans earning over \$400,000 per year, cash balance plans are a game-changer. With the potential for hundreds of thousands of dollars in **annual tax savings**, a closer look is well worth the time.

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Despite the explosive growth and substantial tax benefits of cash balance plans, most Americans are unfamiliar with one of the best tax-deferred savings opportunities in existence. When combined with a 401(k) profit-sharing plan, cash balance plans substantially increase the contribution limits for retirement plans, sometimes increasing available top-line deductions by over 400%. This means that participants, particularly older contributors, can accelerate their retirement savings and simultaneously take advantage of significant tax savings.

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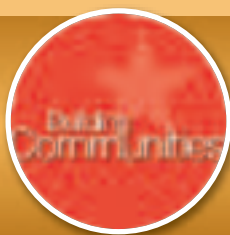
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TRICOUNTY AREA CHAMBER OF COMMERCE

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 CHAIRMAN OF THE BOARD

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Twila Fisher, The Hill School

Peggy Lee-Clark, Pottstown Area Industrial Development, Inc.

Rick Libra, Exelon

Frank Strunk, Tompkins VIST Bank



PRESIDENT'S MESSAGE

We spent time in 2017 remembering and recognizing our 90 year history. To be a successful organization with longevity over 90 years serving the community and business environment, which has changed over the years, is something that we are very proud of. Thank you to you, our Members, for your support of the Chamber during the past 90 years!

It has been an honor to be part of our organization and be part of our history.

Today I want to focus on our future. We started the first half of our 2017-2018 program year giving the office a facelift. Our walls were adorned with photos of businesses that are truly part of Pottstown history but might not be in business any longer. Another wall was filled with head shots of previous Annual Dinner speakers. It was brought to my attention that those items represented who and where we were as an organization before but did not represent the Chamber's current focus and motivation or purpose. I agreed that changes needed to be made.

New paint colors and decals now brighten up our space! Our new wall decor motivates the staff every day and reminds us, as well as Members visiting the office, why we are here - *"Making a Difference, Delivering Solutions, and Delivering Possibilities is what we do"* are three separate phrases inspiring us and our dedication to customer service.

The opposing wall to where the three phrases are located states "Small Team Doing Big Things" and "It's not a job, it's a passion" - both statements reflecting the dedication of our team of 4.

The dedication of our small team and the third inspirational statement - "Be the Bridge - Problems become opportunities when the right people join together" will be leading us through our second half of the 2017-2018 program year.

This summer the Chamber staff and the Board of Directors participated in a strategic planning retreat. We spent time working on how to focus our organization on goals that will lead our organization in the direction of continued success as we start our next 90 years. Chambers of Commerce have had to re-evaluate their purpose; I am well aware of what our organization has had to do over the last 10 years. Financial, staff, and organization stability has been our focus for a number of years now.

We look forward to the next year or two when we will be dedicating resources to the organization's connectivity, its community support, and maintaining value and expanding relevancy for our membership. We want to "be the bridge" bringing together the community, our members, and our future members to change problems into opportunities!

I understand that our Members are busy and that it is difficult for every member to realize and take advantage of all of the opportuni-

ties that the Chamber offers. However, my goal for 2018 is to help each Member engage with the Chamber in at least one way that they had not been engaged before. Whether it is scheduling a meeting, or even a phone call that lasts only a couple of minutes, I would love to hear from you and for you to share with us how we can help you. I would love to have our Membership grow as a

result of our current Members being so pleased with their experience and their investment in the TriCounty Area Chamber of Commerce that they cannot help but share their experience with neighboring businesses, vendors, customers, etc. encouraging them to try TriCounty! I hope you also want to be that bridge!

(Continued on page 37)

Delivering Possibilities
IS WHAT WE DO.

Delivering Solutions
IS WHAT WE DO.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

• TEL: 610.326.2900 • FAX: 610.970.9705

• EMAIL: info@tricountyareachamber.com

Eileen Dautrich, President,
eileen@tricountyareachamber.com

Tarra James, Events and Marketing Director,
tarra@tricountyareachamber.com

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

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



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“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!

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Referred by Janet Flack, EXP Realty

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Reading, PA 19611
610.796.8228

www.alvernia.edu

Schools / Colleges / Education

Alvernia University was founded in 1958 by the Bernardine Sisters of the Third Order of St. Francis. Alvernia offers undergraduate and graduate degrees in addition to certificates. It provides flexible alternatives for adult students.

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www.blattgroup.com

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Referred by: April Barkasi, CEDARVILLE Engineering

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540 W. Schuylkill Road
Pottstown, PA 19465
610.334.7305

www.ironhorserealtyllc.com

Real Estate - Residential

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Life Works Counseling Center, LLC
933 N. Charlotte Street, Suite 1D
Pottstown, PA 19464
610.323.4673

www.lifeworkscounselingcenter.net

Counseling Services

Life Works delivers high quality psychotherapy services and education to children, adolescents, and adults. We exist to help our clients thrive throughout all stages of life, to support their goals, and to live with confidence.

Referred by: Jessica Burger, UFinancial Group

Lolli Architects, LLC
400 Franklin Avenue, Suite 210
Phoenixville, PA 19460
610.938.1400

www.lolliarchitects.com

Architects / Architectural Services

Our firm is focused on providing architectural services for healthcare, senior living, commercial and adaptive re-use related projects. Our firm utilizes the latest in computer technology and has implemented Building Information Modeling (BIM) to better enable the client to visualize the building design and to provide more accurate and efficient documentation.

Referred by, April Barkasi, CEDARVILLE Engineering

Lords & Ladies Salon and Medial Spa
www.lordsandladiessalons.com

Lords & Ladies Salon and Medical Spa is a family owned company with seven salon locations. Our purpose is to connect with every person we meet and transform beauty into feelings of confidence, inspiration, and joy; through our artistry, humility, empathy, and human kindness.

Lords & Ladies Salon and Medial Spa
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1804 Swamp Pike
Gilbertsville, PA 19525
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Lords & Ladies Salon and Medical Spa
– Perkiomenville
646 Fagleysville Road
Perkiomenville, PA 18074
844.725.6655

Lords & Ladies Salons and Medical Spa
– Pottstown
64 King Street
Pottstown, PA 19464
844.725.6655

MOSAIC Community Land Trust
10 S. Hanover Street
Pottstown, PA 19464
610.420.6082

www.mosaicclt.org

Nonprofit Organizations

We are a nonprofit with a focus in housing, art, education, and gardening. We currently manage four community sites in Pottstown Borough.

Referred by: Twila Fisher, Hobarts Run

Schuylkill Valley Sports
Coventry Mall
351 w. Schuylkill Road
Pottstown, PA 19465
610.327.2001

Sporting Goods / Retail Sales / Screen Printing

We are a full line sporting goods location started in 1971. We have three divisions: retail, team sales, and ecom. We have 15 brick and mortar sites, 25 plus teams sales people, and are seeing our largest growth in ecom.

Referred by: Rich Graver, The Victory Bank

West & Company, CPAs, PC T/A Hoffman & West PC
1810 Swamp Pike, Suite 200
Gilbertsville, PA 19525
610.718.1700

www.hoffman-west.com

Accountants / CPAs

We are a local full service CPA firm assisting and guiding small businesses and individuals with their tax and accounting needs. We establish relationships with people and look beyond the numbers.

Referred by: Jessica Burger, UFinancial Group

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!

Want to refer a business to the Chamber?



Ask Jenn about the Power of Partnership Event on Tuesday, February 27.



Call her at 610.326.2900 or email her at jennifer@tricountyareachamber.com

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



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

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 Sponsors: Pottstown Hospital Tower Health; Tompkins VIST Bank Gold Sponsor: The Body Borneman Companies; Boyertown Oil and Propane; Martin Stone Quarries, Inc. Silver Sponsor: Bally Block Company; BB&T; Herb Real Estate; The Longacre Company; Sealstrip Corporation; Wrigley's Business Products and Services <i>Additional Business Development Opportunities Available.</i> Snow Date: Wednesday, January 24
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; Reservation 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

SAVE THE DATES

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) Co-Sponsors: Creative Health Services, Inc.; Reflections Hair Designs
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

Thurs., Mar. 1
7 – 9 AM

Membership Breakfast

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

More details to come.

Sponsored by: Reading Fightin Phils

\$26 per Member (prepaid by 2/23); \$32 per Member (invoiced or after 2/23); \$50 per non-member

Fri., Mar. 23
8:30 – 10 AM

Refresh Friday: Advertising

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

Take a "fresh" look at your business and ask yourself some tough questions: Is my advertising budget working or non-existent? Would I patronize my business? And then, How do I stand out amongst my competition? **Linda Jacobs**, owner of Downtown DeZign, will provide helpful answers and give you a "fresh" new perspective on your business.

No Charge; Members Only; Registration Required

Thurs., April 12
11:30 AM – 1 PM

WOW Luncheon

La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville, 19525

To achieve success in today's environment with its emphasis on collaboration, teamwork, impact, communication and leadership, we need to enhance our **Networking** skills and interpersonal communication skills in order for us to build stronger, value-adding relationships. **Networking** is about building relationships through conversations. **Jo Iorio**, Business Performance Consultant, Dale Carnegie, will share a proven process for networking that is guaranteed to help you become more creative about enhancing your upward mobility, maximize every networking experience, and create opportunities.

