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Cover Story: KeyBank Pottstown combines innovative “Big Bank” products and resources with exceptional service to provide you with all you need to confidently manage your financial future – from branch-based deposit & investment products, personal finance services & loans to financial, estate & retirement planning, and asset management services.



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



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KeyBank LOCAL BANKERS BUILDING RELATIONSHIPS

Combining Innovative "Big Bank" Products and Resources with Exceptional Small-Town Service

Even before the recent scandals in banking, big banks had an image problem — perceived to be impersonal, autocratic, and indifferent to or out of touch with the local communities they serve. But there are exceptions to every rule, and Ohio-based KeyBank, the 14th largest bank in the nation with 1,200 branches, including more than a dozen along the Route 422 Corridor, is a shining example of the benefits of combining the economic power of a big bank with a genuine commitment to serving local communities and building lasting relationships.

"So many big banks in the last few years have been noted in the papers for doing the wrong thing for their clients, and Key is very different," explains Bob Rettinger, VP and manager of the bank's East End Pottstown branch at 1500 East High Street. "Key is a relationship bank. We look at the whole relationship, and put a plan together to make their life better. We really stand for doing the right thing by the client. The bankers here are educated to sit down and have a conversation."

KeyBank entered the Pennsylvania market in October 2016, when they acquired First Niagara Bank, where Rettinger served as Vice President. "We weren't sure what to expect," he said. He knew that KeyBank has a stellar reputation for customer service and a friendly approach to relationship building. "Key has had success for 150 years by doing the right thing by people."

He also quickly learned that KeyBank offers a far superior suite of products, and

the rates they offer to depositors are top tier, region-based, and overall among the best in the industry.

What Bob Rettinger didn't know, was how much autonomy and input he and his fellow branch managers in the region (100 percent of whom were retained by Key) would have, and how the acquisition by KeyBank might affect their ability to continue to serve their local customers, friends and neighbors, and meet their individual needs.

Rettinger was delighted to learn first-hand that KeyBank's policy is to encourage and support the efforts of local branch managers, offering an extensive array of products and great service

"Their message to us as managers is to put the client first and get it done," Rettinger explains. "We are empowered to do that. I've always been supported (by Key) in any thing I really felt passionately that I needed to do. I never have received any negative feedback. Key stands for: 'Let's have the discussion,



Kirsty Antosy and Bob Rettinger



PHOTO BY STYLISH IMAGES PHOTOGRAPHY





East End Pottstown Staff

find out what they're trying to do, how they want to do it, and let's make it work."

Kirsty Antosy, Vice President and Manager of KeyBank's Pottstown Center branch at 223 Shoemaker Road, agrees. "Key Bank provides you with all you need to confidently manage your financial future—from branch-based deposit and investment products, personal finance services and loans to financial, estate and retirement planning, and asset management services."

Antosy explains that Key's primary objective is relationship building, and its main mission is to help each client achieve financial wellness. "We have our proprietary wellness tool called 'Hello Wallet,'" she said. "It can be used in many different capacities. It aggregates your banking information, your insurance, your debt and liabilities, everything into one application in which you can determine, based upon your age and your income, how you rank in relation to your peers. With that information, it provides tips and ways to improve your financial situation, and get to where you want to be in six months, a year, or further down the road, and allows us, as bankers, to help advise our clients as to what they need to do in order to reach their financial goals."

The "Hello Wallet" application makes it easy for the client to sign in from home on an app, and to be able to see where they are, financially, at any given point in time. "That's very different from what any other bank out there can offer today. It's free to any client who has a relationship with Key Bank," Rettinger said, adding "If you have a savings, a checking, and a lending relationship with us, which could be as simple as a credit card, you automatically get relationship pricing. Key automatically increases deposit rates for people who have those types of relationships. I have never worked at a bank that did that before. That really sets us apart," he said.

"When we say we are a relationship bank, that means we are looking for our clients to be invested in us, as we are invested in them," Antosy adds. "We want to sit down with a client, who we know we can impact today, and down the road, and get that financial wellness in place for that individual, and build the relationship. We want the full relationship. And we're willing to offer some great rates to clients who have a full relationship."

In addition to offering an innovative array of consumer products, KeyBank's relationship managers and specialists in Commercial Banking are uniquely positioned to advise midsize businesses to develop the best financial solutions to drive growth and profitability. KeyBank's ideas and solutions-based approach is backed by best-in-class products and services, including Key's comprehensive capital markets, investment banking, and wealth management capabilities.

While "Hello Wallet" is for individuals, KeyBank also offers a robust rewards program for businesses. "It's one of the best rewards programs out there," Rettinger says. "Every time a business client uses their credit card or their debit card, they earn get points. At the end of the year we've had companies that walked away with \$1,000 just by doing their day-to-day banking. Currently we are offering a credit card promotion, open up a credit card, use it five times and get \$200. It's as simple as that. Everybody has a business credit card. Why not have it with Key?"

"Currently, we have a new business money market account that is industry leading," Rettinger continued. "There isn't another bank that will even come close to it. Our clients work hard for their customers. We want to offer them a rate that works hard for them. We are currently offering 1.01% APY on our Key Gold Money Market.

(Continued on page 8)

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COVER STORY

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Another example of how Key Bank helps our business clients is through our Key@Work Program. It is a benefit that we offer to the employees of our business clients. The Key@Work program offers employees \$200 to open an account. If they open a credit card they can receive another \$100."

"Our product selection and rates are outstanding," Antosy concurs. "We offer unbeatable rates on both our personal and business accounts. We offer a wide range of products and services and we do it all with Ease, Value and Expertise.

Ultimately, it's all about building relationships by offering the best banking products and unsurpassed, personalized customer service. "I have been in banking for the past 15 years in the Pottstown area, so forget the name on the building, you're banking with me," Rettinger says. "That's what we've always told clients. You may not get the same service somewhere else, but you will get it here, because you are getting me, and that's different from what someplace else offers."

"We want to be the bank of choice," Kirsty Antosy adds. "We want to get our name out there. We want people to know who we are, and we want to help clients

make better, more confident financial decisions. We want KeyBank to be the bank of choice when it comes to getting a mortgage, commercial loan, line of credit, or any other banking service. If you look at our marketing, it's very simple. It's all about the ease, the value and the expertise we offer. Everything is straightforward and honest. What you see is what you get."

"We use the term 'Key' a lot," Rettinger says. "Key is the key to your success. It's a wonderful logo and it's a wonderful message. It's been a little over a year now since we became KeyBank. We have a great message. We have a great list of products. We have great employees. We want people to know that."

"Key is committed to community service," Rettinger said. "Key has made a huge commitment to our local community. They want to be here, and they want to be part of this area's anticipated growth. We are involved with many local charities and organizations.

Just in Pottstown we support the Cluster of Religious Communities, Pottstown Library, Pottstown Rotary Club, The Salvation Army, Meals on Wheels, Pottstown Senior Center and Community Health & Dental. These are all organizations we are involved in, in order to give back to the community."

(Continued on page 10)

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Supporting Our Community

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

Protecting Our Environment

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

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

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COVER STORY

(Continued from page 8)

KeyBank also encourages its individual bank managers and their employees to participate in an annual "Community Day." The employees at KeyBank are building stronger communities every day through a commitment to volunteerism. Every April, Key has a Community Day, in which all employees are given the opportunity to go out and volunteer and make a difference in their local communities. This happens across the entire Key Bank footprint, from Alaska to Maine. Last year, here in Pottstown, they went to the Cluster and volunteered for the day. It was a rewarding day for all involved.

Personally, being involved in the community has always been a labor of love and second nature for Bob Rettinger. "I know a lot of people from a networking standpoint," he said. "And networking has always paid off for me. Dale Mahle (past president of TriCounty Area Chamber of Commerce) would always say you have to be seen to be heard. I always took that to heart. You need to be seen. You need to be out. People need to know who you are. And it will come back. I'm very proud of the things we've been able to accomplish in this town and in the area over the last

ten or more years. And we're not done yet. There's still a lot more to do.

Key Bank is actively involved with TriCounty Area Chamber of Commerce. "We are all members of the chamber," Rettinger said. "I owe them a deep amount of gratitude because, going back to Dale, again, she got me started in the Tri-County Leadership Program, which got me started on all these boards that I'm on, opened doors for me to different people, and if it wasn't for their affiliation I would not be where I am today. Our plan for 2018 is to be even more active in the chamber."

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For additional information, please contact Bob Rettinger at 610.327.4224, email: Robert_Rettinger@keybank.com; or Kirsty Antosy at 610.327.9944, email: Kirsty_Antosy@keybank.com; and visit www.keybank.com.

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NOTHING SAYS LOVE LIKE A FINANCIAL PLAN



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

Welcome to February! Valentine's Day is just around the corner. I once had a couple come into my office who wanted to do a financial plan as a Valentine's Day present to each other. I've created hundreds of written financial plans for people; this couple's plan was novel merely because of the date (pun intended) they selected.

Having a lifelong commitment to a spouse or partner necessitates creating answers to many financial questions. Commitment means taking care towards your shared goals and persistent actions that hopefully make those goals come true.

Below are some financial planning questions for you to ponder. Use this list as a starting point and feel free to rephrase them. Every couple's goals and capabilities are unique and your financial plan will reflect that.

- Are we spending our money on the things that matter most to us? What are some purchases we regret and thus might learn from?
- Where do we want to be (financially) one, five, ten, twenty years from now? Are we on track to get there? How do those timeframes match against our goals of home ownership, kids, business success, retirement, travel, and other fun pursuits?
- How will we help our kids become society-contributing adults? Are we helping pay for their college? How do we plan for that?
- When are we hoping to retire? Will that be together or staggered years? Where would we retire to? How much do we need or want to spend during retirement? We hate using the 'B' word (budget).
- How do we save 'enough' until then to live comfortably for 10, 20, or possibly even 30 years after we can't or don't want to work anymore?

- Where should we save it? Tax deferred? Tax free? Taxed never?
- What happens if we can't work?
- What will we do with our business? Should we sell it, close it? Can we continue to get income from it when or if we no longer are able or want to run it?
- How will we get our income in our older years? How much can we count on from Social Security? Will we have pensions? Is there some way to create additional guaranteed income?
- How can we handle the issue that one of us is a 'money worrier' and my spouse is a 'money whatever' type of person?
- There are many ways to answer these questions; how do we answer them for us?

As a couple committed to each other, building a life together takes planning. Say 'love' to your partner/spouse by creating a written financial plan together. You'll be glad you did.

Merra Lee Moffitt, CERTIFIED FINANCIAL PLANNER®, is a Senior Partner at Good Life Financial Group, Wyomissing. First and foremost, she is a financial educator. In her 18 years as a professional financial planner, she has created over 384 written financial plans for families and business owners. If you want the kind of caring, thoughtful, and educated financial planning she can bring, call, click or come by at 610-488-7353, www.MerraLee.net, or 30 Commerce Drive, Wyomissing 19610.

