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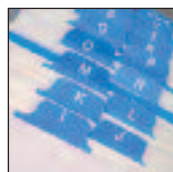
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Cover Story: Koch Financial Group helps clients take control of their financial future through education and the creation of a comprehensive financial strategy including Retirement Income & Social Security Maximization, Tax Planning & Tax Minimization Strategies, Investment & Risk Management Strategies, and Estate & Legacy Planning, and more.



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Pennsylvania Dermatology Partners, Inc.

Pennsylvania Dermatology Partners strive to help all patients look and feel their best with healthy vibrant skin, compassionate care and the state-of-the-art treatments. We specialize in the detection and treatment of skin cancers of all kinds with over Sixty years of combined Dermatology expertise. Group founder, Daniel Shurman, M.D. is Berks County's only fellowship trained Mohs Surgeon. Mohs Surgery is a highly specialized technique for the treatment of skin cancer with a greater than 99% cure rate.



Regular screenings with a board-certified dermatologist are the most effective way to detect skin cancers, and to identify and correct skin diseases of all kinds. The incidence of serious but treatable skin cancers is on the rise. It is the most common cancer in the world with more than 13 million cases diagnosed annually. **One in five Americans will develop skin cancer during their lifetime. The risks associated with skin cancer can be dramatically reduced through early detection and treatment.**

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GREG KOCH – KOCH FINANCIAL GROUP & KOCH INSURANCE BROKERS, LLC



GREG KOCH

Greg Koch is not your typical financial advisor or insurance broker. Upon graduating from Fleetwood High School in 1976, Koch had plans to study engineering at Penn State, but a severe motorcycle accident and long period of recovery altered those plans. Once fully recovered, Koch went to work in the retail furniture industry, where he built a career, establishing a track record of success in sales management, developing expertise in his product line, and earning a reputation for outstanding customer service, making him a leader in his market.

Although successful at what he was doing, something was missing. Seeking greater career fulfillment, Koch boldly decided to shift gears mid-profession and follow his true calling — financial planning. Ever since his first economics class, Koch was fascinated by finance. As a matter of personal interest, he had already completed numerous continuing education specialty courses to further his knowledge in financial products and retirement planning. Taking the plunge, in 2001 he received his Series 66 License and his Insurance License soon after and started working in the financial services field.

“I’ve always wanted to help people live a better life and have a better retirement than they ever thought possible,” Greg Koch says, explaining the decision to change careers. “It’s something that I was always interested in. My parents were divorced when I was young. We didn’t have a lot as a child. I saw how my mom struggled through life and I always wanted to make her life better, and other people just like her, live better.”

One of the walls in Koch’s Douglassville home office is lined with books on finance-related topics. As an avid reader, he has great admiration for books by and about individuals who use their financial acumen to help others. “I look at what people like Warren Buffet, Bill Gates, and Oprah Winfrey have been able to do in their lives,” he said. They are some of the richest people in the world and look how much they give back! I like to see people who made it and did something with it.”

“As financial advisors, our commitment to you is simple: To be honest, transparent and always look out for your best interest, first and always.”

“At Koch Financial Group, LLC, it is our goal to help our clients create a comprehensive financial plan that is designed to secure their financial future and ensure peace of mind for themselves and their loved ones.”



Zachary Miller, Insurance Agent



Helena Erman, Office Manager and Maggie O'Malley, Marketing & Support

Over the course of working for several financial services & insurance companies for nearly a decade, Koch became increasingly dissatisfied with the conflict of interest that he saw in the big financial firms. "All the firms that I worked for did not act as a fiduciary. It was all about making money for the firm, not so much about making money for the client," he said. "I always thought that was a conflict of interest, and that approach was totally opposite of the way it should be."

In 2010, Koch decided to strike out on his own, Koch Financial Advisors & Insurance Broker. Rather than serving corporate goals, the company had a fiduciary duty to clients with their best interests in mind. Today, the firm has grown to a staff of ten.

"My whole goal is to keep as much money in the clients' pockets as possible," Koch explains. "That's why a lot of services that we offer have no fees to them. In most cases we get paid a commission by the different companies our clients elect to do business with. We don't ask the client for anything more," he said.

Koch received his Series 65 License and became an IAR (Investment Advisor Representative) in 2015. Changing SEC regulations prompted a decision in 2017 to split the company into two entities — Koch Financial Group, LLC and Koch Insurance Brokers, LLC. Although the firms work with clients of all ages, they specialize in working with seniors aged 55 and above.