\$26 per Attendee (prepaid by 4/3); \$32 per Attendee (invoiced or after 4/3)

Co-Sponsor: Decorating Den Interiors; HealthSouth Reading Rehabilitation Hospital

Fri., May 4
9 AM – 4 PM

Leadercast

Morning Star Fellowship, 100 Limekiln Rd., Bechtelsville 19525

The world is looking for great leaders to follow. In order to become those leaders to the outside, we have to lead ourselves first. We must walk the walk. It's like the flight attendants tell us - please remember to wear your own oxygen mask before helping others. In 2018, Leadercast will be focusing on that very concept. How do you **lead yourself** effectively? How do you develop your **core principles and values** so that your leadership is an outpouring of your innermost self? And how much more will those who follow you benefit from your leadership **when you lead yourself well?**

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

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

Business Development Opportunities Available

The Chamber Office will be closed Monday, January 15 for Martin Luther King Jr. Day.

Call Tarra James, Events & Marketing 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.

2017 ECONOMIC DEVELOPMENT LUNCHEON

Presented by
Pottstown Hospital Tower Health



1

Over 220 Chamber Members gathered at the SunnyBrook Ballroom on Thursday, November 30 for the 2017 Economic Development Luncheon Presented by Pottstown Hospital Tower Health & TCACC.

In addition to the awards that were presented, Chamber Members celebrating significant anniversaries were recognized:

- **100 Years:** Visiting Nurse Association of Pottstown & Vicinity
- **80 Years:** Citadel Federal Credit Union
- **50 Years:** Lomax Carpet & Tile Mart; Pottstown Cluster of Religious Communities
- **30 Years:** Express Data Systems, Inc.
- **25 Years:** Graber Letterin' Sign Co.
- **20 Years:** Montgomery County Community College, West Campus
- **10 Years:** Philadelphia Premium Outlets

1 Our speaker, J.D. Harrison, U.S. Chamber of Commerce, presented on "Innovation That Matters."

2 The 2017 Worksite Wellness Initiative Awards were presented to Translogistics, Inc. and Boyertown Lions First Responders. Bunny Boyle, TCACC Worksite Wellness Initiative Director (C), presented the awards to Scott McDevitt, Translogistics, Inc (L) and Ryan Billings, Boyertown Lions First Responders (R).

3 The 2017 Economic Development Award was presented to Lomax Carpet & Tile Mart. (L to R) Dave Kraybill, Pottstown Area Health & Wellness Foundation, presented the award to Michael Longwill and Steve Colaanni, Lomax Carpet & Tile Mart.

4 The first 2017 Economic Impact Award was presented to the Carousel at Pottstown. (L to R) Accepting the award are George Wausnock and Bev Reber, Carousel at Pottstown. Rich Newell, Pottstown Hospital Tower Health presented the award.

5 The second 2017 Economic Impact Award was presented to Genesis Housing Corporation. Peggy Lee-Clark (Right) Pottstown Area Industrial Development presented the award to Judith Memberg, Genesis Housing Corporation (L).

6 PA State Representative Marcy Toepel received the 2017 Legislator of the Year Award. Representative Toepel has focused her legislative efforts on property tax reform, cutting government waste, public safety and open space while also supporting the elimination of unreasonable regulations for job creators.



2



3

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Congratulations to all of the Award Winners and **thank you**
to our **sponsors** who made this event a great success:

Presenting Sponsor



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TOWER HEALTH
Advancing Health. Transforming Lives.

Co-Sponsors:



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FOUNDATION
Promoting Healthy Living



Platinum Sponsors:



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Second Session of BoardCorps Bootcamp focused on Finance for Boards.

The Class on their tours of:

Boyertown Museum of Historic Vehicles



Philip & Muriel Berman Museum of Art



and Steel River Playhouse



Leadership

T R I - C O U N T Y

DECEMBER SESSION

Leadership Tri-County Class of 2018's December session
was focused on Arts & Culture.

The class began their day at their second session of BoardCorps: Bootcamp™, hosted by **Elizabeth Pilacik**, Director of Audit and Accounting for Kreischer Miller and an instructor for the Nonprofit Center at La Salle University's School of Business. This session of Bootcamp focused on **Finance for Boards**. This portion of the program is sponsored by PAHWF.

Next the class traveled to the **Boyertown Museum of Historic Vehicles**. The class was enjoyed a catered lunch at the 1938 Fegley's Reading Diner in the museum, catered by **Moyer's Catering**. Following lunch, **Autumn Shaner**, Curatorial Assistant, gave the class a tour of the museum.

Up next – the class made their way to Collegeville to tour the **Philip & Muriel Berman Museum of Art**. **Charlie Stainback**, Museum Director, led the class around the exhibit. The museum is located on the campus of **Ursinus College** and fosters a greater understanding of the places of visual arts in the learning process and society at large.

The class ended their day with a tour of **Steel River Playhouse** in Pottstown. **Velva Zarley** took the class on a behind the scenes tour. Each year, Steel River, produces over 90 plays, musicals, concerts, and recitals, and hosts thousands of people as audiences, students, artists, donors, and volunteers from throughout the region.

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

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Meet the Class



Lori Bernhard

Lori Bernhard, Center Director, The Center at Spring Street at Boyertown Area Multi-Service, has worked in the tri-county area for 35 years. Her family members include husband Bo, sons Jason and Justin, and daughter Rebecca. Lori also has 6 grandchildren: Jackson, Claire, Roman, Julian, Maya, and Athena. She enjoys spending time with her family, reading, and walking. Her business role model is her former supervisor.

Lori is a graduate of Boyertown Area Senior High School. In the community, she is involved in Relay for Life. Her personal business philosophy is - "work hard and always strive to be her personal best."

Lori believes the class is important because of the many opportunities available through the program such as networking and gaining knowledge of what the tri-county area has to offer. While participating in the class, she is most looking forward to gaining stronger leadership skills to enable her to be a stronger person both personally and professionally.



Siva Mahalingam

Siva Mahalingam is the President of Cube Info Solutions. He has worked in the tri-county area for over 20 years. He is married to his wife Vimala Sivakumar, and has two children: Ashmitha and Parmesh Sivakumar. Siva enjoys volunteering and tennis. His business role model was his great-grandfather.

Siva has a Bachelor of Engineering and an MBA. His personal business philosophy is to "provide more value to the clients than what we get."

Siva is currently involved in only the Chamber's Leadership Tri-County program. While in the class, he is most looking forward to helping the non-profit he is assigned to work with, touring the different facilities, and the learning experience. Siva believes this program is important because it helps you learn leadership skills for non-profits, build lifelong friendships and relationships with classmates, and help non-profit organizations with projects.

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MEET THE NEW EMPLOYEE

Tarra James, Events and Marketing Director



Tarra began working at the TriCounty Area Chamber of Commerce as the Events & Marketing Director in December 2017. She has spent the last 8+ years in the events field ranging from sporting events, and marathons to professional trade shows, receptions, and luncheons.

Tarra graduated from the University of Pittsburgh with a B.S. in Sports and Recreation Administration. She then continued on to receive her M.S. in Sports Management from Canisius College in Buffalo NY. She finished her masters degree in Florida while working at the Walt Disney World Resort where she spent several years at the ESPN Wide World of Sports Complex. Afterwards she had a year long stint as an Event Manager at the Orange County Convention Center, where her understanding and knowledge of the business world grew exponentially. Taking the chance at an opportunity to move closer to home, she then moved back up to the Pottstown Area in November 2017. She is excited to be a part of the TriCounty Area Chamber and looks forward to learning all she can about the community.

Tarra also enjoys sports and coaching youth volleyball on the side. Her interests include singing, traveling, playing volleyball, and watching hockey games.

Thank You for Your Voluntary Contributions

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

ARRO Consulting, Inc.	Larry E. Hoffa & Company	Premier Orthopaedics: Brandywine
Beacon Container Corp.	Houck & Gofus Funeral Home, Inc.	Institute of Orthopaedics Division
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Boyertown Area Multi-Service, Inc.	JL Machine & Tool, Inc.	Rotary Club of Pottstown
Boyertown Publishing Co.	The JT Dorsey Foundation	The Salvation Army
Brandywine Living at Upper Providence	KCK Photo and Entertainment	Sanatoga Ridge Community, Inc.
Building a Better Boyertown	Keller Williams Realty Group	Schumacher & Benner Funeral Home & Crematory
James M. Capinski and Associates	Keystone Villa at Douglassville	Service Electric Cablevision, Inc.
Chestnut Knoll	Klein Transportation	Sher Properties, Inc.
Chris Rowe, State Farm Agent	LegalShield	Sunnybrook Village Business Campus
Cigas Machine Shop, Inc.	Lindt Chocolate	Tompkins Insurance
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Complete Family Eyecare, Ltd.	Montgomery County Community College	Tornetta Realty Corp.
Complete Graphics, Inc.	Patrick J. Murphy & Associates	Traci O'Connor Bookkeeping
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Gerhart, Hartman & Ritner Insurance Agency	The Pennsylvania Community Development & Finance Corporation	Visiting Angels
Glocker Realty and Insurance	PeopleShare, Inc.	Visiting Nurse Association of Pottstown & Vicinity
Gorski Engineering, Inc.	The Perkiomen School	Wanner Associates
Herbein + Company	Pottstown Area Health & Wellness Foundation	Whitegate Contracting Company
Heritage Coach Company, Inc.	Pottstown Parks and Recreation Foundation	WrightBrain Design, LLC

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

40+ YEARS

BB&T Borough of Pottstown Boyertown Oil and Propane Brookside Country Club Columbia Boiler Co. Cappelletti Pinter & Company, P.C.	Exelon Nuclear Fox Rothschild LLP P. Richard Frantz, A.I.A., Architect The Hill School Maillie LLP O'Donnell, Weiss & Mattei, P.C. Pottstown Hospital Tower Health	Pottstown Roller Mills, Inc. Reading Foundry & Supply Co. Specht Realty, Inc. Twin County Construction Co., LLC Yergey, Daylor, Allebach, Scheffey, Picardi
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35 YEARS

Montgomery County Development Corp.