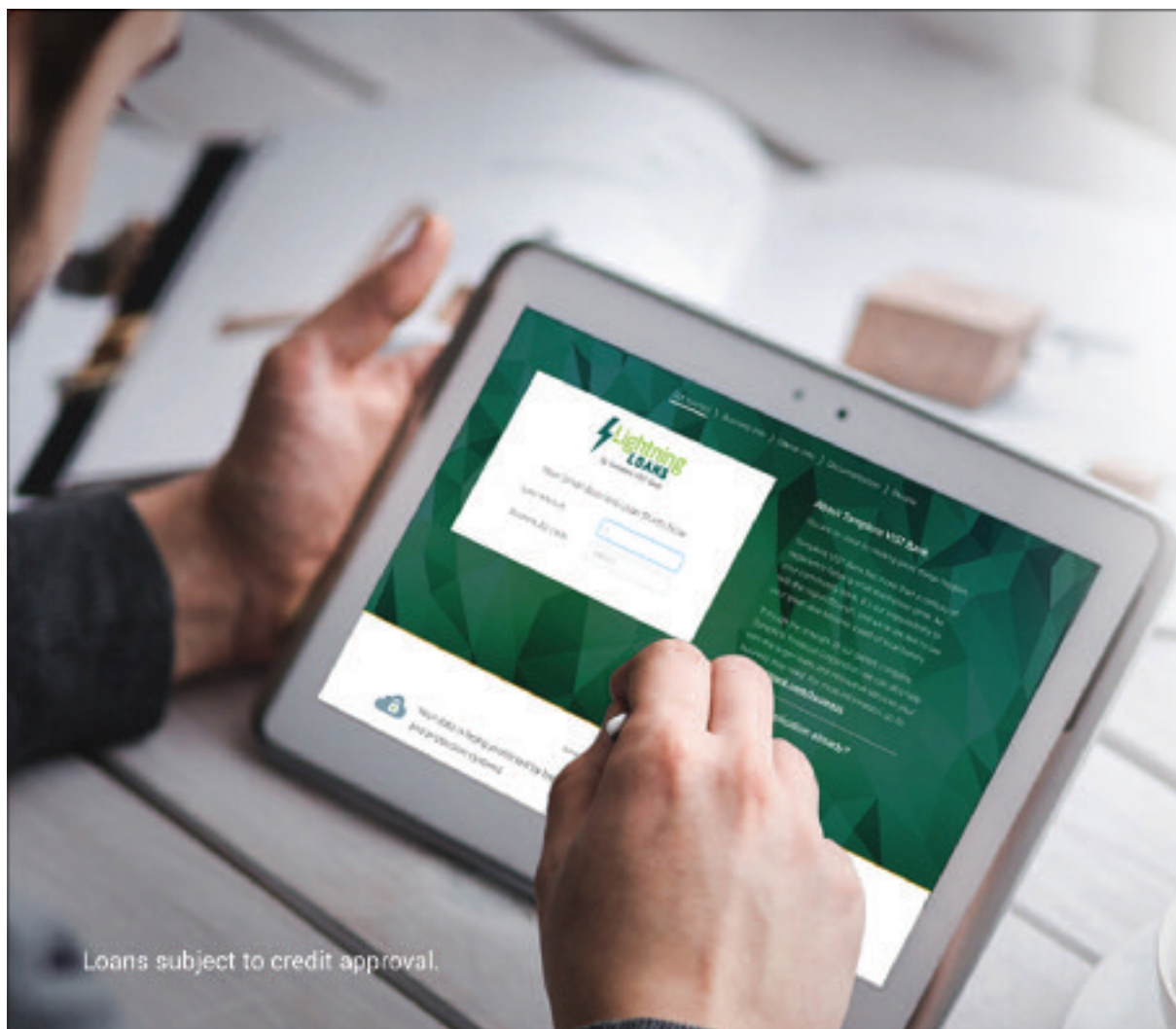


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MAJOR STEP FORWARD FOR THE REGION AS SEPTA BOARD ADOPTS LOCALLY PREFERRED ALTERNATIVE FOR KING OF PRUSSIA RAIL

Transformative project would connect King of Prussia, the largest employment center in suburban Philadelphia, to Center City and University City, Philadelphia via SEPTA's Norristown High Speed Line

The King of Prussia Rail Coalition applauds SEPTA's Board's recent decision to approve the Locally Preferred Alternative as presented in the King of Prussia Rail Draft Environmental Impact Statement (Draft EIS) with the North/South design option. This action paves the way for the start of the Final Environmental Impact Statement phase of the project.

King of Prussia Rail will extend the existing Norristown High Speed Line into King of Prussia, providing a one-seat ride to King of Prussia from either 69th Street Transportation Center in Upper Darby, or Norristown Transportation Center in Norristown. This transformative project will connect the three largest employment centers in the Philadelphia region — Center City, University City and King of Prussia — and will serve as a catalyst for economic development for the entire region.

Among its many benefits, King of Prussia Rail will connect employers to a broader pool of employees, reduce commute times and emissions, and spur on job growth. "The King of Prussia Rail Coalition enthusiastically supports SEPTA's decision to adopt the Locally Preferred Alternative and sees this as a major step forward for our region," said Jerry Sweeney, President and CEO of Brandywine Realty Trust, and Chair of the King of Prussia Rail Coalition's Advisory Committee. "Investments like

the King of Prussia Rail are necessary for our region to maintain its competitive advantage."

The King of Prussia Rail Coalition seeks to build support from elected officials, employees, commercial property owners, local businesses, residents, visitors, regional economic development and job growth agencies, and chambers of commerce for the proposed extension of SEPTA's Norristown High Speed Line into King of Prussia. To date, over 650 people and companies have endorsed the project on the Coalition's website, koprailcoalition.com.

Joining Sweeney on the King of Prussia Rail Coalition's Advisory Committee are Michael G. Anastasio, President of Bala Consulting, Engineers, Inc.; Thomas A. Caramanico, President of McCormick Taylor, Inc.; Bernie Dagenais, President of Main Line Chamber of Commerce; Rev. Peter M. Donohue, President of Villanova University; Pat Eiding, President of Philadelphia Council AFL-CIO; John Fry, President of Drexel University; Gerry Geckle, Vice President of Human Resources at Universal Health Services; William H. Glazer, CEO of Keystone Property Group; Eric Goldstein, Executive Director of King of Prussia District; Rob Henry, Executive Director of GVF; Ira Lubert, President of Lubert-Adler Real Estate Funds; Kevin Mahoney, EVP & Chief Administrative Officer of University of Pennsylvania Health Systems; John L. Walsh, President & CEO of UGI/Amerigas; and Rob Wonderling, President of Greater Philadelphia Chamber of Commerce.

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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 2

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.

Child and Education-Related Tax Breaks

Child Tax Credit: The Child Tax Credit is \$1,000 for each qualifying dependent child who is under age 17 (this includes permanently disabled children). The credit may be partially refundable. The credit phases out, however, when modified AGI exceeds certain levels.

Child and Dependent Care Credit: Parents who, in order to work, pay for the care of a dependent under age 13 (whether the care is provided outside or inside the home) may be eligible for a nonrefundable tax credit of between 20 percent to 35 percent of qualifying expenses, depending on income level. For 2017, the maximum amount of qualifying expenses on which the credit can be claimed is the lesser of the

amount of qualifying expenditures (\$3,000 for the care of one dependent or \$6,000 for at least two qualifying children) or the taxpayer's earned income.

Earned Income Tax Credit: If a taxpayer earned income within certain thresholds, there may be a refundable earned income tax credit (EITC). While subject to a variety of qualifications, EITC may be available to those with qualifying dependents and those considered "childless." Some of the qualifications include filing status, number of qualifying children, amount of earned income, AGI amount, and earned income of the "childless."

Higher Education Tax Benefits

American Opportunity Tax Credit: Up to \$2,500 per qualifying student for qualifying expenditures is available for each of the first four years of college, and up to 40 percent of the credit is refundable if total tax is cut to zero.

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Additionally, a Lifetime Learning Credit of 20 percent of up to \$10,000 of eligible expenses per year is available for undergraduate, graduate, and professional degree courses. Both credits phase out for higher-income individuals, and you cannot claim both credits for the same student in the same tax year.

There is also a deduction for AGI, available even if you do not itemize, of up to \$2,500 for qualifying student loan interest, although it also phases out for higher income taxpayers. Instead of using education credits, an alternative tuition deduction of up to \$4,000 is available for 2017, subject to certain income limitations.

An adjustment to K-12 teachers' gross income of a maximum of \$250 is also available.

Tax Considerations for Investors

Capital Gain and Loss Planning:

Planning when to realize capital gains or losses can be extremely beneficial. Such planning should consider the continued risk (or benefit) of holding an investment longer, current and future cash needs, the "wash sale" rules that disallow certain losses, and current vs. future tax rates.

For 2017, net capital losses (including any net capital loss carryovers) are still fully deductible against current-year capital gains. If capital losses exceed capital gains, you can deduct up to \$3,000 in net capital

losses against ordinary income (\$1,500 if married filing separately). Any remaining capital losses can still be carried over indefinitely to successive tax years to offset future capital gains.

Rates on Capital Gains and Dividends:

The preferential tax rate is 0 percent to the extent the income would have been taxed in the 10 percent or 15 percent tax rate bracket if it were ordinary income; 20 percent to the extent the income would have been taxed in the 39.6 percent tax rate bracket if it were ordinary income; and 15 percent for all other taxpayers. (Note, there are different rates on gains from certain assets such as collectibles, depreciable real property, and qualified small-business stock.) Interest income and short-term capital gains (held 12 months or less) continue to be taxed at ordinary rates, currently as high as 39.6 percent.

Net Investment Income Tax: The health care law brought with it an additional 3.8 percent tax on certain net investment income if a taxpayer's modified AGI exceeds certain threshold levels. For 2017, these levels are \$250,000 for married filing jointly (or \$125,000 if married filing separately) and \$200,000 for all other filing statuses. In general, net investment income includes, but is not limited to, interest, dividends, capital gains (after offset of capital losses), rental and royalty income, certain annuities, and income from businesses that are passive activities to the taxpayer, including gains on their sale.

The net investment income tax will not apply to any amount of gain that is excluded from gross income for regular income tax purposes, such as the exclusion of the first \$250,000 (\$500,000 in the case of a married couple) of gain recognized on the sale of a principal residence. To calculate your net investment income, your investment income is reduced by certain expenses properly allocable to the income, such as investment interest expense, investment advisory and brokerage fees, expenses related to rental and royalty income, and state and local income taxes properly allocable to items included in net investment income.

Kiddie Tax: Children's unearned income may be subject to tax at the parents' highest applicable marginal rates for their unearned income. This is known as the "Kiddie Tax." Any net unearned income over \$2,100 will be taxed at the applicable parental rates if the child is in one of these three categories as of year-end: under age 19; age 19 and does not have earned income exceeding 50 percent of his or her support; and age 19 through 23 and is a full-time student who does not have earned income exceeding 50 percent of his or her support. The amount exempt from tax and the amount taxed at the child's rate is \$1,050.

(Continued on page 16)

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ROUTE 422 BUSINESS

TAX PLANNING AND PREPARATION SERVICES GUIDE

(Continued from page 15)

Other Tax Considerations

Alternative Minimum Tax (AMT):

Talk of repealing the AMT has occurred continuously since it was enacted in 1976. AMT generates \$38 billion, or 2.5 percent, of all individual tax revenue. This tax isn't going anywhere soon! AMT exemptions for 2017 are \$54,300 for single and head of household filers; \$84,500 for married filing jointly and qualifying widows or widowers; and \$42,250 for married filing separately. The exemption amounts are phased out at 25 cents for each dollar of AMT income over the thresholds.

Section 179 Expense: Section 179 expense election for acquiring new or used tangible personal property in a business is \$500,000. The limitation is reduced dollar-for-dollar if acquisitions exceed \$2.02 million, and is eliminated above \$2.5 million, but limited to the business's taxable income.

As of this writing, progress on tax law changes has been slowed by congressional differences of opinion regarding, among other things, expanding and extending Section 179 expensing of capital improvements versus those who think this small-business benefit is expensive and not sufficiently "stimulative."

Bonus Depreciation: Bonus depreciation is available through 2019 for up to 50 percent of qualified business property placed in service during the period of 2015 through 2017. Bonus depreciation is reduced in 2018 to 40 percent, and reduced again in 2019 to 30 percent.

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.



Audrey Faust



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FOCUS ON BERKS COUNTY BUSINESSES

“It's supposed to be easy ...”

This is the simple reason why Amity Shirt Factory exists. Too many times before opening Amity Shirt Factory, owner Charlie Wedemeyer has heard, “I hate getting shirts made, [Competitor] is so hard to work with.”

“It couldn't possibly be this hard,” Charlie thought. To find out, he put himself on the front line. “It was crazy, getting what I wanted was really difficult. I took what I had learned and did the opposite.” Now four years later, Amity Shirt Factory is methodically becoming a force in the area. If Charlie heard it once, he pretty much heard it from every customer Amity Shirt Factory has, “Wow ... this was so easy ... [The items] look great ... and your turn-around time was really fast... Thank you!”

But it wasn't so easy for Wedemeyer. “You know ... [laughing] ... I was told I would be out of business in two years; that my stuff looked like it was done in a basement ...” Amity Shirt Factory sits in the hub of the Montgomery, Chester and Berks County area. “... there is not a lot of competition, so when



a new guy moves in, I guess you have to expect some hazing.”

Amity Shirt Factory's victory is seeing how their work affects people's lives. “Some people see this [pointing at his shirt] as only a tee shirt. Amity Shirt Factory knows it is much more than that. It is something that can help

buy food, medicine or treatments; it can make you feel like you belong; it can promote a cause or a business. This [again pointing to his shirt] is a lot of different things to a lot of different people. This idea is not lost on Amity Shirt Factory. We have the best customers in the world, the amount of love they have for the community is truly amazing. We feel very lucky and honored that they come to Amity Shirt Factory for help.”

Looking at their operation, it is hard to believe that so much work is done in such a small place. “We do everything here; nothing is shipped out. Screen printing, embroidery, you name it ... all in-house.” But Charlie is quick to say Amity Shirt Factory is not “his company.” “No, it's not mine. It's the community's ... I work for them, this is their place ... and they can get almost anything and everything they need.”