"In a sense, everybody is kind of our family," Koch says. "We want to help everybody get to their goals, and by taking less and giving more, we're able to do that. By doing that, that actually explodes my business. The more we help people, the more we get referrals and the more my business grows," he said, adding "I don't worry about the money. If I do my job correctly and I help people, the money will automatically come to me. I get to work from home and do the things that I want to do.

I don't live lavishly. I'm just a simple guy in a modest home. I want to give it back to friends, family and other people."

In addition to Koch's distinction as a fiduciary, Koch Financial Group further distinguishes itself by specializing in the distribution phase of retirement. He also specializes in assets that are not correlated to the stock market. "It doesn't matter if the stock market goes up or down or if the economy is good or bad," Koch said. "These assets yield above average returns no matter what. Some are fixed rate. Some are variable returns."

Koch Financial Group also serves as a one-stop-shop with its exclusive POD system (Professionals On Demand), enabling the firm to offer a comprehensive variety of services. "We really have something for everybody," Koch said. "Any financial service that a senior would need, from now until the end of their days. If we don't offer that service, we have a network of affiliates that we can refer them to that offer that service, and they would work directly with them. One call does it all."

Continuous learning is a priority for Greg Koch, as is sharing information to help educate others about basic financial matters. He contributes a monthly column to *Route 422 Business Advisor* and conducts seminars at local venues on estate planning, maximizing your IRA, social security planning, college planning, as well as a variety of other financial and insurance related topics.

(Continued on page 8)



Cover photo: Standing (L-R) Helena Erman - office manager, Maggie O'Malley marketing & support, Zach Miller - insurance agent; Seated Greg Koch - owner & founder, Sue Koch - wife, bookkeeping & payroll.

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COVER STORY

(Continued from page 7)

"Our industry changes daily," Koch said about the value of continuing to learn and share knowledge. "Since I started in this business, no matter how much you think you know, you are always learning something new every day and there is always more to learn. My eyes have been opened tremendously over the years."

Koch clearly enjoys the challenge of helping individuals reach their retirement goals, no matter what their current situation. "Everybody's situation is different," he said. "People come to us with all kinds of complex problems, and we're able to help them get on the right track to have a better retirement. In most cases, it's a little more complex of a project and in some cases it's very simple. It's just a matter of giving them a little guidance and they're on the road to recovery. Other people it takes a little bit more doing and coaching to get them to that level, and it may take a couple steps or a couple years to get to reach that," he said. "We want to do whatever we can to do as

much as we can to get them to where they want to be, to reach their goals in life and in retirement as quickly and as easily as possible, with as little risk as possible."

Greg Koch seems to have found his true calling. "You can't find another job that's more gratifying than this," he said. "There is nothing more rewarding than helping somebody reach the success that they want to reach and seeing them become happy with their life and everything else, so to me, that's very, very satisfying."

Greg and his wife Susan live in Douglassville, PA, and have five children and two grandchildren. They support a variety of local and national charities, including St. Jude Hospital, Wounded Warriors, Disabled American Veterans, Reading Symphony Orchestra, and the Philadelphia Chapter of Cradle to Crayons, among others. Koch Financial Group is a member of the TriCounty Area Chamber of Commerce and Better Business Bureau.

For additional information, please call 610.370.7268. For a full range of services offered, and to learn more about Koch Financial Group, LLC please visit: www.KochFinancialGroup.com. For additional information on Koch Insurance Brokers, LLC, please visit: www.KochInsBrokers.com.

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FIVE WAYS TO MAKE YOUR FACEBOOK PAGE STAND OUT

SOCIAL MEDIA TIPS



By Theresa Mintzer

Facebook is one place that customers can find you and interact with you. It is important to make a good impression. Here are some tips to help.

BRANDING: Your branding should be consistent across all social platforms. When someone looks at your page they should see your colors and logo.

INFORMATION: Make sure all your information is complete and accurate. Can they clearly tell what you can do for them? Are your hours current? Do your customers know the best way to contact you?

CONTENT: Posting regularly will help you stay in people's feeds. Take some time to plan your content over the next month or more. You can schedule your content directly on Facebook or you can find a scheduler. Some schedulers will allow you

to create a library so that you can recycle your content. Create content that is engaging, educational, and informative. You don't want to be selling all the time. You want to educate the consumer on the importance of your services.

IMAGES AND VIDEO: While people scroll through their feed you want to have images that make them stop and take a second look. Try to go live on your page on a regular basis. This helps with the all-important algorithm.

ENGAGEMENT: Are you engaging with your customers? If someone comments on a post you should comment back. Engagement is important for the Facebook algorithm to help your reach. Also, if someone takes the time and effort make a comment you should acknowledge them.

When done right, Facebook is a great way interact with your customer.