27 YEARS

West Pottsgrove Township

17 YEARS

Clark Industrial Supply

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

The Lewis Group
Sanatoga Water Conditioning, Inc.

11 YEARS

Community Health & Dental Care

Synergy Environmental, Inc.

5 YEARS

Glass Slipper Concierge

1 YEAR

Amy's Upcycles, LLC
Keller Williams Realty

Member Renewals

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

American Crane & Equipment Corp. A. Jackson Ecker, Inc. Bally Savings Bank, a Division of Ambler Savings Bank Berk International, LLC Buttercup Beads Carr Chiropractic And Wellness, LLC Chestnut Knoll Cigas Machine Shop, Inc. Colebrookdale Railroad Preservation Trust DaBrian Marketing Group C. Raymond Davis & Sons, Inc. FlagZone LLC Fred Beans Ford of Boyertown, Inc. Fox Rothschild LLP Glocker Realty and Insurance	Herbein + Company Hollenbach Home Center Independence Blue Cross Independence Planning Group The JT Dorsey Foundation Klein Transportation LegalShield Meridian Bank Patrick J. Murphy & Associates North Coventry Township Reading Fightin Phils Rick Linn, LLC Sanatoga Animal Hospital Tompkins VIST Bank Traci O'Connor Bookkeeping YWCA Tri-County Area
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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 **Tarra James** at **610.326.2900** or **tarra@tricityareachamber.com**

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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:



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

BUSINESS CARD EXCHANGE



Chamber Members enjoyed networking on November 14 at the Pottstown Regional Public Library. The wine and beer bar featured literary connection to brewers and vintners. Grumpy's Handcarved Sandwiches provided delicious hors d'oeuvres. Attendees received a tour of the library's renovations and were able to meet the new Executive Director, Michelle Kehoe.

Sponsored by:



NEXT BUSINESS CARD EXCHANGE

- Tuesday, January 23
- 4 – 6 PM
- Yucha Medical Pain Management & Chiropractic Rehabilitation, 435 W. Cedarville Rd., Pottstown 19465

Networking and refreshments with fellow Members! Sponsored by: Yucha Medical Pain Management & Chiropractic Rehabilitation
No Charge to attend; Members Only; Reservations Appreciated

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.

Barbara Akins
certified public accountant
relationships. service. integrity



BIG FIRM CAPABILITY. SMALL FIRM PERSONALITY.

Barbara Akins, CPA, has been preparing **taxes**, performing **audits**, and providing **accounting services** to **individuals, businesses, municipalities**, and **non-profit organizations** in the Boyertown/Pottstown surrounding area since 1991. Barbara opened her own Certified Public Accounting Firm in July 2015, which has allowed her to be even *more committed* to her clients' success! Many of Barbara's clients are smaller businesses and non-profits, who are required to "wear a lot of hats" at a time. After two years of having her own firm, Barbara understands that she is a **Business Owner, Accountant, Mom, Assistant, Sales Person, Janitor, and Marketing Director**.

In 2017, the Firm's second Tax Season, clientele increased 13%! They are presently preparing 400+ tax returns. The Firm also increased the number of audits that they perform by 33% - performing approximately 30 audits annually. Planning is everything when helping clients achieve their business objectives. A quick response to clients' questions and requests via phone and email allows the Firm to take these item off of their "To Do List" and move on to the next task. In return, clients can make decisions and move forward with other aspects of their business. If you tell Barbara and her associates to follow through on something, consider it done!

Barbara Akins understands that many clients see her as a "trusted advisor". As such, she is committed to improving her interpersonal skills via networking, collaboration, and communication. Owning a small firm does not mean that your resources must be small. She is continually looking

for other experienced, trusted, and respected professionals who are as equally committed to her client's success. Barbara has built relationships with other Certified Public Accountants that have other areas of expertise. Rather than viewing these CPAs as competition, she looks to them as resources to provide expanded services for clients. Payroll service companies, financial advisors, and banks are other professionals that she regards as assets to her business.

Barbara is a team player with a *positive attitude*. Cindy Mellor, with 15 years of experience, is seasoned Tax Professional and Auditor. As a valuable member of the team, Cindy received her Masters of Accounting and passed the CPA exam in the Spring of 2017. In preparation of the firm's third Tax Season, Barbara Akins Accounting Firm has recently expanded and hired Brittany Jones, who also has her Masters in Accounting. Brittany comes to Akins Accounting with two past tax seasons and audit experience, as well. Her attention to detail, creativity, personality, and commitment make her a perfect addition to the team.

Barbara considers it an honor to be a CPA. The **clarity, consistency, transparency, and trust** that is obtained by using a CPA is more important now than ever. For Barbara, **QUALITY** is not an act, it is a **HABIT!**

If you are looking for **Relationships, Service, and Integrity** in your tax preparer or auditor, don't hesitate to contact the firm of Barbara Akins, CPA at 484.321.3839 located at 835 Route 100 North, Bechtelsville and visit www.akinsaccounting.com.

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WOW – WOMEN OF THE WORKFORCE



Adrean Turner, December's WOW Speaker, gave a dynamic presentation on G.I.R.L. Power!



Over 60 women enjoyed an energetic WOW Luncheon on December 6 at the SunnyBrook Ballroom in Pottstown.

Adrean Turner, Coach Adrean, Career Fulfillment Expert, focused on **G.I.R.L.** She explained how it takes **GRIT, INSPIRATION, REBELLION** and **LEADERSHIP** abilities to secure a promotion, gain influence with male colleagues and successfully navigate workplace relationships.

Sponsored by:



NEXT WOW LUNCHEON

Communication is key in great **Customer Service**. **Terese Brittingham**, Keller Williams Realty Group, and **Megan McKee**, Coventry Corners, will share their tips on great customer service.

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

- **Tuesday, February 6**
- **11:30 AM – 1 PM**
- **Brookside Country Club,**
Prospect & Adams Sts.,
Pottstown 19464

PRESIDENT'S MESSAGE

(Continued from page 29)

We have the results of our Strategic Planning session, that I referenced earlier, to share with you and for you to hopefully share with your contacts. If one of our focus areas, that will be shared in my President's Message email, on Tuesday, January 9, are of interest to you please do not hesitate to contact our office; we will be happy to keep you updated on that goal and/or would love your input and support if you would like to help on one of our task forces focused on these important goals defining our future.

Again, I cannot thank each of you enough for helping us celebrate 90 years!



Remember, you have a say in helping us define our next 90 years. The TriCounty Area Chamber of Commerce is your organization and we work for you - help us help you use your Membership as an extension of your business, to aid your staff, and as a reference and trusted business development resource!

WINTER IS COMING!

TRANSPORTATION WEBSITES FOR INCLEMENT WEATHER

On average, there are over 5,748,000 vehicle crashes each year. Approximately 22% of these crashes - nearly 1,259,000 - are weather-related. Weather-related crashes are defined as those crashes that occur in adverse weather such as ice, snow, rain etc. * Stay safe on the roads this winter by using these transportation websites:

Phillytraffic.com

See how the roads look before taking off on your journey by checking the live traffic cameras on Phillytraffic.com. Check to see if major roadways have been plowed and how traffic is moving through the several live cameras that monitor roadways such as, I-76, I-95, RT 422 and RT 202. The website can help you determine the best route to travel during adverse weather conditions.

us202.com

The U.S. 202 site consists of traffic alerts, updates and construction information related to U.S. 202 roadway. Check here for delays on 202 during inclement weather.

422improvements.com

The 422improvements provides traffic alerts, updates and construction information related to route 422. Check here for delays on 422 during severe weather conditions.

WeareTDM.com

Wearetdm.com provides the latest and most up to date transportation information. It also shares alternative transportation options to driving alone. If roadways aren't safe to drive check here to find other transportation options to get to where you need to be during the winter months.

For more information contact Stacey Henrich at GVF, shenrich@gvftma.com.

*(Source: Ten-year averages from 2005 to 2014 analyzed by Booz Allen Hamilton, based on NHTSA data).

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

Women Owned Businesses

Over the past few years, the number of new women-owned firms launched has doubled in the United States. Pennsylvania is regularly in the top ten states when considering the number of women-owned businesses, with more than 300,000 firms. There are many targeted services for women in Pennsylvania who are seeking to start a business or enhance the success of an existing one.

The Small Business Development Centers have a business owners page specifically for women. For the SBDC, women-and-jointly-owned businesses represent over half of their client base. By providing targeted training, coordinating roundtables, and creating networking groups, the SBDC seeks to enable women to flourish in starting and successfully running a small business. The Kutztown University, Lehigh University, Temple University, and Widener University SBDC branches serve the Montgomery, Chester, and Berks areas and have local offices to support each county.