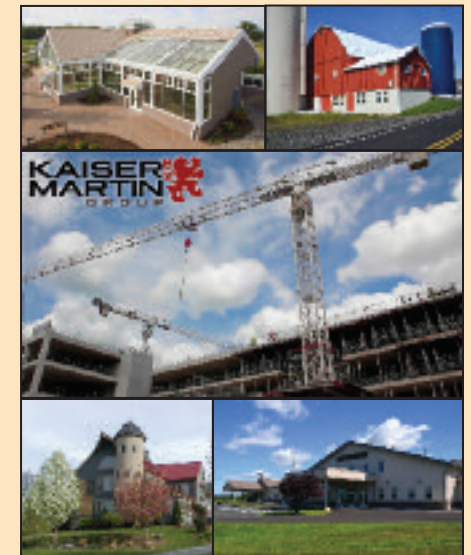
Amity Shirt Factory is located at 515 Old Swede Road, Suite B1, Douglassville, PA 19518; 610.858.9441; www.amityshirtfactory.com; amityshirtfactory@yahoo.com.

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Is the Unemployment Rate Causing Hiring Issues? Try an Onsite Recruitment at PA CareerLink®

With an unemployment rate hovering around 4.4 percent in Berks County, the job market should be a beautiful thing, right?

Well, not really.

While the market is thriving right now for employees, it is a different story for the companies that employ those workers. The miniscule unemployment rate in early 2018 is indicative of an ongoing trend in the area that shows low unemployment and some companies struggling to find personnel.

TIME TO GET CREATIVE

So what can employers do to attract workers? For starters, they can look beyond posting job ads in the newspaper, job boards, social sites, and company websites. While these traditional tactics are still viable, some companies have taken a more hands-on approach when it comes to their hiring process and practices.

ONSITE RECRUITMENTS

An onsite recruitment offered at the PA CareerLink® in Berks County is the kind of proactive and practical resource local companies have turned to as a way to seek out potential employees.

CareerLink provides local companies with the opportunity to meet with people in the community who are looking for jobs and want to be connected to area businesses. Partner companies can share information about themselves, meet with potential candidates and even interview job seekers onsite.

The PA CareerLink has seen its onsite recruitment numbers steadily rise during the past year and feedback from participating employers has been outstanding. From small home healthcare agencies to large, established manufacturing companies, PA CareerLink has hosted recruitment events of all sizes.



IMPRESSIVE RESULTS

"With today's ever-changing marketplace, finding the best resources to help with recruitment can be daunting," said **Dawn Forrest**, talent partner, Rentokil North America. "This is especially true because of our tremendous growth." Rentokil, based in Reading, Pa., provides commercial and residential services to customers through expertly trained teams of specialists. During the past few years, acquisitions have helped Rentokil become the third largest pest control company in the country.

Rentokil recently partnered with CareerLink and held an onsite recruitment in which over a dozen job seekers were hired. "CareerLink diligently marketed, scheduled and facilitated the interview process," said Forrest. "I was very pleased, and the recruitment outcome was tremendous."

In addition to Rentokil, organizations such as Reading Hospital, Dollar General Distribution Center, Reading Alloys, and East Penn Manufacturing have all experienced successful recruitments at CareerLink.

BENEFITS OF FACE-TO-FACE INTERVIEWS

The benefits of an onsite recruitment at the Reading, PA-based organization include access to interview space, direct outreach to job candidates, raising brand awareness, assistance in marketing the event, and setup and management of advance registration for the event.

"Onsite interviews allow the job seeker and employer to gain a more thorough knowledge of each other to see if there is a fit," says **Nicholas Shirk**, business services supervisor, PA CareerLink® Berks County. "Ultimately, our onsite recruitments are beneficial to both the job seeker and employer."

In addition to onsite recruitments, CareerLink offers other recruitment services such as on-the-job training (OJT). The OJT program, which can help defray the cost of training new employees, can be one of the most successful means of training new employees in the skills and performance levels required.

(Continued on page 20)



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Recognizing the need to provide homeowners in Berks County with affordable financing solutions for maintaining and/or increasing the value of their properties, Riverfront partnered with locally owned and operated Sal's Landscaping, which specializes in landscaping, hardscaping and lawn care services. Our partnership with Sal's gives us the opportunity to provide members with a complete solution for their landscaping and hardscaping projects.



D&B Elite is a full-service general construction contracting company that provides complete services for both residential and commercial construction projects. They offer a combined 58 years of industry experience and have a reputation for superb customer service. We will be working together with them to make financing home renovation or remodeling projects simple and hassle-free for our members and potential members as well.

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(Continued from page 18)

DO IT DIFFERENTLY

Whatever hiring means you decide to take, the bottom line is you need to do things differently if you want to avoid sifting through a huge stack of resumes – or if you want to reach your dream candidates who already have a job elsewhere.

Hiring and competing for talent is always a challenge, but it is getting even harder as the candidate market tightens. In order to be competitive, many employers need to step up their game in recruiting and retention. An onsite recruitment at PA CareerLink might just be the place to start.

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Morgan Corporation Receives the Governor's Achievement Award

Morgan Corporation was honored to be presented The Governor's Achievement Award by Governor Wolf's Cabinet at the 2017 Pennsylvania Workforce Development Association Employment, Training & Education Conference. The award recognizes exceptional employers and training providers who promote outstanding hiring and workforce development practices.

Morgan Hosts First Annual "MANUFACTURING DAY"

Morgan Corporation celebrated Manufacturing Day on October 19, 2017. Morgan hosted a group of high school seniors and juniors from Twin Valley High School, providing an opportunity to meet some of Morgan's corporate leaders who described their individual career paths and shared their thoughts on how a career in manufacturing can be very rewarding. The students had an educational, fun-filled day that included , exciting activities, raffle prizes, and an abundance of Morgan giveaways. Morgan looks forward to continuing to be a part of Manufacturing Day efforts, educating our youth on the great career opportunities in manufacturing.

Morgan's Welding Training Program

Morgan Corporation has developed a structured six week Welding Training Program for current team members interested in becoming welders. Team members enrolled in the training will have the opportunity to obtain a welding certificate through the American Welding Society. The program is structured to teach basic, intermediate, and advanced welding techniques through a combination of classroom instruction and hands-on training. Morgan Corporation is excited to announce the Welding Training Program has officially started January 08, 2018.



Above: Morgan Corporation's Regional HR Business Partner, Steve Reester, accepts the Governor's Achievement Award.



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Carroll Engineering Corporation (CEC) is celebrating its 45th Anniversary this year and as one of the largest civil engineering firms in the Greater Philadelphia area, we are proud to continue to provide quality engineering and surveying services to clients throughout Pennsylvania and New Jersey. The company provides highly recognized professional services to a wide range of authority, municipal, public and private clients in the region. Services include: Water/Wastewater Engineering, Municipal Engineering, Civil Engineering, Traffic / Transportation Engineering, Structural Engineering, Environmental Engineering, Surveying, Construction Management, and Geographic Information Systems. Our corporate office is in Warrington, Bucks County. We also have offices in Malvern, Chester County, King of Prussia, Montgomery County and Hillsborough, Somerset County, New Jersey.

CEC has a staff professionals with state or national registrations and certifications

in engineering, planning, surveying, and geology. In addition to professional registrations, many of our staff have supplemental certificates in specialties such as sewage enforcement, hazardous material removal, bridge inspections, water and wastewater operation, etc. Also, CEC developed MuniLogic, Municipal Management Software, an enterprise-wide system to resolve many of the challenges municipal and authority organizations face. This software allows the municipality or authority to become more efficient, better equipped to comply with regulations, make better decisions and ultimately save money.

CEC is continuously recognized as one of the Top 25 Engineering Firms in the prestigious Philadelphia Business Journal Book of Lists. To learn more about CEC, please visit our website at www.carrollengineering.com. To learn more about Munilogic, please visit the website www.munilogic.com.



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

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

scale projects by adding true value to the planning process.

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

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

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answer must address our client's true need or desire with a workable, constructable solution at an affordable cost.

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TPD Starts 2018 Off Strong after Ending a Banner Year

Traffic Planning and Design, Inc. (TPD), a transportation engineering firm headquartered in Pottstown, PA with nine additional offices, experienced tremendous growth in 2017. The once PA/NJ-centric firm began its southern expansion in 2017 to include two new offices in Elkton, MD and Asheville, NC. Additionally, the firm was recognized as a Top Design Firm in the Mid-Atlantic Region by *Engineering News Record*, the #4 Best Place to Work for in PA (small/medium category), a Hot Firm by the Zweig Group, and a member of the "Soaring 76" firms list by the *Philadelphia Business Journal*.

To kick off 2018, the firm was named to the *Philadelphia Business Journal's* Top 25 Engineering Firms list, as well as completed a two-phase renovation and campus expansion of their Pottstown headquarters. The expansion includes the incorporation of a second office building on the campus, which created a 35% increase in workstations, and a new conference space for larger meetings, among other features.

2018 marks TPD's 29th year in business as the firm was founded in 1989 in an Oaks, PA farmhouse with six employees. Today, we

pride ourselves on being a client-focused, team-oriented firm which operates as "One Company with Multiple Locations". TPD's strategically-located network of offices, progressive management structure, continuous investment in technology, and priority on individual accountability enable the firm to provide quality sustainable service, responsiveness, and local knowledge for the benefit of clients, teaming partners, and ultimately, the traveling public.

The rapid pattern of growth exhibited in 2017 is unprecedented in the firm's history. TPD is looking forward to see what 2018 has to bring.

For more information on the firm, visit www.trafficpd.com.





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CEDARVILLE Engineering Group, LLC & Rockland Immunochemicals, Inc. Collaborate Together on a 3D Bioprinting Discovery Project

CEDARVILLE Engineering Group, LLC, and Rockland Immunochemicals, Inc., recently announced a research collaboration designed to explore the development of innovative applications in 3D bioprinting that will advance life science research and accelerate the drug discovery process. Interest in 3D bioprinting has emerged in recent years. Applications for 3D bioprinting include drug screening, precision and regenerative medicine, food products and biosensors. The project is expected to leverage the expertise CEDARVILLE has in 3D modeling and printing, and the insight Rockland has in developing cutting-edge reagents and cell culture processes critical to novel biotechnologies.

"Every day, we help determine the planning and development of roadways, bridges, utility expansion and industrial or commercial sites. In that macro context, we have developed processes to create 3D scalable models with precision and accuracy

to fit the workflows in that paradigm," says April M. Barkasi, PE, President and CEO of CEDARVILLE. "This project presents an exciting twist. We will envision, now in a microenvironment, the application of technology and protocols on a cellular level to help advance scientific discovery in medicine."

"The 3D bioprinting market is expected to grow in excess of 25% over the next five years to reach \$1.33B in 2021," says Dr. Karin Abarca, Vice President, Science Operations, at Rockland. "Our extensive know-how in 3D cell culture and the production of bespoke reagents critical to drug discovery provide a keen perspective on the opportunities and promise of 3D bioprinting. Rockland partners with industry leaders to target attractive markets with critical unmet needs. Together with CEDARVILLE, we foresee that our multi-disciplinary team will make real and meaningful advances in 3D bioprinting."

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Do you have a Roth IRA? Should you have a Roth IRA?



Provided by Greg Koch, Koch Insurance Brokers LLC,
Koch Financial Group LLC

The Roth IRA is celebrating its 20th Anniversary. It started January 1st 1998. The Roth IRA is growing stronger than ever. You may be already reaping the tax benefits of owning your own Roth IRA or, did you hesitate to open one?