Theresa Mintzer can be reached at 484.686.2995; email: bytheresamarie@outlook.com; website: ByTheresaMarie.com.

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SUCCESSFUL WOMEN IN BUSINESS

Margo McDonnell, CRE, CES®

Margo McDonnell, CRE, CES® is the President and Chief Executive Officer of 1031 CORP. in Collegeville. Since 1991, 1031 CORP. has served as a Qualified Intermediary (QI) offering 1031 like-kind exchange services to help investors and business owners nationwide defer capital gains when selling and reinvesting in business use or investment property. She joined the Company as a sales person in March 1994 and that August assumed the helm. In 1996, she was named President and Chief Operating Officer. Over the next decade, the Company enjoyed significant success under her leadership.

1031 CORP. was an affiliate of a regional title underwriter and the entire family of companies was sold to a national underwriter in 2004. Business remained strong for a few years before the economy and the real estate market slowed down. While weathering the Great Recession and an 80% decrease

in business, McDonnell, along with longtime co-worker, Sue Umstead, and Company founder, Bill Cotter, bought the Company in 2010. For the first time, the Company was independently owned and could make decisions that were best for the company and its clients and not just its shareholders. The 19-year-old "start-up" pumped up its sales and marketing efforts and invested in technology at a time when its competitors were sitting idle. The following year, 1031 CORP. acquired two competitors; one in Media, PA and the other in Westminster, MD. Their boldest move came in 2014 when 1031 CORP. acquired another competitor – in Bend, Oregon. That Pacific Northwest operation now has a team of three and the Collegeville office has grown to twelve.

McDonnell is a member of the Counselors of Real Estate (CRE) and a Certified Exchange Specialist® (CES®). She has been involved in thousands of exchange transac-

tions of various size and complexity involving real and personal property assets, including delayed, reverse and improvement exchanges. Margo is a respected author and speaker and regularly presents seminars and continuing education courses nationwide to educate investors, business owners and their advisors on the benefits of 1031 like-kind exchanges. This is one of her favorite parts of her job.

McDonnell's extensive work on behalf of the 1031 exchange industry includes spearheading efforts to launch a national certification and continuing education program for exchange practitioners and serving as founding chair of the Certified Exchange Specialist® (CES®) Certification Council of the Federation of Exchange Accommodators (FEA), the national trade association for exchange practitioners. She also served on the Board of Directors for the FEA from 1997 – 2008 and again since 2011. She is also a past president of the FEA and currently serves on several committees. In 2003, she was presented with the first ever FEA President's Award and in 2008, she was honored with "The Margo McDonnell Certified Exchange Specialist® Perpetual Award for Outstanding Service" by the CES® Certification Council.

She recently served on the Board of Directors of the Suburban West REALTORS® Association, (SWRA), the largest REALTOR® association in Pennsylvania, and serves on the Advisory Board of their Commercial Chapter.

One of McDonnell's top priorities for 1031 CORP. has been to build a strong Exchange



Team capable of providing the knowledge and expertise to be a trusted partner to their clients and/or their clients' advisors. "Our efforts are not driven by earning the business but ensuring our clients are doing what is best for their particular situations. I am blessed to have a team of extraordinary professionals that strives to provide our clients with a superior exchange experience. They exemplify the philosophy of the company and our team is committed to our valued clients and the success of their transaction as well as to their fellow team members. There is great camaraderie and this significantly contributes to the Company's success," stated McDonnell.

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INVESTING WITH PURPOSE



By Paul Fair

Each client presents a unique set of circumstances, so our first priority is to establish a professional relationship based on mutual respect and trust. We listen carefully to gain an understanding of the client's concerns, preferences, and objectives so we can provide advice and guidance that is tailored to their individual situation. Together, we explore the goals, risk tolerance, objectives, and current financial position of the client. We then consider where they have exposure to risk that can be eliminated, determine how to optimize returns within the client's comfort zone, and consider the tax impact of their decisions. At the heart of our services is the desire to educate our clients so that they can make informed choices and play an active role in achieving their financial goals.

Our services include income planning, fee-based portfolio management, maximizing pension income, social security optimization, annuities, life insurance, long-term care options, tax efficiency, and estate

conservation. Our primary focus is assessing the "whole picture", so we can better help our clients create a program that will allow them to retire with confidence. Whether a client is saving for the future or has already retired, we have the experience that will help them make the most of their money every step of the way.

Paul is also a Chapter President and class instructor for American Financial Education Alliance an IRS Approved 501(c)3 Non-Profit Organization which he donates time and resources to business owners and health and human resources managers providing education classes to employees from a selection of 30 educational courses.