Additionally, there are many grants that are targeted specifically towards woman. One specific grant is the Amber Grant for Women, a monthly Qualifying Grant of 500 dollars. Those who receive the Qualifying Grant of 500 dollars are also eligible to receive the 2,500 dollar Amber Grant at the end of the year. Each application is due at the end of the month.

The Women's Business Enterprise Council is a multi-state organization that serves Pennsylvania, Delaware, and southern New Jersey. The Council provides women-run businesses enterprise certification, targeted services that foster growth, and business opportunities that reach across state lines. There are various events held by the WBEC that are intended to allow for these activities. The next event focuses on listening to your business, and is designed to provide women business owners with critical evaluation tools to create a three-year vision plan. It is being held in Philadelphia on February 23 and costs 150 dollars.

Alex Rahn, Wanner Associates; 717.236.2050; arahn@wannerassoc.com.

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CONFERENCE ROOM



No space to hold a seminar, meeting, or training?

Work out of your home and need a professional location to meet clients?

**Save Time, Save Money
with utilizing the Chamber's
Conference Room.**

Take advantage of the Chamber's easily accessible space, located conveniently in the heart of downtown Pottstown! The Chamber will set up the layout and amount of space you need – one room (approximately 8 people); two rooms (9-20), or all three conference rooms (20 - 30). The Chamber has a kitchen on site with coffee pots, refrigerator, microwave, and a Keurig.

This is a free, Members-Only Benefit!

For room availability, please contact Melissa at 610.326.2900 or melissa@tricityareachamber.com.

FEATURED MEMBER BENEFIT OF THE MONTH

***Additionally, if needed,
the Chamber has:***

- LCD Projector
- Laptop
- Screen
- TV & DVD/VCR
- Multiple Phone Jacks
- Phone
- Wi-Fi
- White Boards
- Flipchart/Easel

Refresh



NOVEMBER REFRESH

Members worked on refreshing "Networking" skills on November 15. "Super Connector" David Green, Sound Marketing Resources/Hold Time Advantage focused on: what to do before, during, and after networking events; new perspectives to increase success; and what to do with an Elevator Speech.

NEXT REFRESH SEMINAR:

Friday, January 26, 8:30 – 10 AM, "Culture"

JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

– Login to Members Only on the Chamber website and click the "Jobs" tab on the left side module.

– Click "Add New Job Posting," fill in the description.

– Preview your posting by clicking "Preview" on the bottom of the page.

– Click the red "Save & Exit" button on the bottom to finalize your posting.

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

Know someone looking for a job?

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

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

Chamber Members with job openings:

- **Family Services of Montgomery County** – In-Home Licensed Counselor/Social Worker (P/T)

DECEMBER SPONSORS — THANK YOU!

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Out With Old – In With New 2018



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

Happy New Year! We business owners want this year to be better than last year, of course! So let's create a plan to pursue making this year more profitable, easier, and more fun. As a business owner, business coach, and financial planner, I use the following wrap up / ramp up process to build my own progress and recommend these steps to my business-owner clients as well.

The power of this process begins by having written goals and creating concrete actions towards success. A 1979 Harvard MBA study asked graduate students, "Have you set clear, written goals for your future and made plans to accomplish them?" A simple question with amazing results. Ten years later when interviewed again, the study found that the 13% of the class who had goals, but did not write them down were earning twice the amount of the 84% who had no goals. **The 3% who had written goals were earning, on average, ten times as much as the other 97% of the class combined!**

Using this approach, you can pursue helping yourself plan better, accomplish more, reflect more and grow faster. This is a powerful way to reflect back on your 2017 progress and ramp up your 2018 momentum. With pen & paper or mobile device in hand, ask yourself these questions:

What were my business goals for last year? Hopefully you wrote down your business goals at the beginning of last year. Give yourself additional points if you took them out and looked at them throughout the year. Add a 'High Five' if you managed your goals monthly or quarterly! If not, just jot down what you hoped you'd accomplish.

What did I accomplish last year with my business? Look at your goals. Which ones did you reach? Which ones did you miss by a smidgeon? Which ones did you give up early-on and why? Any surprising accomplishments you want to expand into this year?

What did I learn from both my successes and failures? We learn more often from our failures than our successes (or at least I do). If we set an unduly high goal, did we give it the massive effort it needed to succeed? If we met a goal too easily, do we want to create phases for goals going forward?

Where do I want to be one year from now? What would you like to see changed about your business? Sometimes it's not just about sales or profits. My planning last year resulted in my decision to move closer to my office, so I could work from home and be quickly available if needed in the office. With my second son getting a great job in Boston, my home office is more distraction free.

What are my goals for this year? Write down three to five concrete, measurable goals you want to accomplish. Revise and refine them until you begin to visualize the effort and actions to make them happen.

(Continued on page 40)



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- 2) See an advisor who is a financial planner.
- 3) Hint! Hint! Call Merra Lee.



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READING EAGLE

THE GOOD LIFE

(Continued from page 39)

What actions will I take to accomplish them? For my business, I set a weekly paperwork meeting, a weekly marketing meeting, and a calendar process for client/prospect meetings. In addition, I reviewed my marketing effectiveness with my marketing team to make our dollars more productive. The regular schedule assures I'm spending time on the efforts that will help accomplish my goals. Your actions should reflect your goals. Just remember, massive goals require massive efforts.

WHAT ACTIONS ASSURE PROGRESS FOR MY FINANCIAL FREEDOM? I am a strong proponent of automatic savings. Each year, I set a stretch goal of monthly savings and set up automatic contributions into my 'Opportunities' fund, my retirement fund, and my 'pay debt ahead' fund. That way, I am on track to financial freedom without having to frequently focus my attention away from building the business and serving my clients.

By following the steps above, you can pursue focusing and streamlining your creative energies and efforts into achieving your goals. Set aside an uninterrupted time period, when you are most creative, to do this 'Out with the old/In with the new' process. If you'd like help from a veteran

who routinely helps business owners succeed, call, click or email me to meet and discuss your 2018 goals. *Call, click or contact me at 610.628.2055, www.MerraLee.net or merralee.moffitt@lpl.com.*

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

BusinessAdvisor

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BUSINESS PROFILE

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Tony DiGirolamo is a financial problem solver and advisor with 25 years of CFO and Controller experience at your service, when you need it. DiGirolamo recently received the "2017 Life Time Achievement Award as evidenced by his Professional Accomplishments" from *Lehigh Valley Business* publication.

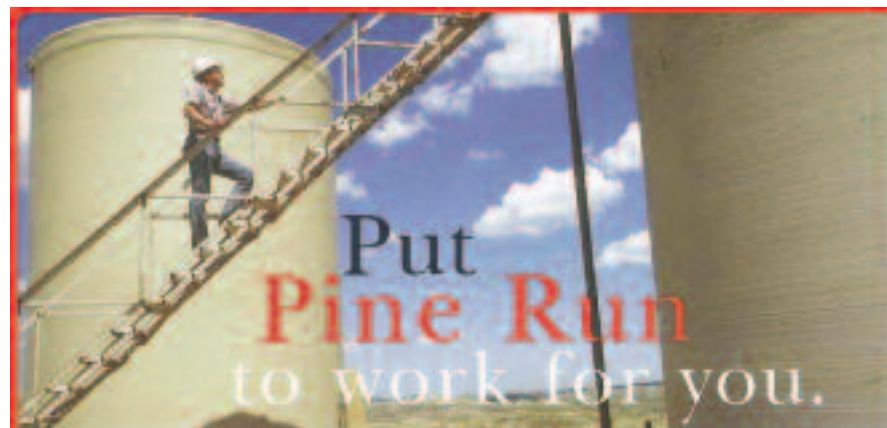
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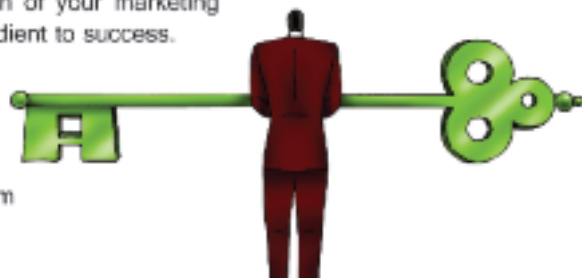


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FOCUS ON IT / TECHNOLOGY

Local SEO - What Local Businesses Need to Focus on 2018 and Beyond?

2018 is the year to raise your local SEO game to another level!

By Randy Rowe; Hureka Technologies, Inc.



If you're a local business that wants to get noticed in search engines and generate more customers, you need a local SEO plan in place.

Back in the 1990s, SEO was rather simple and there wasn't much difference between SEO and local SEO. However, today, there are certain factors that specifically and exclusively affect local SEO. You need to know that certain local SEO strategies specifically help you optimize your business for people who're looking for products and services from a nearby location.

For instance, if your business is located in Frederick, Maryland, you need to target customers located within the 10 to 30 miles radius only. This is because they are the ones who are more likely to purchase your products or services than the ones who are located 50 miles away. What's more is that the

importance of local SEO is only expected to rise in the future as nowadays, users are increasingly dependent on their smartphones.

Mobile Usage and its Impact on Local SEO

A recent study showed that about 56 percent on-the-go mobile searches have local intent. Quite logically, mobile users search for nearby businesses on the go as they are most likely looking for an instant solution. So, they look for the nearest business and purchase what they need.