Here are 20 ROTH IRA Facts you need to know:

- 1 Roth IRAs offer the benefit of tax-free earnings when you follow the rules. With a Roth IRA, you can look forward to completely tax-free distributions when you retire.
- 2 According to Investment Company Institute statistics, 24.9 million American households had a Roth IRA in 2017.
- 3 If you are young, a Roth IRA can be a smart strategy because you will have years to let your earnings accumulate and grow tax-free.
- 4 For 2018, the maximum Roth IRA contribution is \$5,500 for those under age 50 and \$6,500 for those age 50 and older in 2018. However you can convert any amount!
- 5 There are income limits for Roth IRA contributions. If you are single, your ability to contribute will begin to phase out when your income exceeds \$120,000 (\$189,000 if married filing jointly).
- 6 A strategy for high earners to fund a Roth IRA may be to do a back-door Roth IRA conversion.
- 7 You are never too old to contribute to a Roth IRA. Your age is no barrier if you are otherwise eligible.
- 8 A minor can make a Roth IRA contribution if they have earned income, such as earnings from a summer job.
- 9 You can convert your traditional IRA to a Roth IRA. There are no income limits that apply. You will need to decide that the benefit of future tax-free earnings outweighs the downside of a tax bill now on the conversion. Conversion is not one size fits all.
- 10 While the benefits of conversion can easily be seen for younger people, being older should not rule out conversion. It can be a smart estate planning strategy. By converting, you can leave your retirement funds to your beneficiaries tax free and they can stretch tax-free distributions for years from the inherited Roth IRA.
- 11 Thinking conversion might be for you? Talk with a knowledgeable tax or financial advisor. You will want to be sure. The Tax Cuts and Jobs act eliminates the ability to recharacterize or undo a Roth IRA conversion so there are no "do-overs" anymore
- 12 You can still recharacterize tax-year contributions. So, if you make a 2018 traditional IRA contribution and decide a Roth IRA contribution would be a better move, you can recharacterize your contribution to your Roth IRA.
- 13 Are you retiring and deciding what to do with the funds in your employer plan? Funds that are rollover eligible to a traditional IRA can also be converted to a Roth IRA.
- 14 If you have both pretax and after-tax funds in your employer plan, rules allow you to convert after-tax funds to a Roth IRA and roll your pretax funds to a traditional IRA. These rules are complicated so be sure to discuss your situation with your tax advisor.
- 15 If you are under age 59½ and do a Roth IRA conversion, you will need to wait five years before you can access your converted funds without penalty.
- 16 Roth IRAs are never subject to required minimum distributions (RMDs) while you are living.
- 17 Your Roth IRA beneficiaries must take RMDs. However, those distributions are almost always tax-free.
- 18 To take a tax-free distribution of the earnings from your Roth IRA, you must be over age 59½ or disabled, or purchasing your first home and you must have satisfied a five-year waiting period that begins with your first Roth IRA contribution or conversion.
- 19 The five-year waiting period for tax-free distributions of Roth IRA earnings does not restart with additional contributions or conversions. It begins with the first one and never restarts again.
- 20 The future looks bright for Roth IRAs. These accounts have grown in number and in balance size over the past 20 years. You can expect Roth IRAs to play an even bigger role in the future. The trend in Congress when debating retirement savings is toward more "Rothification," not less.

Should you have a Roth IRA?
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The room accommodates up to 35 people comfortably, whether it's for a birthday, luncheon, afternoon tea, meeting, or even having an ice cream social, say for your next fundraiser? Or consider having your next party out on the patio. It runs along the tracks, (is dog friendly), and very spacious. We've even built a Kid Zone for the kids to keep busy while you finish your lunch and chat with friends.

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484-938-7125

Pink Moose

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Hours

Monday - Friday 7 am til 3
Wednesday 8 til 3
Breakfast 7; Lunch 11:30 to 3
Saturday 9:30 til 3
Sunday CLOSED

147 Main Street, Royersford
Historic Royersford Train Station
pinkmoose-icecream-cafe-catering.biz

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Wants You!

You are cordially invited to make new friends and business contacts, while engaging in fun activities designed to serve our community.

This is your opportunity to grow your business and your circle of friends, and help make your community a better place to live and work.

Join us at 6:30 on Wednesday evenings at Brookside Country Club for a delicious meal, camaraderie, and a Rotary meeting where we plan and execute projects to improve the community.



- Meaningful community service projects
- Fun social activities
- Important business connections
- Deep and lasting friendships
- Opportunity to learn about our community

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

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

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

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Industrial Development, Inc.

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Frank Strunk, Tompkins VIST Bank

Making a Difference Is What **We** Do!



PRESIDENT'S MESSAGE

If you read last month's President's Message I shared this phrase with you and explained that it is a daily affirmation that the Chamber staff strive to achieve and is displayed on one of the walls in the Chamber office.

As a team we are working to end each day knowing that we made a difference for at least one Member. We remind you to contact us if we can help introduce you and connect you to a fellow Member or community member that you wish to build a relationship with. Is there a seminar topic or community issue you would like to discuss or see addressed at a Chamber event – I will wait to hear from you.

Making a
Difference Is
What **We**
ALL Can Do!

Our 7 focus areas include:

- *The Board will work to define a common and compelling vision that will guide us in establishing impactful partnerships through the community and convening those partners to further this new vision.*
- *We will bring together women leaders from the community to assist us in expanding our Women of the Workforce programming*
- *A relationship and mission focused Young Professionals Network will be explored and developed*
- *Training opportunities will be established to guide our family business members in developing the next generation of leaders in businesses*
- *The staff will review and survey our current event participants, seeking opportunities where we can expand the impact of connections made at our networking events*
- *We will evaluate our membership – everything from dues structure, benefits offered, and research other opportunities that our members can benefit from*
- *The Chamber Board will focus on internal house-keeping and will review and update governance policies and procedures*

We can grow the organization, providing more opportunities to develop relationships. See page 32 and contact Jenn if you would like more information about the Power of Partnership on February 28.

We can tell the Chamber story. Share with us your positive Chamber experience and we will recognize your company in Chamber communications, on the website, and on social media as we share your Chamber testimonial.

Thank you! I can never thank our Chamber Members enough for your support. You are already Making a Difference every day!

**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

We can design the future of the Chamber. We are starting to convene task forces to focus on the following initiatives resulting from this summer's strategic planning session with the Chamber Board and staff. We would welcome your participation on a task force that might be of particular interest to your company. Your ideas and contributions to brainstorming sessions can help guarantee that we create future programs that provide value to our Membership.

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



“Start the New Year with new partnerships & new connections to take your business to the next level! To learn more call, 610.326.2900 or email jennifer@tricountyareachamber.com.” – Jennifer O'Donnell, Member Relations Director

WELCOME APPROVED NEW MEMBERS!

Congratulations to the business listed below. Their applications was approved by the Board of Directors on January 17.

*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!***

1031 CORP.
100 Springhouse Dr., Suite 203
Collegeville, PA 19426
610.792.4880
www.1031corp.com
1031 Qualified Intermediary; Accountants/CPAs; Real Estate – Commercial / Industrial; Real Estate – Residential; Real Estate Investment
Serving as a nationwide qualified intermediary for 1031 tax-deferred exchanges since 1991, 1031 CORP. strives to provide a superior exchange experience for its customers and their advisors. Our exchange professionals, which includes Certified Exchange Specialists, has the experience and expertise to facilitate even the most complex exchange transaction, including reverse, improvement and personal property exchanges. Additional information can be found at www.1031CORP.com.

THANK YOU!

December's Coffee Sponsor:

express
DATA SYSTEMS, INC.

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

40+ YEARS

A.D. Moyer Lumber & Hardware, Inc.
Owen J. Roberts School District

35 YEARS

Ron Black Agency / The Laskey Group

20 YEARS

Allegheny East Conference of Seventh-Day Adventists
Rotary Club of Pottstown

5 YEARS

Foundation for Pottstown Education
Gehring Mechanical

1 YEAR

Boyertown Lions First Responders
Chester County Food Bank
Devikon Group, LLC
Lifestyles Design
PC WORKS
Redevelopment Authority of Montgomery County
Superior Cleaning Solutions, LLC
State Farm – Drew P. Leck, Agent
TS Tech

Member Renewals

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

About All Floors
Boy Scouts of America – Cradle of Liberty Council

Comcast
Complete Graphics, Inc.

Dana Incorporated
FASTSIGNS

Gerhart, Hartman & Ritner Insurance Agency

Gorski Engineering, Inc.

Heritage Coach Company, Inc.

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JL Machine & Tool, Inc.

JT's Gourmet Delivery LLC

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MacKissic, Inc.

The Pennsylvania Community Development & Finance Corporation

Pottstown Dance Theatre

The Salvation Army

Sanatoga Ridge Community, Inc.

Service Electric Cablevision, Inc.

Sher Properties, Inc.

Sunnybrook Village Business Campus

Wanner Associates

Western Montgomery Career and Technology Center

Whitegate Contracting Company



TRICOUNTY AREA
 CHAMBER OF COMMERCE

Are you Celebrating 25, 50, 75 Years?

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

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

“Not all businesses are alike, so if you are interested in learning how to maximize your membership, please give me a call at 610.326.2900 or send me an email to jennifer@tricountyareachamber.com.”

– Jennifer O'Donnell, Member Relations Director

Want to refer a business to the Chamber?



Ask Jenn about the Power of Partnership Event on Wednesday, February 28.



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

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. 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

Tues., Feb. 27
4 – 6PM

Business Card Exchange

Wyndcroft School, 1395 Wilson St., Pottstown 19464
100 Years in the Making! Networking and refreshments to be enjoyed while discovering the past 100 years of Wyndcroft's history. Tours and entertainment will be available for attendees to fully experience all that the school has to offer.
No Charge; Members Only; Reservation Appreciated
Sponsored by: Wyndcroft School

SAVE THE DATES

Thurs., Mar. 1
7 – 9 AM

Membership Breakfast

Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468
Laura Otten, Director of The Nonprofit Center at La Salle University, present on *Corporate Social Responsibility*. Laura will discuss how nonprofits and businesses can partner to ensure that Corporate Social Responsibility is not simply a buzz phrase but represents a true win/win scenario that advances the businesses, its employees and the community.
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-Sponsors: Decorating Den Interiors; HealthSouth Reading Rehabilitation Hospital

Thurs., April 26
5 – 9 PM

"A Fun Night Out" at the 2018 Annual Dinner

RiverCrest Golf Club & Preserve, 100 Golf Club Dr., Phoenixville 19460
Make sure to save the date and spread the word! We have a special speaker that you will not want to miss. Trade in your suits and ties for more relaxed attire and prepare to have a night that will include excitement, joy, and possibly a small ab workout! So come out and enjoy some informal networking and a great night of fun.
\$90 per Member; \$850 per Member table of 10; \$150 per non-member
Platinum: Pottstown Hospital Tower Health
Gold: O'Donnell, Weiss & Mattei, P.C.
Silver: The Body-Borneman Companies
Patron Sponsor: Everything Printing; Sealstrip Corporation
Additional Business Development Opportunities Available

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

Fri., May 19
8:30 – 10 AM

Refresh Friday: Safety

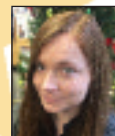
TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown 19464
Rick Libra, Site Vice President, Exelon Corporation, will present on *"Safety in the Workplace"*. He will focus on aspects such as managing workplace norms and behaviors, productivity implications, and the importance of leaders setting expectations and reinforcing behaviors.
No Charge; Members Only; Registration Required



Save the date – Chamber Night at the Reading Fightin Phils is on Wednesday, May 23. Game time is 6:35 PM!

The Chamber Office will be closed Monday, February 19 for President's 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.

BOYERTOWN AREA PROGRESS DINNER



Attendees enjoying the networking portion of the Boyertown Area Progress Dinner.

On January 17, TriCounty Area Chamber of Commerce (TCACC) Members and guests gathered at LaMassaria at Bella Vista Golf Course for the 33rd annual Boyertown Area Progress Dinner.

One of the traditions of the dinner is viewing a video produced by Boyertown Area High School students highlighting business' or organizations' success in the community. This year the students made a "Forest Gump"-themed video with updates on Building a Better Boyertown's Community Visioning Process and Planning for future direction. The focus of the film was on the expansion and improvement of tourism, dining and entertainment assets.

Each year the Chamber presents the James K. Boyer "Quality of Life Award" to an exemplary citizen or organization during the dinner. **The Boyertown Community Library** was the recipient of this year's award. On August 14, 2017 the Boyertown Community Library opened at its new location, at 24 N. Reading Ave. The building donated by BB&T, has given the library a tremendous opportunity for growth. In the four short months since the opening, the library has seen an increase in program attendance, circulation and computer usage. The new library has a parking lot, study rooms available for public use and a private passport office. New shelving and computer tables were purchased for the children's area and have made it a very special place for their youngest patrons and families. In 2017, the Library had over 80,000 visits, averaging roughly 250 visits a day. They also held over 400 programs with a total of 5,837 in program attendance.



1. Greg Herb, Herb Real Estate, Inc. (R) presented the 2018 "James K. Boyer Award" to the Boyertown Community Library. Susan Lopez (c) and Russell Phillips (L) accepted the award.
2. Representative David Maloney (L) and 3. Commissioner Christian Leinbach (L) presented citations to the Boyertown Library.

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



In addition, the Chamber presented \$1,000 in scholarship funds to two Boyertown Area High School seniors entering business, vocational, or professional fields. The recipients of the 2017 TriCounty Area Chamber of Commerce Boyertown Area High School Scholarship were Lucy Bellino and Abrielle Houck. Each student received \$500 toward their education.

The Chamber would like to thank teacher William Cherkasky and the high school students for producing the video. Special thanks to Chris Cinquini, Orchestra Director as well as the Boyertown Area Senior High School String Ensemble for providing musical entertainment as well as the host, La Massaria at Bella Vista Golf Course.



The Boyertown Area Senior High School String Ensemble performed for the attendees during the dinner portion of the event.