Paul E. Fair, Founder and Chief Investment Officer of Paul Fair Associates, LLC, has been providing retirement and income solutions for 28 years. As an independent investment firm, we present objective financial guidance and can offer our clients a wide array of programs and strategies.

For additional information or to meet with Paul, call 610.478.9500, email: paul@paulfair.com or visit www.paulfair.com

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ROUTE 422 BUSINESS TAX PLANNING AND PREPARATION SERVICES GUIDE

PREPARING NOW FOR THE 2018 TAX SEASON



By Anthony Mazzo

Chances are many of you are finished with your taxes, currently preparing them, or just trying to ignore them for a little bit longer. Wherever you are in the stages of your taxes, you are also not wanting to think about the 2018 tax season.

However, the truth is you need to start thinking about it, especially with all of the changes. I wanted to share with you some things you can do now or throughout the year to prepare for the upcoming tax season.

UPDATE YOUR WITHHOLDINGS

The IRS released a new W-4 form and with that they also released a new withholdings calculator. It would be a smart idea to run your numbers through the calculator. If you find that you need to update your W-4, ask your boss for a new W-4 form to fill out. Make it a point to do this as soon as possible, that way if you have major changes it won't affect your taxes too much next year. Head to this link for the withholdings calculator - <http://bit.ly/2uuHg3V>.

CHARITABLE DONATIONS

While yes, the standard deduction has risen, if you are close to being above that amount, it doesn't hurt to plan ahead. Determine if your deductions would be above \$12,000 for individuals and \$24,000 for couples and consider making some charitable donations throughout the year.

MEDICAL EXPENSES

The amount of medical expenses you can use for tax deductions has gone down from 10% of your adjusted gross income to 7.5%. Even though the number has been reduced, it is still a beneficial deduction. If you have been putting off a procedure, why wait? Schedule to have it done this year and take advantage of the deductions. You might be surprised what you can deduct when it comes to medical expenses. If you're curious what deductions would qualify, give me a call and find out.

These are just a few things you can think about now to prepare for next year's tax season. Should you have any questions, don't hesitate to ask!

If you're still looking for an accountant to handle your income taxes for the 2017 tax season, contact us today at (610) 775-9216 to schedule your appointment. But don't delay, tax season is almost over!

A Mazzo Accounting provides a variety of tax and accounting services to individuals and businesses in the Wyomissing, Reading, West Reading, Sinking Spring and Kenhorst areas, as well as towns and villages around the Greater Reading area. Contact A Mazzo Accounting at 610.775.9216 or amazzoaccounting@comcast.net. Reference - <https://usat.ly/2ph59qh>

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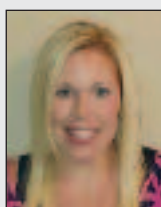
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Breslow's Bookkeeping Business



Breslow's Bookkeeping Business of Collegeville is dedicated to assisting small business owners to obtain a successful business, by providing accurate bookkeeping services. Beth Breslow, the

owner has over 15 years of accounting experience and is a Quickbooks ProAdvisor. She has the experience and knowledge to accommodate your bookkeeping needs.

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

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

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

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

- As a small business owner, do you know which customers still owe you payment for your services already completed? Breslow's Bookkeeping Business can relieve you of this stress. Rest assured that invoices are being sent out and the payments are being received. As your business grows, you will need systems to track your earnings. At the end of the day, you will have a handle on your cash flow and what you personally take home as income.

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

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

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

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



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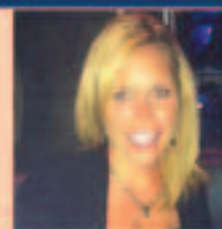


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Dance Companies Combine to Perform a "Best of" Concert

The Pottstown Dance Theater Repertory Ensemble and Melange Contemporary Dance will collaborate this spring to bring "The Best of Pottstown Dance" to the Hill School Center for the Arts located at Beech and Sheridan Streets on the campus of the Hill School. The dance concerts will take place on March 24 at 7pm as well as on March 25 at 3pm with both groups showcasing many of their greatest works from the last decade.

Choreography is based off of the ideas of director Michelle Jones Wurtz, but some has been adapted by long time dance instructor Diane Alex-Brody with assistance from Melange dancer Megan Schultz. Each group will present six independent works culminating in a finale that brought down the house twice at Carnegie Hall. Styles include classical ballet, contemporary ballet, modern dance, jazz dance, Irish Dance, African Dance, and Native American Dance. There really is something for almost every taste and background.