This is the 'I Want It Now' generation and your business needs to cater to them.

So, if search engines are able to display your business information and website in the first fold, you'll certainly benefit from all that buying intent. These local listings will not only get higher click-through-rates (CTRs), but will also get you more customers.

If you'd like to enjoy the sweet fruits of high visibility for local searches on the search engines, here are five strategies that you can trust.

1 – LOCAL BUSINESS DIRECTORIES: 80 percent of consumers rely on online searches while choosing a local business! Unfortunately, not many local businesses claim their local business listings. So, before the local SEO search space saturates, ensure that you get the early mover advantage. Here's what you can do.

- You'll need to list your local business on some of the top local business directories like Yelp, Citysearch and Merchant Circle.
- Make sure your business profiles are 100% complete.
- Your business's NAP, i.e. Name, Address and Phone should be consistent across all the listings. You can also list it on aggregator networks like Factual, Neustar and Infogroup.

- Look for niche specific business directories and secure your listings there as well.

2 – LOCAL LINK BUILDING: You're probably wondering how it is different from link building in general. Let me tell you, it's very different indeed! In fact, it's one of the best-kept secrets of local SEO and only the most seasoned local SEO experts are good at. With local link building, you can get a lot of value from local links. This holds true even if the niche of the backlink source website is not related to your business. Quite simply, local business is all about building relationships. It holds a key position and also reflects in Google's search algorithm for local SEO. Getting local backlinks involves actually getting off your cushioned seat and taking your marketing to an absolute ground level.

Some suggestions include the following.

- Local sponsorship opportunities
- Organizing a donation drive
- Getting involved in local community events as well as their websites
- Being active on local newsgroups and portals
- Consider low-cost advertisement opportunities on local classifieds



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3 – MEASURE STORE BRANDING CAMPAIGNS:

The above options can be expensive, especially for those local businesses that are just getting started with their local SEO efforts. For them, store branding execution campaigns can be really helpful. Local businesses can consider automation and reporting tools. They can easily set up campaigns to measure success via subscriptions, inquiries, purchases as well as footfall. Certain tools also bring together all the information and analytics from different channels in one place. This helps local stores leverage their marketing collateral from various locations for affordable, yet consistent branding and promotions.

4 – REVIEWS AND RATINGS: 70 percent of users are happy to leave reviews and ratings when asked and as already mentioned, about 80% people trust online reviews and ratings before purchasing any products or services. That's the power of online reviews and ratings! So, you should also focus on getting reviews on your Facebook business and Google My Business pages. If you use social media listening tools, you'll be alerted when your brand is mentioned online. You can very easily use this opportunity to ask users to leave their reviews. Using schema markup to showcase your reviews and ratings in search results is another great way to display your business on search engines.

5 – LOCAL STRUCTURED DATA MARKUP:

Did you know that less than one-third websites utilize structured data properly? This is true, in spite of Google repeatedly making it clear that this is what it likes. In fact, there are some useful tools which Google offers that will help you start using structured data. Structured Data Testing Tool and Data Highlighter are examples of these tools.

As it seems, 2018 will be an interesting year for local SEO. There are a number of trends in the works that can significantly alter the practice of optimizing for local searches.

Visual searches, AI and machine learning, featured snippets, and user experience are a few elements that will certainly impact local SEO strategies in 2018 and beyond. What you need to know is local SEO and SEO as a whole is very dynamic. As search engines evolve, there will be multiple opportunities to increase traffic to your website without necessarily focusing on organic SERPs.

So, you need to keep up with the latest trends and discover how your business can maintain a successful local SEO strategy. This will help you stay ahead of your competitors.

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Your Website Should Be Many Things But NEVER Just an Online Brochure

By Brad Good, Partner, Good Marketing Group

Do you have a website? Is it working for you or against you? Your website should not be a static, online brochure or directory. Rather, your website needs to be your most important online marketing tool that is updated regularly with relevant content to provide the information your target audience expects quickly and in the format or device they are using. If you built your website more than five years ago, it's probably time to consider a serious upgrade or a new one entirely if you plan on growing your business and online presence.

According to AdWeek Magazine, 81% of shoppers conduct online research before buying. In addition, since 2014, smartphones and tablets exceed desktop usage. Think about that for moment. Are you speaking to 81% or are you losing 81% percent of your audience?

(Continued on page 45)

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

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Some of Embody's services include: Pick up and delivery of vehicle; PA State Safety and Emissions Inspections; Factory-scheduled maintenance, Sales and service of many major brands of tires; Computerized wheel balancing; Brake service; Exhaust repair and replacement; Air conditioning & cooling system maintenance and repair; Tune-ups and computerized engine diagnostics; Fuel injection service; Engine repair; Transmission service; Steering and suspension repairs; Replacement of shocks and struts; and Road Services such as emergency jump and tire repair.

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Our technicians are ASE Certified and continue to receive training in the automotive industry, qualifying us to meet all of your service and maintenance needs.

Marco Motors is located at 3832 Germantown Pike, Collegeville, PA 19426. Contact us for all of your automotive repair needs at 610.489.7525; marcomotors@gmail.com; www.marcomotorsinc.com.

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FOCUS ON IT / TECHNOLOGY

(Continued from page 43)

So, how can you make your website be your most effective marketing tool?

STEP ONE: Make sure your website is "mobile optimized" or "responsive" which means it adjusts to the device viewing it – mobile, tablet or desktop. This is not the same as "mobile friendly!" The search engines will rank mobile optimized websites higher versus mobile friendly websites.

STEP TWO: Find out if your website is "secure." In 2018, Google and Bing will be viewing any site not "secure" as less credible. If your site does not have a HTTPS in the URL, it is NOT secure. If it's not there, don't panic just yet; your site will not be taken down from the web, it just won't rank higher in the search results than a site that is "secure" – your competitors? Contact your hosting company and find out what is needed to get a secure certificate for your website.

STEP THREE: Keep your website content current. This is extremely important. If you are not updating the content of your site on a regular basis, including images and links, this can negatively affect your

site's search results. An easy way to do this is to add a blog or news feed to your website. If you have one, keep your news or blog updated. Relevant posts should include information about issues that affect your target audience in your geographic area, training updates, how-to videos, and press releases. Then use your social media accounts to promote the recent blog/news post with a link to the page on your website for people to read more. To the search engines, this is considered credible inbound traffic to your website which helps your SEO rankings.

STEP FOUR: If you don't have time to keep your website updated OR updating your website is too confusing OR you don't think you are a good writer, hire someone – an employee or an outside vendor – to develop a new responsive website and/or keep your site updated and relevant for your target audience. You will see a return on your investment!

Let's get started! Contact your local marketing heroes: Office / 484.902.8914; Fax / 484.902.8927; Mobile / 215.518.3149; brad@goodmarketinggroup.com; www.goodmarketinggroup.com.

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Rotary Club of Pottstown **CELEBRATING 100 YEARS OF SERVICE**

Someone very special in your neighborhood is about to turn 100, and 100 has never looked so good. This year Pottstown Rotary Club is celebrating its 100 Years of Service and we want you to help us celebrate!

Pottstown Rotary Club is one of the area's most active and dedicated service organizations. Founded in February 14, 1918, with just 34 members, today's Pottstown Rotary Club is pleased to have more than 90 active members and we continue to grow each year. We've remained true to our cardinal Rotary principle "Service above Self" across these 100 years.

As a business owner, community member or resident of Pottstown, you may already know the ways Pottstown Rotary Club and our members have been instrumental to the betterment of our region. Maybe you attended one of our business mixers and made an important connection. Maybe you brought your family to enjoy the Annual Halloween or 4th of July Parades or enjoyed the shade of our Rotary Pavilion in Riverfront Park.

But did you know that over our 100 years the Pottstown Rotary Club has:

- Distributed meals to underserved families at Christmas.
- Made tribute to our armed service members with The Soldier Monument (High & Evans) and our support for Veteran's Island (Memorial Park).
- Planted trees in Manatawny Park, Memorial Hospital, the YMCA and Pottsgrove Manor.
- Supported increased literacy with our Little Free Libraries and support for YWCA.
- Hosted foreign exchange students.
- The Rotary Club of Pottstown has raised funds through our annual Duck Race and Golf Outings for more than 30 important charities making a difference in our region every day, including: the Pottstown Regional Public Library; Meals on Wheels; YMCA; YWCA; Given beds to the Visiting Nurse Association; The Pottstown Cluster; Habitat for Humanity.
- Raised over \$120,000 for the Pottstown Rotary Club Endowment Fund which provide financial support through grants to individuals within the community to help pay for education, training and other worthwhile actions that will have a positive impact on their lives.
- Contributed \$10,000 to the Good Will Ambulance Paramedic Fund as our 60th anniversary project.

- Sponsored the Performing Arts Scholarship Competition Supported student development, service and leadership programs like Camp Neidig, Interact and Rotaract.

- Volunteered for the Pottstown Walking School Bus program.

Our club and members have been making a difference in our community every day for the past 100 years and our future has never looked brighter and you'll want to be part of our next 100 years.