The Chamber would also like to thank the following sponsors:

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GOLD SPONSORS:



SILVER SPONSORS:



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SEPTEMBER



Team building activities at the Althouse Arboretum.

OCTOBER



The Class of 2018 with the MSWAT-West armored SWAT vehicle.

NOVEMBER



At the Western Montgomery Career & Technology Center tiny house.

DECEMBER



At Steel River Playhouse.

Leadership

TRI-COUNTY

The January Leadership session was canceled due to inclement weather, but we wanted to give you a recap of all that they have accomplished over the last few months:

September:
Two-day opening session
October: Justice System
November: Education
December: Arts & Culture

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

CO-SPONSOR



EDUCATION SPONSOR



TRANSPORTATION SPONSOR



TCACC MEMBER NONPROFITS

Will you be looking to fill board seats in the next few months? Contact Jenn, Director of the Leadership Tri-County Program, at 610.326.2900 or jennifer@tricitychamber.com for more information. Leadership Graduates have benefited over 100 local non-profits during the 25 years of the program.

Meet the Class



Bunny Boyle

Bunny Boyle is the Worksite Wellness Initiative Director of the TriCounty Area Chamber of Commerce. She has worked in the tri-county area for about a year and a half. She is married to her husband Tom, and she has three children: Kelly, Danny, and Erin. They also have a faithful dog – Shelby. Bunny enjoys walking, hiking, bird-watching from my kitchen window, but mostly just hanging out with my kids when they come home for visits. She also volunteers at Thorncroft Equestrian Center when she can.

Bunny has a BS Public Health from West Chester University. With working in wellness, Bunny's personal business philosophy is to "encourage that we look at all dimensions of wellness to create a more balanced life and I believe this applies to our business life as well. Work hard, but don't forget to play too!" Her business role model is Eileen Dautrich, President, TriCounty Area Chamber of Commerce and the rest of the Chamber team! All are a great example of team-work.

As the Director of the Worksite Wellness Initiative, Bunny works with Chamber businesses in encouraging a well-balanced workplace through our 6-month pilot program. While in the class, she is most looking forward to I'm looking forward to getting better acquainted with the area and community members as well as forming strong relationships with other participants. Bunny believes this program is important because it offers valuable knowledge and tools that assist participants in becoming more empowered and engaged in the community in which they work.

CALLING ALL LEADERSHIP ALUMNI!

We're starting to hold more alumni events! Have you checked with the Chamber recently to see if we have your correct contact information? Please call Melissa at 610.326.2900 to make sure we have your phone number and email address – and check out next month's issue to see pictures from the Alumni reception held on February 1.

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



DECEMBER BUSINESS CARD EXCHANGE

During the Business Card Exchange on December 14, Chamber Members enjoyed networking at The Victory Bank in Limerick. The bank was full of festive decorations and hors d'oeuvres. The piano also added a merry touch to the event.

Sponsored by:



CORPORATE SOCIAL RESPONSIBILITY AT THE MARCH MEMBERSHIP BREAKFAST

Laura Otten, Director of The Nonprofit Center at La Salle University, present on *Corporate Social Responsibility*. Laura will discuss how nonprofits and businesses can partner to ensure that Corporate Social Responsibility is not simply a buzz phrase, but represents a true win/win scenario that advances the businesses, its employees and the community.

She will explore how volunteerism builds leadership, contributes to employee productivity and satisfaction, the key role board service plays in CSR, and steps employers can take to better assure that board service will be a satisfactory experience for all sides of the equation.

Sponsored by:



- Thursday, March 1
- 7 – 9 AM
- Copperfield Inn at Lakeside, Limerick

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

5 Ways Your Customers Win with You as a Chamber Member

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

- 1. You're in the Know** - When you're a member of the chamber you know what's going on in the business community.
- 2. You Have Inside Knowledge (and Tickets) for Events** - As a member, you may be able to purchase tickets earlier or bring an interested guest - **you come off looking like a rock star to your customer or vendor.**
- 3. You Know About Legislative Initiatives** - The chamber is busy working behind the scenes for all businesses in your area.
- 4. You Become a Resource** - You become a connector in the community and someone they patronize to get the inside scoop.
- 5. You Hire the Best** - As a chamber member, you get to meet a wide variety of people and expand not only your sales networking but your career network as well.

Always Buy Chamber

Don't forget to support your fellow Members by Always Buying Chamber! We thought we would make it easier for you by listing Members under their primary categories. Check future issues of the *Route 422* for more categories – and more Members to connect with!

1031 Qualified Intermediary

- 1031 CORP.

Accountants/CPAs

- Barbara A. Akins, CPA
- Cappelletti Pinter & Company, P.C.
- Herbein + Company
- Karlene's Consulting
- Larry E. Hoffa & Company, P.C.
- Maillie LLP
- Marion & Black, LLC
- Reinhart & Co., CPAs
- RKL LLP
- West & Company, CPAs, PC T/A Hoffman & West PC

Accounting/ Bookkeeping Services

- Controller OnDemand
- Your CPA Alternative

Advertising Agencies

- DaBrian Marketing Group
- MyBusinessOnPage1.com
- Sound Marketing Resources/Hold Time Advantage

Advertising Specialties

- Pixel OutDoor

Airports

- Penn Airways

Ambulance Services

- AAA Ambulette LLC
- Boyertown Lions First Responders
- Gilbertsville Area Community Ambulance Service

Amusement and Entertainment

- Arnold's Family Fun Center
- Betsy Chapman, Harpist
- Gatsby's at the SunnyBrook Ballroom
- Pottstown Dance Theatre
- Reading Fightin' Phils
- Reading Royals
- Santander Arena & Performing Arts Center
- Steel River Playhouse



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Students get some fresh air before they prepare for Friday's all-important competitions!

Business Program Excites Local Students

There is an award-winning summer program that since 1979 has been exciting the imaginations of high school students throughout Pennsylvania about the world of business and private enterprise. That program, **Pennsylvania Free Enterprise Week (PFEW)**, will be marking its 40th storied year this July and August. PFEW was founded specifically to teach rising high school juniors and seniors about the American private enterprise system and what it means to our country. PFEW now annually holds five sessions in July and August, serving nearly 2,200 students on the campuses of Lycoming College and the Pennsylvania College of Technology, both located in Williamsport, PA.

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

The Chamber is proud to support PFEW and encourages our local companies and civic organizations to provide sponsorship for our students and, if possible, volunteers for the sessions. Every student attends PFEW on a fully tax-deductible \$575 scholarship (the actual

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

If you would like to learn more about this award-winning program and how you can help, please call the Chamber directly or contact Scott Lee, vice president of marketing & development for the Foundation for Free Enterprise Education at (814) 833-9576 ext. 8, or e-mail him at scott@pfew.org. **PFEW is open to all current sophomores and juniors in Pennsylvania and information on attendance, as well as program applications, can be found on the PFEW website. Questions can be directed to Amber Goss, Schools Manager for PFEW, by calling her office at (814) 833-9576 ext. 6, or emailing her at amber@pfew.org.**



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 JANUARY'S MEMBERSHIP ANNIVERSARY LUNCHEON.



READING EAGLE COMPANY: A strong past and solid future

Reading Eagle Company is a family-owned multimedia corporation. Celebrating its 150th year, the Reading Eagle provides exceptional local and regional news coverage to Berks County and surrounding communities. In March 2017, the Reading Eagle was awarded top honors for the fifth straight year in the Pennsylvania NewsMedia Association's Keystone Press Awards.

The company also operates WEEU 830 AM radio, which reaches more than 400,000 listeners in the region.

Reading Eagle Company has had strong community ties since its inception. It supports many local organizations and strives to be an active leader in the community through its involvement in social and economic initiatives.

The Reading Eagle newspaper has embraced the digital age as an opportunity to deliver even more news and information to the community through a newly redesigned readingeagle.com and our app, available through iTunes and Google Play.

Our City, found online at readingeagle.com/section/ourcity, features an in-depth look at the City of Reading.

Targeted weekly sections Business Weekly, Berks Country and Weekend offer niche content; and new, interactive content across all sections is on its way.

The company also operates REP Commercial Printing, a high-end printing company.

All divisions employ a total of more than 300 employees; the corporation is located on Penn and Court streets in downtown Reading.

Under the leadership of President and CEO Peter D. Barbey, the company acquired the South Schuylkill News weekly newspaper and formed Pretzel City Productions, LLC, several years ago.

Reading Eagle Company offers comprehensive multimedia marketing solutions for businesses who want to reach Berks County and surrounding communities. The experienced sales consultant and design staff works with individuals and businesses to develop strong, effective marketing and advertising campaigns and strategies.

Reading Eagle Company is located at 345 Penn St., Reading, PA 19601.

For more information on multimedia opportunities, please contact advertising director Steve Flank at 610-371-5121 or sflank@readingeagle.com.

For news and press releases, contact the news desk at 610-371-5012 or news@readingeagle.com.

For business news, contact Business Weekly editor Lisa Scheid at 610-371-5049 or lscheid@readingeagle.com.

It's our business to help your business.

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

CHAMBER HOSTS TWO MEMBER APPRECIATION LUNCHEONS

The Chamber hosted a Membership Anniversary Luncheon on January 11. Membership Anniversary Luncheons are just one way we acknowledge our Members for renewing their membership with us. Members enjoy making new connections, re-kindling old, and sharing their ideas, achievements as well as what keeps them up at night.



The Chamber hosted a New Member Luncheon on January 18. During the reception, attendees enjoyed lunch and networked with other New Members. They also had the opportunity to learn more about the Chamber from the staff.



*Both events were
sponsored by the*

**READING EAGLE
COMPANY**



Terese Brittingham, Keller Williams Realty Group
Megan McKee, Coventry Corners

Customer Service

How respecting your
clients' needs & expectations can lead to future business
& how to keep your Sparkle in today's
environment.

\$26.00 per Attendee prepaid by 2/2
\$32.00 per Attendee if invoiced or after 2/2

Tuesday, February 6, 2018 11:30am-1:00pm
Brookside County Club
850 N Adams St. Pottstown PA, 19464

Sponsored by:




THE PENNSYLVANIA VANPOOL INCENTIVE PROGRAM

By Stacey Henrich

GVF is a non-profit transportation management association committed to reducing congestion, improving commuter productivity and happiness, and helping the environment.

We promote several methods for reducing congestion that include carpooling, public transit, biking/walking to work, vanpooling, telecommuting, and flexible work schedules to name a few.

Lately vanpooling has been in the spotlight for commuter savings. PennDOT is partnering with Enterprise Rideshare to launch a new statewide program, the Pennsylvania Vanpool Incentive Program (PVIP).

The PVIP is designed to reduce single occupancy vehicles by subsidizing a portion of the cost of new Enterprise Rideshare-managed vanpools for local commuters who agree to share their ride to and from work in a vehicle large enough to accommodate 7 to 15 people.

Through Enterprise Rideshare, PVIP participants will be able to choose a qualifying

vanpool vehicle from an industry-leading selection of makes and models, including crossovers, SUVs, minivans and large passenger vans. Enterprise Rideshare will provide 24-hour roadside assistance, liability insurance and scheduled maintenance. Vanpoolers can also choose to upgrade their vehicles with optional high-end features, such as satellite radio, in-vehicle Wi-Fi service, and power ports for individual seats.

According to the U.S. Department of Transportation Bureau of Transportation Statistics data, commuter vanpools are one of the safest modes of public transportation when compared to motor bus, light rail, heavy rail, commuter rail and demand response services.

Contact GVF to learn more about the Pennsylvania Vanpool Incentive Program or to start your own vanpool.

Stacey Henrich works as a TDM Manager with GVF. To reach Stacey by email: shenrich@gvftma.com, or by phone: (610).354.8899.

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**BUSINESS DEVELOPMENT****FEATURED
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fit your ideal time frame, and give you
exposure to an audience that **fits**
your products & services!*

Whether you want to build communities, create connections
or support commerce – the Chamber has various
Business Development Opportunities

Interested in learning more?
Contact Tarra at 610.326.2900 or
tarra@tricityareachamber.com to find
the **best fit** for your business!

**CREDIT CARD
BEST PRACTICES**

By Alex Rahn, Wanner Associates.

Accepting credit card payments has become a standard in businesses small and large. The year 2017 saw many businesses fall victim to a variety of fraudulent activities by hackers and cybercriminals. As technology continues to develop and expand, it is very likely that these types of cybercrimes will continue into 2018. There are estimates that credit card fraud will result in over 31 billion dollars in losses by 2020. Luckily, there are many ways to protect against credit card fraud in your small business.

Payment Card Industry security standards have been designed with small businesses in mind. PCI standards instruct how to securely accept, transmit, and store data that comes from cardholders. These standards have been published online and the information is free to read by searching "PCI Security Standards."