We invite you to come join us on February 10, 2018 as we celebrate our 100 Years of Service Celebration at Brookside Country Club. For More Information, please visit the 100th Anniversary webpage: <http://pottstownrotary.org/event/pottstown-s-100-anniversary-celebration>

Advertising and sponsorship opportunities are available for this special evening's program. This is an excellent way to profile your business or organization and show your support the good work Pottstown Rotary is doing in our community. In addition to being featured in the program, we will post our sponsors and advertisers on our website and Facebook page.

All advertisements and payments must be received by January 26, 2018. Please contact Nicole Matz at 484.624.2468 or Nicole.Matz1@gmail.com to discuss your advertising or sponsorship for the Pottstown Rotary Club 100 Years of Service Celebration.

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FINANCIAL FITNESS

By Christine Messmer, P.C.; Financial Planning Services

A fundamental building block of financial planning is cash management. Effective financial planning requires the accurate examination of cash inflows and outflows and the examination of assets and liabilities. The process of monitoring and examining cash flow allows people to prioritize and address financial goals and monitor progress.

Cash Inflows: Sources of Funds

- General income sources, for example, salary, wages, bonuses, commissions, alimony, child support, rents, royalties or trust distributions.
- Retirement plans, such as a pension and social security income
- Unemployment compensation, disability payments, other
- Income from gifts or inheritances.

Cash Outflows: Fixed and Variable

- Consider routine living expenses, such as groceries and eating out and automobile expenses.
- Consider housing expenses, such as rent or mortgage payment, utilities, cleaning, maintenance and repairs.
- Consider Health Care expenses and Insurance Premiums
- It is important to include systematic savings, such as IRA Contributions, 401(k) or 403(b) contributions.
- Other expenses may include, charitable contributions and property taxes
- Determine the amount you pay in Federal, State and Local Tax and Social Security and Medicare Tax, if applicable.

Discretionary Income: Amount available to save and invest toward goals

Once you have compiled your income and expenses; subtract taxes and expenses from total sources of income to find your cash flow surplus or (deficit).

It is important to create a Balance Sheet along with Cash Flow. List all your assets, such as cash, investments, retirement plans and real estate. List all your liabilities; short-term credit card balances, medium-term automobile loans and long-term loans, such as your home mortgage. Subtract liabilities from assets to know your net worth. The goal here is to build savings and investments and to decrease debt.

Cash management will assist in your financial decision-making and will help you in the prioritization of goals and objectives and allocating assets. Effective cash management is necessary for the successful achievement of financial goals. A proactive approach to cash management will lead to remarkable success.

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Not sure if you need a personal loan? Like lines of credit, personal loans can be used for any purpose, but do work best in certain situations.

Struggling with student loan debt or credit card payments? Need to make a big purchase soon or fund an emergency now?

Let's take a look at how a personal loan could help. Here are six ideal uses to consider ...

Refinance Student Loan Debt

The ever-higher cost of higher education has been causing big problems for former college students in recent years. Outstanding debt was recently estimated at \$1.3 trillion and federal data shows many are struggling to pay it back, ending up in forbearance, delinquency and default.

If you're one of the college graduates struggling to pay back the typical \$30,000 to \$100,000 in private loans it takes to earn (and finance) a four-year degree, a personal loan may be able to give your monthly budget some breathing room.

Many financial institutions are addressing the student loan debt epidemic with longer terms on low-rate personal loans. A \$40,000 10-year loan with a non-variable annual percentage rate, for example, might be just what you need to lower interest payments and get you on the road to financial stability.

Consolidate Credit Debt

Much like a student loan refi, consolidating a large variety of variable APRs into one fixed payment can be a budget saver. Consolidating several lines of credit or cards distills all those monthly statements into one manageable payment plan that can save you money – and your sanity.

So, clean out your mail- or inbox and enjoy a more predictable payment that, as an added benefit, will help you knock down the debt faster.

Make a Big Purchase

What constitutes a big purchase is relative, but let's say you want that snowmobile for the upcoming winter season or a jet ski to improve your summer plans. What about getting the family the latest HDTV as a holiday gift or making someone's birthday extra special?

Consider using a personal loan to fund the purchase now and give yourself time to pay it off while enjoying the time-sensitive toy.

Personal loans come with flexible terms based on your needs, so you can always pay it off early.

Handle an Emergency Expense

Personal loans work best when you know the cost of a repair or essential item. No one likes to deal with emergency expenses, but a recent study shows very few Americans have rainy-day funds.

Most banks or credit unions can turn your application around quickly so you can nix the nuisance without saddling yourself with an extra, variable rate line of credit or card you don't otherwise need.

Personal loans can put you in a comfortable spot if you're just temporarily short on the cash or waiting on the insurance reimbursement check.

Take That Once-in-a-Lifetime Vacation

Sometimes getting away from it all isn't a simple indulgence. It may very well be a once-in-a-lifetime experience.

Maybe you just got the opportunity to finally visit Europe with family and friends or you can't pass up a great deal on overseas travel. Like seasonal recreation and important gifts mentioned earlier, time is of the essence.

Don't miss out on priceless memories because you can't afford airfare at a particular moment. A personal loan, with all its perks like low, predictable payments, can get you where you need to go.

Use It for Any Purpose

These are just a few suggestions for personal loan uses. The best part about personal loans is you don't need to have a specific reason to take one out.

Use personal loans for any purpose. If you need cash, consider the pros and cons of personal loans vs. lines of credit.

Make your choice and talk with someone at your credit union or bank or apply online for a personal loan or line of credit now to get the process started.

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THE SALARY-QUESTION BAN



LEGAL PERSPECTIVES

By Faye C. Cautin, Esquire, Wolf, Baldwin & Associates, P.C.

A business is often only as good as the people running it, which is why employers are always looking for the most qualified candidate they can afford. For many businesses, personnel costs make up a significant portion of the business's expenses. To ensure that a business can attract the most competent and qualified candidates, it is essential to set a competitive wage for each position. Determining the value of and salary for each position can be a balancing act which depends on market conditions as well as the business's bottom line. To aid in this important decision, employers may ask a candidate's current or prior salary in order to gauge whether to move forward with the often resource intensive interviewing and hiring process.

There is a trend in an ever-growing number of cities and states to ban employers from asking candidates about their salary history. The purported intention of the ban is to reduce pay discrimination, particularly between male and female candidates, but also other minority candidates as well. The theory is that by banning employers from asking about salary history, a candidate will not be pigeonholed into a lower salary bracket simply because she made less at her prior or current job. Employers are benefited, the argument goes, because they will be sure that they are hiring the best candidate for fair market value, without unintentionally discriminating against anyone.

Philadelphia was one of the first places to implement such a ban. On January 23, 2017, the Ordinance, which amends the City's *Fair Practices Ordinance: Protections Against Unlawful Discrimination* by adding a new chapter on wage equity (which can be found at Phila. Code §§ 9-1103, 9-1131), was signed into law and intended to go into effect on May 23, 2017. It was promptly met with opposition, and the Chamber of Commerce for Greater Philadelphia filed suit challenging the Ordinance as violating the First Amendment, the Due Process

Clause of the Fourteenth Amendment, and the Commerce Clause of the U.S. Constitution, as well as the Pennsylvania Constitution and Pennsylvania's First Class City Home Rule Act.

Philadelphia's Ordinance banned employers from inquiring about a candidate's wage history or relying on that wage history in determining that candidate's wages, unless the candidate had disclosed their wage history knowingly and willingly. Violation of the City's Ordinance would result in a \$2,000.00 fine for a first offense, and an additional \$2,000.00 plus 90 days in jail for repeat offenses. The Chamber of Commerce's suit is still pending, however, so the effect of the ban in Philadelphia is not yet clear.

What is clear is that this type of ban is becoming more and more widespread. Twenty-five states, territories and cities have proposed or enacted similar bans¹, with New York City's salary question ban going into effect October 31, 2017. Some jurisdictions have differentiated between public and private employers, but the majority have banned the salary question for all employers.

(Continued on page 50)



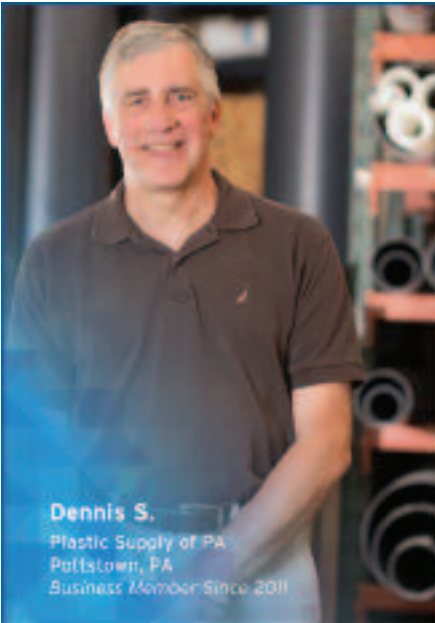
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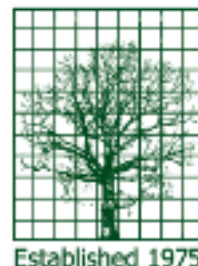
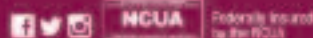


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LEGAL PERSPECTIVES

(Continued from page 49)

As the Chamber of Commerce states in its suit, employers often rely on a candidate's prior salary history to determine whether they will be able to offer a salary attractive enough to not only obtain, but also retain, a particular candidate. Not having this information, they argue, may make it more difficult to determine an appropriate offer for a given candidate. Notably, many of the jurisdictions proposing or enacting these bans prohibit a potential employer asking only about actual salary history; however, employers may still ask about salary expectations. In this way, an employer may still be able to gauge whether its company will be a good fit for a particular candidate, at least salary-wise.

Even without asking a candidate's salary history, it is still possible to look at the broader market for the type of position the business is seeking to fill and determine a fair salary. This may take more legwork on the part of the employer, but chances are your candidates are doing similar research in preparation for salary negotiations. This will ensure that your company is competitive in the hiring market, the effect of which may be to entice more qualified candidates. Of course, the decision regarding what to offer a candidate will be influenced

by factors unique to that particular candidate such as experience, education and skill set. Having an idea, however, of the going market rate for the position you are seeking to fill will help you to realistically evaluate a candidate's value against the market average.

Given the widespread enactment of the salary question ban, which affects at least Pennsylvania's two largest cities, employers would be wise to begin to conform their hiring process accordingly. Employers should review their job applications and remove any questions relating to salary history, and ensure that hiring personnel are instructed not to ask salary history questions, reframing the question to focus on salary expectations instead.

¹ Currently these include California; Connecticut; Delaware; Georgia; Iowa; Idaho; Illinois; Maryland; Maine; Massachusetts; Mississippi; Montana; North Carolina; New Jersey; New Orleans; New York City; Oregon; Pennsylvania (Philadelphia and Pittsburgh, specifically); Puerto Rico; Rhode Island; Texas; Virginia; Vermont; Washington; and Washington D.C.

Faye C. Cautin, Esquire recently joined the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, West Chester, and Reading. The firm has represented employers and employees in business matters and litigation for over 30 years. She may be reached by calling 610.323.7436, or by e-mail at fcautin@wolfbaldwin.com.

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SERVE & CONNECT

POTTSTOWN A Community Engagement Program



Tennis matters, and with your support Greater Pottstown Tennis and Learning (GPTL) can share the love of tennis and make a significant change in the youth culture of Pottstown. Serve & Connect is a community police engagement initiative designed to bring kids and cops together on the courts to play tennis, build trust, and make real connections. GPTL has been selected along with other National Junior Tennis and Learning (NJTL) chapters in the Bronx, Atlanta, Chicago, Baltimore, Gainesville, and Compton to spearhead a nationwide Kick Off Event sponsored and promoted by the United States Tennis Association (USTA) Foundation. This is a tremendous opportunity for Pottstown to gain national exposure and, with the support of community partners, showcase a positive solution to build safe and healthy neighborhoods.

The Kick Off Event will be held on February 24th at The Hill School Field House. All seven sites across the country will simultaneously be celebrating their communities and law enforcement officers with a night of fun, food and games in and effort to Serve & Connect. Children, police officers, coaches and volunteers will continue to meet once a week through out the year. The goal is to utilize tennis to bring under-resourced youth and police officers together to encourage informal mentoring within the framework of a life skills curriculum.

Serve & Connect, formerly known as Volleys against Violence is an outgrowth of the police and community engagement program created, tested and refined over the past several years in Boston by the Sportsmen's Tennis & Enrichment Center. When GPTL Executive Director Kerriann Herdelin, the daughter of a retired NYPD Narcotics Detective and granddaughter of a NYPD Deputy Chief met with Chief Drumheller & Captain Thomas to see if the Pottstown Police Department was interested in participating in this initiative, she was

amazed at the positive response and helped inspire the USTA Foundation to rebrand the campaign as "Serve & Connect."

"As a kid, my father always said that the police do not make the laws but are charged with enforcing them which is where Serve and Protect comes from, and are naturally reactive to situations," says Kerriann. "As a school teacher, I was trained to be proactive when working with kids in order to connect. Serve & Connect embodied both these ideals and made sense as a way to brand this timely tennis initiative." USTA loved the name and re-branded the National Initiative Serve & Connect.

The USTA Foundation is the charitable arm of The United States Tennis Association with the mission of "Serving up Dreams." The overarching goal is to help under-resourced youth develop the skills they need to have a more productive future, not just a better game. By supporting a nationwide network of tennis organizations with start up funding, non-profit governance practices, national press and curriculum support, the USTA Foundation is leading the charge across the country to create healthy neighborhoods and spark community partnerships.

Serve & Connect is a big deal for Pottstown and community support is essential for success. The participants are part of a national conversation about bringing neighborhoods together through healthy activities in an effort to move the needle toward non-violent communication. Community partner Hobart's Run will collaborate for the success of this new program. Working together with local area youth and law enforcement, GPTL is building a bridge of respect and service through games and activities that will resonate beyond the court and into neighborhoods.



Studies show that kids who play tennis are healthier and less prone to risky behaviors. Free after-school and summer programs are a vital lifeline for kids who might otherwise be left alone at home. According to the American Youth Policy Forum (AYPF) students are more likely to get into trouble during the after-school hours and kids who do not attend summer camp or other engaging summer activities actually test lower at the beginning of the school year.

The mission of GPTL is to mentor life skills, healthy behaviors and learning through tennis. The vision is to improve the quality of life for both adults and children in the Greater Pottstown Area using tennis as a tool to mentor both on and off the court. The goal for the coming year is to expand the Pottstown Community School District after-school programs to include Lincoln, Franklin, Rupert and Barth Elementary Schools in partnership with the YMCA & YWCA and increase free enrollment to over 2000 kids served.

2018 will be an exciting year. In partnership with The Borough of Pottstown, Pottstown Parks & Recreation, The Pottstown Health & Wellness Foundation, the USTA Foundation and technical support from PAID (Pottstown Area Industrial Development), we are working toward revitalizing existing public courts, an

important step in establishing a tennis & education center where we will continue to offer free after-school learning opportunities for under-resourced youth. GPTL's future plans to serve and expand are dependent on community partners, business sponsors, EITC contributors and individual donors. Our hope is to transform lives and communities through tennis. Thank you in advance for helping us serve up dreams, the ball is in your court!

Contact Chrissy Chase Sinatra Development Director at Chrissy@gptltennis.com for more information about sponsorship and giving opportunities. Greater Pottstown Tennis & Learning Association is a nonprofit 501 (c)(3) all donations are tax deductible.

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CHANGE AND LOOPS IN TIME



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

As I finish up with my career I am being a little more selective concerning what I work on and try to stay closer to home. Personal circumstances have dictated that I work in Pittsburgh. My father was ill and being "himself" I was drafted to look after his final days. Living in Pittsburgh part time was a little bit different and I remembered why I left every morning when I awoke. So, I decided it would be good to center most of my work back in the Philadelphia area after he passed away and I settled the estate.

Trying to find a job in Philadelphia was not that much of a challenge, and I have decided to go back to work in Phoenixville for my good friend Manny DeMutis. I also am going to be helping my wife's Uncle Warren in Philadelphia. I look at these future endeavors as end of career moves. I am now 68 years old and my aim now is to make the world a better place.

My project in Philadelphia will be pretty straight forward. I am helping to create a community Development Corporation in the Brewerytown/Sharswood area to initiate an anti-gentrification program. I will also help them organize a corridor project on Ridge Avenue from Cecil B. Moore to Girard Avenue. The community group felt that they needed representation in dealing with the political entities, so they hired me. There are a lot of vacant lots, a lot of dumping as well as the full degree of aberrant behavior. It is a little different than Phoenixville, and more like when I had Kensington Avenue from Front Street to Lehigh. But really, when you look at it, a junkie is a junkie no matter where he is located, and the only difference for a "lady of the evening" is the location. I always thought that when eliminating prostitution, you should start with the daylight prostitution first.

In Phoenixville, it will be a little bit different, because I will be working for a developer and not in the public sector. I left there in 2012 after working for two years for Mr. DeMutis, getting the Phoenix Village Apartment complex through the planning process. That was after a successful seven-year run as the main street manager and head of the Main Street Community Development Corporation. I left the main street position after the Borough Council named an individual to my parking authority board who had as a political agenda to fight with me. I had already politically killed that guy once. I am not into shooting fish in a barrel and I always get my pizza in Downingtown.



The politics have changed in Phoenixville, and I am comfortable working there again in the private sector. I met with Mr. DeMutis recently and he outlined some of the charges I will have in my new position. At the end of the conversation, he brought up the issue of train service to Phoenixville as part of my responsibility. If that is possible...and I have not kept up on the issues relating to that since I declared the "Greenline Dead" in a column for this publication sometime about a year or so ago. I know when I tried the first time, I could not get the backing of the Chester County Planning Commission and at the time, the Phoenixville's Borough Manager Jean Krack ranked the project second behind the Northern Relief route on the Borough of Phoenixville's priorities. So, we will have to see about that one... but... but... but I would love to do it... and by the same token, why try to do something that does not have political support on the borough level?

(Continued on page 54)

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(Continued on page 56)

THE BENEFITS OF ALTERNATIVE FINANCING



By Jennifer L. Berkis-Kemmerer,
President, Business Lease Consultants, Inc.

Small business owners are always looking for the best options when it comes to financing. When considering an equipment purchase, the best option may not be your bank.

Your business banking relationship is great for working capital needs and expansion. It likely took years to build that relationship, not to mention the amount of paperwork, plus your first born to secure. Most banks secure a lending relationship by filing blanket liens on your business and your personal property. This procedure will ensure that you will be tied to your bank for a long time, and in many cases, your business may not be able to make a move without the agreement of your banker.