Upgrading to chip readers is one of the best ways to protect your business when dealing with credit card transactions. Counterfeit cards are one of the most common ways that fraud is implemented by in-store transactions, but upgrading to

a chip reader EMV system will aid in preventing this. EMV takes away the merchant liability if credit card fraud does occur and is more theft-resistant than the magnetic stripes of credit cards.

If your business processes orders online or over-the-phone, there are also several steps you can take to ensure the payment is processed safely and securely. 45% of all credit card fraud occurs in transactions that are made online or over-the-phone. If you notice that multiple purchases come from the same IP address, have failed address verification service, or consist of several same-day purchases, it might be worthwhile to investigate the transaction.

Finally, it is always important that you trust your instincts. If you do suspect that you have been a victim of credit card fraud, it is extremely important that you report immediately. Whether you must call your credit card processor, bank, or the local authorities, the quicker you act, the more likely you will be able to stop the fraudulent act in its tracks.

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

:Refresh

**DECEMBER REFRESH**

Chamber Members discussed wellness on December 15. Bunny Boyle, TCACC's Worksite Wellness Initiative Director, focused on the Dimensions of Wellness and Balancing Your Health for the New Year.

NEXT REFRESH SEMINAR:

Friday, February 23, 8:30 – 10 AM, "Goals"

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:

- **Fulton Bank** – Part-time Teller (Pottstown)
- **Boyetown Publishing Co.** – Sales Executive
- **eb Logix, Inc.** – Desktop Engineer

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Molly's Shebeen

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Shebeen [shuh-been] noun, original Irish Gaelic definition: an illicit unlicensed tavern, house or place where spirituous liquors are sold.

The authentic Irish Pub experience is not easy to define... it's magical! Recreate your own authentic Irish magic with the Molly's Shebeen and a little piece of Ireland parked right in your own backyard.

Molly's Shebeen can easily cater to 50-100 guests, and is equipped with a fully licensed bar on board to serve beer and alcohol at your private event. We can also provide live bagpipers, Irish Dancers, bands or DJ's, and photographers! A variety of catering options are available including Molly's traditional Irish buffet with a selection of appetizers, hors d'oeuvres, and main dishes.

Molly's Shebeen is available for rent for: Private and Corporate Events; Bachelor & Bachelorette Parties; Anniversary Parties; Rehearsal Dinners; Fundraisers; Company Picnics; and Block Parties.

To make your upcoming event memorable, park an authentic Irish Pub in your own backyard! To inquire about booking Molly's Shebeen for your next event, call 610.564.7816, and visit: www.mollysfoodtruck.com.



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“Being on the cover of the Route 422 Business Advisor has been a fantastic marketing opportunity for us! We have made some significant changes to our office, and we wanted fellow business owners and the rest of the community to know about our growing business. We have received numerous calls, emails, and texts from friends, family, patients and business acquaintances congratulating us on how much they enjoyed and appreciated the cover story! We are extremely pleased with the pictures and articles, and we look forward to our ongoing advertising with the Route 422 Business Advisor!”

— Dr. Rod Gabel, Yucha Medical Pain Management & Chiropractic Rehabilitation



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Special promotion valid until 2/28/18. Some restrictions may apply. Not redeemable at the same time as any other offer. See website for details.

INVESTMENT MANAGEMENT: BUILDING WEALTH



By Chris Messmer, M.S.F., CFP®

Sound investment management requires clearly defining your goals, knowing your risk tolerance and understanding various investment options. Building wealth requires patience and a strategy appropriate for your personal situation and objectives. Frequently, investors have a high-risk tolerance when the stock market is increasing and a low-risk tolerance when markets decline. Clearly, the best strategy is one that does well in good times and mitigates loss during market declines.

Defining your goals is essential and must involve more than "I want growth, or I want income." For example, many of the people I serve in my business want to know when they can retire, so we approach that goal by making it measurable. An example of a clearly defined goal is as follows: To be financially independent enough to retire at age 67 with \$100,000 annual income, after-tax, in today's dollars and for the income to last for the next 30 years.

People have various short, medium and long-term goals, but clearly defining them and making them measurable is essential to the process. Time horizon is a very important factor to consider, since fluctuations in the stock and bond markets, interest rates, tax implications and a variety of other factors should be considered when developing an investment strategy. Short-term goals should be addressed using investments with less risk; whereas, long-term goals may be addressed using investments with more risk while using basic techniques to manage the various risks.

Diversification is one method for mitigating or reducing risk, since gains in certain securities compensate for losses in other securities. Asset allocation is another method that does not guarantee a profit or protect against loss, but it is simply a means for reducing risk. The objective is to seek the highest return considering your risk tolerance.

Generally, when some people think of risk, they are referring to market risk. When the stock market falls, it brings the value of many securities down with it. Fundamentals do matter and when a company has strong earnings and a strong balance sheet you will want to hold even through the challenging times. Therefore,

a long-term balanced strategy that is in alignment with your risk tolerance mitigates risk and offers the best approach to investing.

There are other risks to consider, such as, economic risk. Some companies adjust easily to economic downturns and others do better in a growing economy. Inflation is another risk for investors. Growth investments combat inflation and help people achieve their long-term goals better than holding cash or too much in fixed income investments. Interest rate risk affects bonds or fixed income investments; however, holding certain high-quality, short or intermediate-term bonds with a low duration will reduce price fluctuations of bonds. Investors should hold fixed income or bonds and stocks in a well-balanced investment strategy.

Diversification helps people to manage specific risk which is the risk associated with a certain industry or company.

Some factors that hurt investors include, chasing performance, panic selling, acting on news, ignoring inflation, and procrastination. Today's "hot" investments may become tomorrow's losers when conditions shift. Selling at the worst possible time means you did not have a strategy that matched your risk tolerance.

It may be worthwhile to seek professional guidance from someone who is focused on you, your goals and overall objectives and has the experience and expertise to do what is in your best interest. For more information on investment management, check the articles, videos and flipbooks at www.christinemessmer.com.

Christine Messmer can be reached at 610.489.7925. For additional information, please visit www.christinemessmer.com.



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FOCUS ON IT / TECHNOLOGY

SEO & Social Media Trends to Look Out for in 2018!



By Randy Rowe;
Hureka Technologies, Inc.

Google has been known to roll out a few big changes throughout the year, each year. While some updates are larger than the others, it's worth keeping a track of and knowing what each update is about. Merely responding to the changing SEO and social media trends is passé!

If you'd like to stay ahead of your competition and always have an edge over them, predicting how the face of SEO will look in the coming months is equally, or may be even more crucial than staying in line with the current trends. So how will SEO and social media look in 2018? Let's take a quick look.

All the Focus is on Mobile Devices

We just can't stress enough the role mobile devices play when it comes to SEO and social media. In a generation of selfies and

stories, mobile-focused platforms like Instagram and Snapchat are the most used platforms around the world. As of September 2017, Instagram had over 800 million users. As of May 2017, Snapchat had 166 million daily active users. That said, there was a time when websites were designed keeping only the desktops in mind. Very few focused on mobiles.

At the time, navigating the web on a mobile device was tedious – especially because web designs for mobiles was still in its infancy and badly-designed websites were the norm rather than an exception. However, today and in the future, not having a responsive website made for mobile devices is like committing SEO suicide.

Image and Video Search will Improve Drastically

Faster internet speeds, visual-friendly social media platforms and a general desire of people to engage with more videos and images has led to an increase in visual online

interactions. This clearly shows how online interactions has evolved and become more visual. So it'll be interesting to see how Google and other search engines treat videos and images in an online environment.

Individual Customization will Change the Way Rankings are Calculated

For the most part of a decade, Google has been pushing the development of more personalized search results. They have been able to do this by relying on browser cookies, individual search histories, and other details to give better and more customized search engine result pages (SERPs) for the users. So the advent of speakers, increased convenience of search and better technological sophistication – all point to the fact that the personalization factor will increase in 2018. This will make it more difficult to predict how your company will rank or what you'll rank for.

Machine Learning to End the Traditional Search Algorithm Updates

RankBrain, Google's algorithm learning artificial intelligence system, helps it process the search results and provide the most relevant results for its users. This has remained Google's deepest dive into machine learning to date, in how it's applicable to its search algorithm. Google hasn't released any official news about when or even if it plans to roll out any more machine learning updates to its core algorithm. But by the end of 2018, a greater influence of machine learning over the typical search results is expected.

SEO will go Beyond Google and Bing

No, this doesn't indicate that another search engine is on the horizon. Although, over the years, there has been an increasing trend of various companies competing for

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ranking space aside from Google. But lately third-parties like Amazon and Yelp and digital assistants like Siri have become relevant search engines in their own right. So if you want your business to be found by a bigger percentage of users and introduce yourself to a wider audience in 2018, thinking beyond Google's range of influence is crucial.

Hyperlocal Results will Take Off

In our last article, we emphasized the need of a local SEO plan and how important it is to put into action if you're looking to generate more customers. Well, by the end of 2018, with more smartphone users in the market than ever before, and the increasing relevance of Virtual Reality (VR) and Augmented Reality (AR), businesses that are already involved in local SEO will need to do much more to target hyperlocal keywords and optimize for even more locally relevant appearances. By hyperlocal, we're referring to the process of targeting customers or presenting search results based on physical proximity. In fact, down to less than a block radius!

How Can All of This be Achieved?

There are a ton of things that can be done to ensure a good ranking in the SEO world, but here are a few items that can basically take you through the majority of what's required to rank in 2018.

Crawlable and Accessible URL

It's imperative that the URL is crawlable, accessible and whose content Google can easily crawl and parse. The main aim is for Googlebot's spiders to come to the page, understand the content that's there in a text readable format, understand visuals, images, videos, embeds or anything else that's on the page in such a way that they can put all the information into their web index. Nothing is more important than this.

Optimal Keyword Research

It's vital that you know and figure out the keywords and phrases that users are actually using to get answers or solve their problems. They should be problems that your business — your website is actually working to solve and the content will help them to solve. So you'll need a primary keyword and a set of related secondary keywords that are relevant as well as share the user's intent.

Investigative SERP Analysis

You need to do some SERP investigation. This simply means is that perform a search query in Google and see the results. This will help you figure out what Google believes is relevant to keyword searches. What you're trying to make sense of is the intent, the type of content that's needed and whatever missing pieces may not be there. If you find gaps where no one is serving any specific search query, you can create content accordingly and take over that ranking position.

Compelling Title and Meta Description

It may seem like Google doesn't use the meta descriptions sometimes but, in fact, they use it quite frequently. There's a high percentage when the actual meta descriptions from the page is used, and an even higher percentage where the title is used. So how Google displays your results essentially determines whether people want to click on your page or your competitor's. These are only a few things that can affect your ranking in Google and other search engines.

By the time you learn what needs to be done and implement them; it's quite possible the strategies that worked at one point of time will change. SEO is very dynamic and it's very hard to predict what will work and what won't. Things that had great results maybe four or six months ago may no longer have the same results.

In times like these, it simply makes sense to get in touch with a digital marketing agency like Hureka Technologies that is always on top of these updates and what's trending in the world of SEO and social media.

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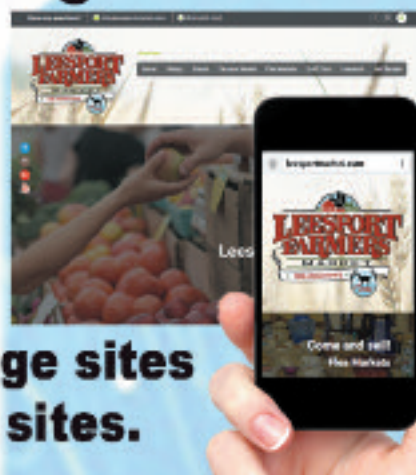


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MARKETING 101 – THERE'S ONLY TWO TYPES OF MARKETING



MASTERING SOCIAL MEDIA

By Alyse Mitten, Interlace Communications

Are you overwhelmed by all the ways in which to market your business? Let me simplify all of it to help you make the right choices for marketing your business.

First, and foremost, there are only two types of marketing that happen in the whole of advertising: Call to Action and Awareness.

Recently, we met with a client and he said, "I don't know why I'm on Facebook. I never see any business come from it." First of all, no one will say, "I called you because I saw your post on Facebook." Most people, even if they saw your business on Facebook, will say I saw you on the internet or Google. Seldom, if ever, do they say, "I saw you on Facebook." The flip side to that is that Google provides social tracking and should you place an ad or boost a post on Facebook, you CAN track how many people click through your links to your website with Google Analytics. There's your proof.