When it comes to buying equipment for your business, non-bank financing may be your best option. Equipment finance and lease companies provide a streamlined application process, with minimal information required, and most importantly, the approvals are fast – usually within a few hours. There are programs available to purchase new or used equipment, titled vehicles, office furniture, even technology and medical related equipment. The simple application generally allows for approvals up to \$100,000.00, without the added burden of providing financials and tax returns. Most contracts can be completed within a few hours or a few days, and your business will be able to secure the equipment without needless downtime.

There are various financing options available, from commercial equipment contracts, to tax expensable leases. A well rounded alternative finance company will be able to provide you the best options for your needs. A great option to broaden the finance programs that could be available to you is to work with an established

finance broker. Brokers act much like an insurance agent. They have access to multiple funding partners, so essentially a broker can offer one stop shopping with a wide range of options. Another benefit to working with an established broker is, in many cases a credit file only needs to be accessed once to provide you with multiple funding options. Seeking approvals with individual finance companies one at a time, who will each pull your credit file, can sometimes have a negative effect on your all important credit score.

Finance brokers have access to customized payment options that will match your cash flow. Seasonal skip payment plans are ideal for landscape related businesses. Annual payments may be a great fit for the agricultural market. Graduated payments can start small, and increase over the term if you expect your new equipment to generate additional income once it is in use. These are just a few examples of the flexible programs a broker could offer your business. Brokers can also provide a pre-approval which would allow you to negotiate with vendors as if you were making a cash purchase transaction. This provides you the opportunity to take advantage of cash discounts when not using a vendors captive finance program.

When your next equipment need arises, consider working with an established finance broker, as a simple, time saving and cost-effective way to keep your business moving ahead.

Jennifer L. Berkis-Kemmerer can be reached at 610.775.8448; email: Jennifer.Berkis-Kemmerer@businessleaseconsultants.com.

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Seed or Sod
Lawn Renovations
Mulching & Edging
Shrub Trimming
Maintenance Contracts

**LANDSCAPING
SERVICES**

Creative Designs
Trees & Shrub Installation
Patios & Walkways
Retaining Walls
Enhancement Lighting
Irrigation Systems
Ponds & Waterfalls
Fencing

DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 54)

Then in September of this year, I was coming back from a meeting in Ebensburg after spending much of my September in London at the London School of Economics and Political Science. I was suffering from jet lag a little, and I missed my turn onto Route 119 which would take me to Route 70 and back to Castle Shannon. I knew if I kept going west sooner or later I would hit Pittsburgh. Then as I approached Pittsburgh I realized that I was close to Forrest Hills... I was drawn to the smasher.

When I got there, I saw it on the ground and became a little upset... at myself... at the situation... at life in general. I then reverted back to what my first wife called "Old Barry Syndrome" (OBS) and I stopped by the "Tug Boat," a bar across from the Atom Smasher site. When I walked in the owner Jerry greeted my attendance by announcing to the bar I was in the house (in a good way). I needed a shot of tequila (I asked for a shot of rot gut tequila, the OBS drink of choice). As I quaffed down the shot I heard a voice from the bar... "I'll buy that shot." I looked down the bar to see a gentleman sitting there I did not recognize. He told

me he wanted to buy the atom smasher site but Gary Silversmith would not get back with him. He was upset because he wanted to do the right thing, and he could not make it work through a lack of information. I looked him in the eye, and he and told him if he wanted to do it, I would put a million dollars on the table to help him out as long as he could come up with a 25% match up, and headed to the door. I did not need another shot because I had jet lag and already missed my turn, and after all, I am now "new Barry."

Lo and behold, the next day he called me, we set up a meeting with Gary and looks like we have a deal. One of the things no one realized when they knocked the atom smasher off its perch is that it weighs too much and is too big to move through the streets, so I may get my wish to restore it again. I can close this loop.

So, at 68 years of age, a white haired cranky old man, on social security with a planters' wart on his back, I will attempt to address the only two failures in my career. This last-ditch effort could close some loops in my career now, because who knows what tomorrow brings.

REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 29-38 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



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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

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

UPCOMING EVENTS



Young Professionals Networking Event (YPN) with the Phoenixville Jaycees – January 2

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: Rec Room by Conshohocken Brewing 230 Bridge Street, Phoenixville, PA

January Monthly Membership Meeting – Board Reorganization Meeting – January 9th

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: 11:30 – 1:15 PM Cost: \$20 pre-registered, \$25 at the door. \$30 for non-members. Location: University of Valley Forge, Solomon's Porch, 1401 Charlestown Road, Phoenixville, PA 19460

Annual Awards Dinner:

Wednesday, March 21st

Annual Chamber Golf Outing:

Tuesday, April 24th

Annual Charity Gala:

Saturday, November 17th

COMMUNITY EVENTS



First Fridays: The 2018 First Friday Season kicks off May 4th in Downtown Phoenixville! Live music, awesome vendors, and great local shops, breweries, and restaurants are all part of these fun, family-friendly events. May 4th, June 1st, July 6th, August 3rd, September 7th, and October 5th, 6-10PM



Food Truck Festival: May 5th is the first of two Phoenixville Food Truck Festivals in Downtown Phoenixville! Join us for more than 45 food trucks and vendors, live music, and a lot of fun! Saturday, May 5th & Saturday, October 6th, 12-6PM



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REGIONAL CHAMBER ROUNDUP

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PV Stars

Best of the Valley

4TH ANNUAL AWARDS GALA



KEYNOTE ADDRESS
DAVID AKERS
EAGLES HALL OF FAME KICKER

Feb. 15th, 2018
Rivercrest Country Club
5:30 pm - 9:00 pm

Visit www.PVChamber.net
to purchase tickets
and for sponsorship opportunities

This Year's Finalists

Large Business of the Year

Dow
Pfizer
Phoenixville Hospital - Tower Health

Emerging Business of the Year

Lower Providence Business Association
RAZRBAR
Upper Providence Living Magazine

Business Star of the Year

Joe Bergquist
Steve & Patricia Carcarey
David Maris

Local Business of the Year

Marco Motors
Signarama - Limerick
Speck's

Non-Profit of the Year

Daily Bread Community Food Pantry
Health Care Access
Perkiomen Watershed Conservancy

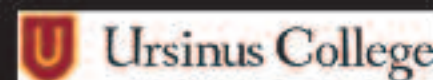
Citizen of the Year

Catherine Gear
Joseph Guinta
Connie Peck

Chamber Member of the Year

Bob Clark
David Akers
Phil White

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REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 29-38 FOR THE TRICOUNTY AREA CHAMBER OF COMMERCE NEWS AND INFORMATION SECTION IN THIS ISSUE.

SPRING-FORD CHAMBER OF COMMERCE *Building a Better Community Through Business*

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



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

The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we

offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors. Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!

WELCOME OUR NEWEST MEMBER

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UPCOMING EVENTS

RSVP for all events online at www.springfordchamber.com

January 11 – Shark Think Tank

Copperfield Inn at Lakeside
594 West Ridge Pike, Limerick
11:30 a.m. to 1:00 p.m.

January 18 – Annual Luncheon

Copperfield Inn at Lakeside
594 West Ridge Pike, Limerick
11:30 a.m. to 1:30 p.m.
\$45 for Members/\$55 for Non-Members

February 8 – Chamber Luncheon

The Loft at Landis Creek
765 North Lewis Road, Royersford
11:30 a.m. to 1:00 p.m.
\$25 for Members/\$35 for Non-Members

February 22 – WIN Celebrate the Moment Event

Community Music School
775 West Main Street, Trappe
11:30 a.m. to 1:00 p.m.
\$25 for Members/\$35 for Non-Members

February 28 – Delos Marketing Summit

Best Western
127 S Gulph Rd, King of Prussia
9:00 a.m. to 3:00 p.m.
***Register Online at:
<https://www.delosinc.com/register-marketingsummit/>

SPRING-FORD CHAMBER 2018 ANNUAL LUNCHEON

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 Chamber 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**

Gift Sponsor: **Oehlert Brothers Heating and Cooling**

Networking Sponsor: **Copperfield Inn at Lakeside**

Silver Sponsors: **Comp-U-Ship, Pam Baumann Photography** and **Patriot Pest Solutions.**

Table Sponsors Include: **DS Pools, Edwards Business Solutions, Harleysville Bank, Kelly Insurance, Magical Memory Planners, Mary Kay Cosmetics, Minuteman Press, Siana, Carr, O'Connor & Lynam LLP, TriCounty Federal Credit Union** and **WSFS Bank.**

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

Spring-Ford Notes



- Thank you to American Heritage Federal Credit Union for hosting a fantastic mixer in December. Everything was fabulous from the food to the decorations!
- A special thank you to the Spring-Ford High School for hosting our December Holiday Breakfast. Thank you to Mrs. O'Day and The vocal ensemble performance was truly delightful!

- Thank you to the Red Cross and Limerick Fire Company for hosting our December blood drive. Because of our donors, they were able to collect 30 donations which will help save 90 lives. Your time and donations are greatly appreciated.



- Sign up now for our Annual Lunch on Thursday, January 18, 2018 at the Copperfield Inn at Lakeside.
- Thank you to Cutillo's for hosting our annual Holiday Mixer! A great time was had by all who attended.

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

YUCHA

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