Billboards

Most billboards are Call to Action. Point blank. They have a main photo, less than 10 words on them, and the majority either have a phone number or exit number, in the case of brick and mortar buildings right off the highway. Seldom do you see a website address or email address. Why? At 60 miles an hour, you aren't going to remember a website but you'll remember a phone number. They are a great example of short, sweet, and to the point. Are there companies who use it for awareness? Yes. Absolutely. One right now is "I probably should call someone for a ride. We all know

what that is in reference to. It has no photo at all, just those words. Powerful.

Print Advertising

Print advertising can be both Awareness ads or Call to Action. Take a moment and check out our ad in this month's 422 *Business Advisor* along with many of the other ads. Determine what type of ads are being presented. If an ad provides information about the company and educates you about their products, that's an awareness ad. If an ad happens to have an offer, a deadline, a coupon and clearly making a point to do business with them it is a call to action.

(Continued on page 50)

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MASTERING SOCIAL MEDIA

(Continued from page 48)

If you guessed that ours in a Call to Action ad this month, you are very right. What other ads fall in the Call to Action category? Tell us on Facebook by posting the name of the business to the recent post we have mentioning this article[<https://www.facebook.com/ICICconnect>]. Let's have some fun with this.

Social Media

As for social media, which is what inspired this month's column, call to action comes in the form of ads and boosts on Facebook. Your typical posts on Facebook need to be more awareness and engagement than call to action. And, it's ok for Facebook to be a platform for you to provide people with an awareness about your company. Think about your own experience on Facebook. It's a typical evening, you are sitting on your sofa and scrolling through your Facebook feed seeing your family and friend's activities and then, here comes my ad to convince you to buy my product. Will you react positively? Not likely. But what if my post is a fun video that you are curious to watch? That's the approach you need to take with social

media. Awareness creates top-of-mind marketing.

So, how do you apply this information to your own business?

As you are working on your marketing strategy think about the goal of each post you create and advertisement you design. Not all of them should be call to action or you will turn off your audience. Create a mix of types. When teaching Social Media Marketing we discuss the 5-3-2 post system. Educate them about your business, engage with them, and give them a reason to do business with you. Mix up the media as well. Do a mix of online, print, and face-to-face marketing.

Interlace Communications provides business owners with marketing support through website design and marketing, social media marketing, email marketing, and blog management. Their experience in print advertising provides businesses with the ability to effectively market through direct marketing and advertising through a variety of publications. Interested in learning more about Interlace Communications? Visit our site at icconnect.com or contact theteam@gomaava.com.

What's Mine Is Yours And What Yours Is Mine... Until Divorce Do Us Part



LEGAL PERSPECTIVES

By Julie J. Marburger, Esquire, Wolf, Baldwin & Associates, P.C.

Oftentimes in marriage people end up doing things they don't want to do for the sake of their partners' happiness.

However, there are things a person **shouldn't** do in marriage for the sake of his or her partner's happiness. I frequently see problems in divorce cases when people, for the sake of making the other person happy, put their partner's name on a piece of property that isn't marital to begin with, or they put their partner's name on an account where it isn't necessary. Here is my piece of friendly advice – DON'T! There are three big areas where I can impart some wisdom on why it could possibly be a terrible decision to put someone else's name on your property: homes owned by one spouse prior to marriage, cars and credit cards.

In today's society it is common for one person entering a marriage to own a home in his or her own name prior to marriage. The parties get married and everyone is happy as a clam. Fast forward a few years and new spouse feels like the house isn't the spouse's home because it was brought into the marriage by the other party. The ever-obliging spouse that owned the home prior to marriage comes up with a brilliant idea. "Let's put your name on the house!" So the parties take themselves down to the bank and put the other spouse's name on the mortgage. Or, maybe, the obliging spouse decides just to put the other spouse's name on the deed and not make them a party to the mortgage. (This personally makes me cringe.) Personal notes aside, both parties are now owners of the house. Fantastic! Everyone is happy!

Fast-forward a couple more years. The marriage has fallen apart for one reason or another, and now the parties want to get divorced. The spouse that brought the house into the marriage naïvely thinks that it was their property before marriage and will remain their property after marriage. Wrong. Remember when that spouse was being sweet and loving and put the other person's name on the deed or mortgage? Well, that obliging spouse co-mingled the non-marital property and turned it into marital property. If the spouse that owned the house prior to marriage wants to keep the house he or she will have to buy the other spouse out of the equity. What does this mean in layman's terms? It means that the spouse that owned the house prior to marriage could have to pay the other spouse half of the value of the house or even possibly more. So that sweet and loving gesture can cost a person a lot of money. And it doesn't matter whether you put the other party's name on the mortgage and the deed or just the mortgage or just the deed. Anyway that you worked it so that the other party's name is anywhere on a mortgage or deed means that the property is co-mingled. My advice? If you own a home prior to marriage you may want to think twice about putting the other person's name on your house. Discuss the ramifications with a lawyer first!

The second instance in which putting someone else's name on your property may backfire is when you purchase a car.

(Continued on page 52)

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LEGAL PERSPECTIVES

(Continued from page 51)

A lot of people put their spouse's name on their vehicle when they purchase it for variety of reasons, but the most common is to get a better interest rate. Again, this works out well when everyone is getting along, but when it comes to divorce it can end up in a nightmare. Refinancing a vehicle loan is often a difficult and expensive process, if it is even possible to refinance the loan to begin with. If refinance isn't possible, the parties end up staying on each other's vehicle loans well after the divorce is finalized and until the vehicles are sold. In the divorce documents attorneys will often include a provision that releases the opposing party from liability for the vehicle owned by both spouses. That works well for the court, but the bank is a different story. The bank doesn't care what the court documents say. The bank wants its money and if the loan is not paid it is coming after whoever's name is on the loan. So unless you want your credit ruined you have one option: pay the loan, whether it's your car or not. Or you could spend money fighting in court and probably still have your credit ruined. My advice on this point is do not put your name on someone else's car loan no matter what the interest rate ends up being unless you are prepared to be responsible for that loan at some point.

Finally, we've come to the dreaded credit cards. It is a very rare instance that I have a case where there is no credit card debt during marriage. Any credit card debt accrued during marriage, with a few exceptions, is considered marital debt- no matter how it's titled. This means that if a spouse racked up a significant amount of credit card debt for marital expenses on a credit card only in his or her name, the innocent spouse is likely still liable for a portion of that debt. Credit card debt, like a car loan, is very hard to split. What often happens when people have separately titled credit cards is that both parties retain their own credit cards and we offset

any disproportion in retained debt through other transfers of assets. When people have joint credit cards, we have a few options. One is to find some way for each spouse to assume a portion of the debt, which is normally done through a balance transfer to another credit card or a loan to pay off the debt. However, this becomes an issue when there are credit problems with one or both spouses. It can be difficult for some people to obtain the means to pay off joint credit card debt. The dilemma then becomes how to deal with this debt. We can divide it in the divorce documents, but like banks, credit card companies do not care what the divorce documents say. If the credit card bill is not paid, they are coming after whoever's name is on the account. If the debt is not paid, they are going to report it to the credit agencies. This will affect whoever's name is on the account, whether both are responsible or not. So, again, my advice on credit cards is do not put your name on your spouse's credit cards.

Marriage is scary, but I assure you divorce is scarier. There are a whole host of issues that no normal person would consider during marriage that can become a nightmare in divorce. I have given you just three. Each circumstance in a divorce is unique, so while these statements might be generally good advice, there may be instances where it may be beneficial to do something different. If you have questions on how to best protect yourself, please seek the counsel of an experienced family law attorney.

Julie J. Marburger, Esquire, is an attorney at the law firm of Wolf, Baldwin and Associates, P.C.. She practices in the firm's Reading, Pottstown and West Chester offices. In 2014, she received the Select Lawyer award for her practice in Family Law. In 2016 and 2017, she was named as a "Rising Star" by Super Lawyers Magazine in the area of Family Law. She may be reached by telephone at 610.374.2400 or by e-mail to jmarburger@wolfbaldwin.com.

Ask SCORE

KEY CONSIDERATIONS WHEN FIRING AN EMPLOYEE

While carefully selecting employees can help prevent human resources issues, your small business might still find it has hired a staff member who is not a good fit.

A number of issues may justify termination of an employee:

- Sub-par performance
- Disruptive or abusive behavior
- Repetitive tardiness
- Excessive or unapproved absences
- Dishonesty
- Theft

In some circumstances, a warning, coaching, or amended responsibilities might correct the problem. Depending on the nature of the issue, however, you may find the best course of action is to part ways. Keeping employees on the payroll when they are not measuring up to expectations could thwart your business's growth, create a stressful working environment, and do permanent damage to your reputation.

In most states including Pennsylvania, an employee may be fired "at will"—at any time for any or no reason. However, there are limits and exceptions. For example, federal law prohibits employers from terminating employees for reasons of race, gender, age, religion, or a disability. Nor can you legally fire employees for complaining about illegal activities, health and safety violations, or discrimination and harassment in the workplace. Other exceptions may exist in your state as well.

Documentation is imperative. One must be consistent to document behavior, action, and results. Are there witnesses? Has there been a performance improvement plan developed and communicated to the employee? Make sure to have the employee sign that the plan has been communicated. It is always good to review with an attorney prior to the termination.

(Continued on page 54)

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- **Digestive Health**
March 4
- **Allergies**
April 1
- **Hearing, Speech & Vision**
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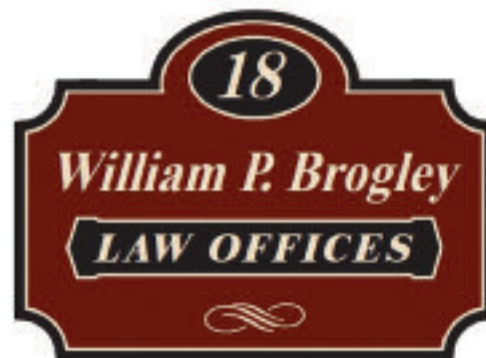
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Ask SCORE

(Continued from page 53)

If you believe you need—and have legal grounds—to fire an employee, document your reasons, all incidents that demonstrate them, and disciplinary measures (if any) prior to the termination. Having this information on record will give the employee an understanding of your decision, and it can help protect you against any claims of discrimination.

Plan to break the difficult news to the employee in a private setting with a witness present to observe the conversation. If you have concerns about the employee becoming violent, consider having security personnel nearby.

In breaking the news to the employee, one should be straight and to the point. There should always be a witness to the discussion. Upon termination, the employee should be escorted to their workstation to collect their possessions, and escorted to the exit.

Either during the meeting or in follow-up to it, you are required to inform the employee of eligibility for unemployment and any applicable optional continuation of benefits (such as health insurance). Also, address any entitlement to accrued vaca-

tion pay or sick leave, outstanding commissions and bonuses, and not-yet-reimbursed company expenses.

Because of the potential legal ramifications when terminating an employee, make sure you do your research and consider consulting a human resources professional or attorney who can guide you. Also, consider reaching out to your local SCORE chapter to talk with a mentor who can offer input, feedback, and guide you to knowledgeable resources within your community.

The SCORE TriCounty Learning Center is offering workshops focusing on HR topics for the month of January. Visit their website, <http://tricounty.score.org>, for information about these workshops.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, contact SCORE TriCounty. You can call 610.327.2673, email tricounty@scorevolunteer.org or visit the website at www.tricounty.score.org.

WALKING AROUND MONEY AND EARMARKS



DOWNTOWN DEVELOPMENT & CHANGE

By Barry Cassidy

I have been advocating for a loosening of the system statewide to bring back Walking Around Money (WAM). There was a time before the single application when the money was awarded without an application, but it was then refined to the Community Revitalization Program (CRP), which at least had a paper trail on how the money would be used.

People say that it is political pork, but I do not look at it that way because I apply for the competitive money and see the results of what happened when they did away with the CRP. Basically, what happens is that large sections of the grants no longer have a merit based system. Oh sure, there are some grants awarded on merit, but the merit money is getting a larger encroachment by the political set asides. I remember one year there was \$6 million competitive in the

Keystone Communities and \$3 million was taken off the top.

So, it was with interest when I was watching TV the other day and the president brought up bringing back federal earmarks. Everyone groaned except me. I think that would be a good idea, because it would make it clear who is getting what. I have received earmarks, and I can say that they can give a shot in the arm to an economic development program.

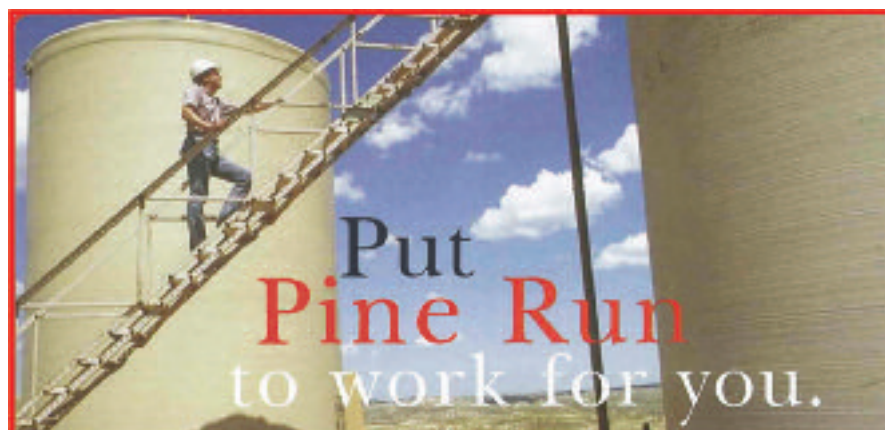
It is important that the government works for the people. I believe that CRPs and earmarks recapture tax dollars for certain local projects that need money. The Volunteer Fire Department, the good works of a homeless transition program, or repair of something not covered by a program. People sometimes do not realize that when you apply for a grant, there are guidelines that are used to set the parameters of the grant. A CRP grant includes the guidelines of your project, so it makes it easier to use. It is a custom grant so to speak.

On the federal side, it can bring money to a project that is a difference maker. We received a number of earmarks in Phoenixville, and I do not believe we got past the planning stage on any of them. In fact, I believe the local government decided not to pursue an earmark Congressman Jim Gerlach secured for streetscape improvements. I think there was some earmark money for a number of regional projects, like the Schuylkill Valley Metro, that never happened.

These kinds of grants are difference makers to a community, and lead to quick and lasting change, just because of the sheer scope of the proposal. It lets someone dream about a project, and put some numbers and logic to it, and maybe do something spectacular.

On the other hand, the grants done with competitive federal money need to meet a national priority or limited scope activities.

(Continued on page 56)



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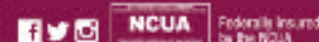


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DOWNTOWN DEVELOPMENT & CHANGE

(Continued from page 55)

This creates a more "top down" approach, which limits creativity and ingenuity. I am not saying it is all cookie cutter, but I am saying that guidelines that are created by the allocation are much better for the project.

But all the creativity aside, the real benefit from a statewide CRP is the fact that it is bottom up funding. There are local needs that have to be addressed, and who better to allocate dollars for those needs than the state representative and the state senator who have contact with the people? This kind of program provides a recapture of tax dollars that is a direct return to the neighborhoods. I believe that it is important for the communities. I also believe it promotes responsive government — Responsive to the needs of the locals, and not a bureaucrat's interpretation of what is appropriate or in vogue.

It is just as important to keep politics out of the merit money. It should be that if you have the best project, you score the highest, and you would get the money. Now it is more a political decision as to how the money is divided. To people like me, who have been working these programs since the Thornburg administra-

tion, I have seen it swing back and forth. I think the most merit-oriented administration was the Ridge Administration. They were looking for results, and it really did not matter much who you were but more what you did.

If you look at it, as your money goes to the state each year in taxes and everyone gets the benefit of some budget items like schools and public health, there are still gaps in local projects that should be able to be funded through the state in each of the political jurisdictions. The jurisdictions are based on population, and even though the geographic spatial alignment may be a little exaggerated, they are all pretty much equal.

A benefit of keeping politics out of the merit money should be the highest priority for everyone in elected office. It is the integrity of the system. Trying to come up with a thinly veiled system where half of a budget year's appropriation for downtown development money is taken off the top really is not acceptable.

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

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PROMOTING YOUR BUSINESS

If you're the owner of a small- to medium-sized business, you may find yourself searching for the best methods of promoting your business. Diamond's Business Services Manager, Phil Fry, offered his advice on four of the most commonly asked questions regarding business promotion.

HOW IMPORTANT IS BRAND IDENTITY?

Brand identity is one of the most important aspects of any business. It creates a consistency in order to make your business recognizable by just the logo, colors, and/or tag line. Keep your brand consistent across all platforms including: business cards, ads, web, social media, packaging etc. If you have the budget, consider hiring a marketing company or graphic designer to help develop your brand image as it will be worth the investment.

HOW CAN I MAKE MORE CONNECTIONS?

Networking is a great approach to connecting to other business owners and residents of your community. Join your local Chamber of Commerce. Stop by and talk with owners of other local businesses in your area about what they are involved in – sometimes they can become a great ally. Make your presence known in the community. Support a local school, fundraiser, or township event. Get your name out there, but most of all, ensure that what you're supporting makes sense for your business. For instance, if your business is selling organic hand soap, you might consider sponsoring a community color-run event – and of course, provide plenty of your samples.

WHICH METHODS OF PROMOTION WORK BEST?

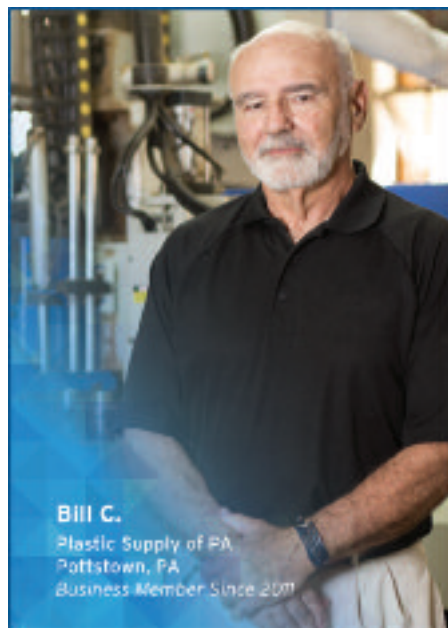
This depends on your product. If your business is selling a tangible product, you should always have an ample supply of

samples available. If your business is providing a service, then offer free consultations. Although it may take up some of your time, it could pay off in a big way. The most powerful form of promotion continues to be word of mouth. Ask your consumers to tell their friends, possibly even consider a refer-a-friend promotion. If a referral program isn't for you, consider collecting testimonials to use in your advertising.

SHOULD MY BUSINESS HAVE A SOCIAL MEDIA PRESENCE?

Every business should have a website, period. It is a must have. If you can't do it on your own, consult with a company to help you develop a site. Next, you should have a presence on social media. If you're approaching social media for the first time, start with Facebook. You should attempt to post something, at minimum, once a week. Engage with your followers and respond to questions and reviews in a timely manner. To encourage "likes" consider a contest or giveaway. Ask your customers to "like" your Facebook page and write a review if they are satisfied with your product or service. Once you find you've conquered Facebook then consider expanding to sites such as YouTube (only if it makes sense for your business). Video tutorials and education show you're trusted and an expert in your field.

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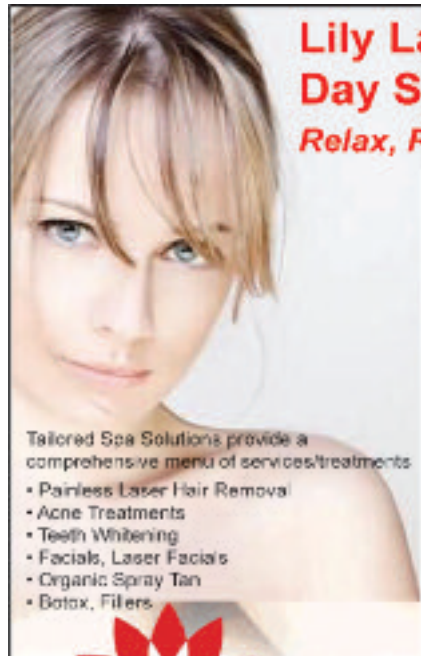
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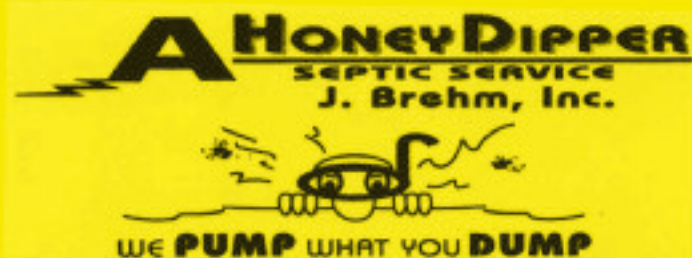
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REGIONAL CHAMBER ROUNDUP

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

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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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 Holiday Networking Event (YPN) with the Phoenixville Jaycees – Tuesday, February 6th, 6:00 PM

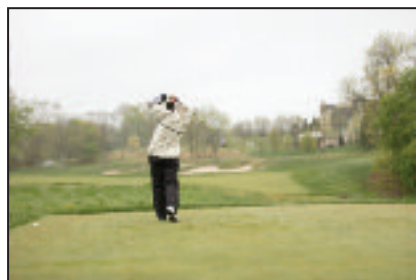
Join the Phoenixville Chamber and the Jaycees at the Professional Networking Group in the Phoenixville Area. Created for business minded people aged 21 to 40 to gather in a relaxed atmosphere, YPN meets the first Tuesday of every month.

Join us to network with other young professionals. Refreshments will be provided with a Cash Bar. Bring plenty of business cards. Visit our website at www.phoenixvillechamber.org for information and registration.

February Monthly Membership Luncheon – Tech Talk Tuesday, February 13th, 11:15-1:00 PM

Join the Phoenixville Chamber for an afternoon of education and networking. Fred Hubler, President of Creative Capital Wealth Management will present a mini-seminar. Visit our website at www.phoenixvillechamber.org for information and registration.

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



Chamber Annual Golf Tournament

The course at RiverCrest Golf Club & Preserve is one of the most exciting golf venues built in the Philadelphia area. Enjoy a fun-filled day on the course starting with lunch, golf and ending with an Awards dinner. Individual Golfer: \$175; All golfers costs include lunch, dinner, door prize, greens fees, cart, on-course refreshments and awards ceremony. Dinner Only Ticket: \$60; Join us for a delicious dinner, open bar and wonderful silent auction items! www.phoenixvillechamber.org for information and registration.

**Tuesday, April 24th, 11:30 AM,
Rivercrest Golf Club & Preserve**



First Fridays in Downtown Phoenixville

Visit our Phoenixville on the First Friday of every month, May through October, to experience the vibe of our eclectic town. Sample some of the region's best craft brews, grab some local eats, shop our sweet boutiques, and listen to live music on the street. Main Street is closed between Bridge & Church Streets to allow vendors to set up and showcase their wares.

**May 4, June 1, July 6, August 3,
September 7, October 5
6:00-10:00 PM**



Food Truck Festival

30+ food vendors, music, arts, craft beers, and so much more. This family-friendly day of food and fun. Bridge Street is closed between Starr and Gay streets, and Main Street is closed between Price and Church Streets for this awesome food truck festival. Parking will be tricky, FREE shuttle service is available. Visit www.phoenixvillefoodfestival.com for more information.

**Saturday, May 5 & Saturday, October 6
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•Singing Dog Vanilla •Wendy's of Phoenixville

REGIONAL CHAMBER ROUNDUP

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

SPRING-FORD CHAMBER OF COMMERCE

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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!

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UPCOMING EVENTS

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www.springfordchamber.com

February 8, 2018 - Chamber Luncheon

The Loft at Landis Creek
765 N. Lewis Road, Limerick
11:30 a.m. to 1:00 p.m.

Topic: A Thriving Montgomery County

Presenter: Valley Forge Tourism & Convention Board

\$25 Members/\$35 Non-members

February 15, 2018 - Shark Think Tank

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

\$25 - Business owners only*

February 22, 2018 - WIN Celebrate the Moment

Community Music School
775 W. Main St., Trappe
11:30 a.m. to 1:00 p.m.

February 28, 2018 - Small Business Marketing Summit

Best Wester, King of Prussia
9:00 a.m. to 3:00 p.m.

March 8, 2018 - Chamber Luncheon

Cutillo's
2688 E. High St., Pottstown
11:30 a.m. to 1:00 p.m.

Topic: Township Infrastructure Plan

Presenter: Limerick & Upper Providence Townships

\$25 Members/\$35 Non-members

Spring-Ford Notes

- Thank you to Bill Clement for being our 2018 Keynote Speaker for the Spring-Ford Chamber of Commerce Annual Lunch on January 18th
- Thank you to 2018 Annual Lunch Sponsors:

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- A special thank you to Cutillo's Restaurant for hosting the Chamber's Annual Holiday Mixer.
- 2018 brings lots of opportunities for mixers and events. If you are interested in hosting one please contact the Spring-Ford Chamber office at 610.489.7200

SAVE THE DATE!

2018 Annual Spring-Ford Chamber
Fashion Show
Register Today
Thursday, April 12, 2018
11:00am - 2:00pm
Sunnybrook Ballroom
50 Sunnybrook Rd, Pottstown

The 2018 selected charity is Mom's House; a proud Spring-Ford Chamber member since 2012.

Basket Raffle donations are now being taken in the Chamber office.

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