The Pottstown Dance Theatre Repertory Ensemble (PDTRE) was founded in 2012 as a way for student dancers to receive more performance opportunities other than the standard end of year, recital type showcases. The dancers have performed at the Lincoln Center, Carnegie Hall, and will join the world's greatest athletes in the 2020 Olympic Games in Tokyo. Melange was founded in 2009, originally as the resident dance company of the Steel River Playhouse. All of the Melange dancers have a college background in dance and most hold Dance Degrees. Both groups are under the direction of international dance artist, Michelle Jones Wurtz.

Pottstown Dance Theatre and Melange Contemporary Dance present
"The BEST of Pottstown Dance"
Hill School Center for the Arts
(Broad & Sheridan Sts)
March 24 at 7pm; March 25 at 3pm.
Tickets: \$14-21. Call 610-323-2569
or visit www.pottstowndance.com for info!



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www.pottstowndance.com

Tickets for adults are \$18 in advance, (\$21 at the box office) and \$14 in advance for students and seniors (\$17 at the box office). They can be purchased at the Pottstown Dance Theatre (72 West Main St., Pottstown, 19465), by calling 610.323.2569, or on the web at www.pottstowndance.com. This is a must see for every community member residing in or around the Pottstown area!

P. Richard Frantz, AIA

P. Richard Frantz, A.I.A. is a registered architect with an office at 127 N. Hanover Street, Pottstown. He has been providing quality architectural services in southeastern Pennsylvania for many years. His expertise includes commercial, residential, institutional, educational, religious, industrial and projects in new construction, additions, and adaptive reuse of existing buildings. Recently, construction was completed for major renovations to the Pottstown Regional Library. Because the Library was in desperate need of additional space, Mr. Frantz creatively designed a construction feature that included inserting a new mezzanine floor that provides additional meeting space. It also provides access for physically challenged patrons.

Construction is also progressing on a 7000 sf office renovation for Neuber Environmental Services, Inc. in Douglass Township (Montgomery Co.). Presently he is designing renovations for a High Street building to provide a new medical facility and additional facilities for Creative Health Services, Inc. on Robinson Street. His design philosophy is based on his ability to listen to the needs of his clients from both a design and a budget perspective. Core services include design, construction drawings, bid management, construction oversight, and final inspection support.

In today's times, an architect is often a problem solver. He is called upon not only to design new buildings but also to evaluate existing construction, improve the use of existing facilities, solve difficult site problems, and adapt existing structures by designing alterations and additions.

Today's building codes, regulations, construction and permitting processes are overwhelming. Mr. Frantz has the knowledge, experience, and tools to guide clients through the process and save time and money for his clients.

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

Mr. Frantz is registered in the Commonwealth of Pennsylvania. He is a member of the American Institute of Architects, and graduated from Pennsylvania State University with a Bachelor of Architecture degree. He serves as

an arbitrator for the American Arbitration Association and is often called on as an expert witness. He is a member of the Rotary Club of Pottstown and has served on the Historic Architectural Review Board, is a member of the Board of Trustees of the Pottstown Hospital and Pottstown Area Industrial Development, Inc. (PAID) and is a former member of the Board of Directors of the Pottstown Area Health and Wellness Foundation and the Pottstown Downtown Improvement District Authority. Frantz can be reached at prf@prfrantz.com and welcomes a visit to his website at www.prfrantz.com.

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Lords & Ladies Salon and Medical Spa

Lords & Ladies Salon and Medical Spa employs about 300 from the region with over 100 stylists throughout their seven locations in Berks (Douglassville, Fleetwood, Exeter, and Sinking Spring) and Montgomery (Pottstown, Gilbertsville, and Perkiomenville) counties. With their first salon opening in 1984 in Pottstown, Lords & Ladies Salons have gained a strong reputation for exceptional quality and service over the years.

Lords & Ladies believes in giving back and building strong relationships within the communities they serve. In addition to other worthy organizations, the company is a proud supporter of the Police and Fire departments where their salons are located. In addition, as a way to give back and connect with the community, Lords & Ladies



will be hosting the first annual L&L 5K and Family Day, on Sunday, May 6 at 10 AM at Riverfront Park in Pottstown. 100 percent of the profits from the event will be donated to the local chapter of Girls on the Run, a 501(c)3 non-profit organization that teaches life skills to young girls through interactive activities and uses running to inspire and motivate.

The first annual event will bring together athletes of all abilities to support this great organization and also enjoy a day in the park with family and friends. Participants are welcome to walk or run in the 5K race being timed by Pretzel City Sports. Winners in each age group will be recognized as part of an awards ceremony at the end of the race. All participants must register in advance and can sign up through either an online or mail in application.

(Continued on page 18)

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(Continued from page 17)

The L&L 5K and Family Day is a family-friendly event, which includes a 1-mile Kids' Fun Run food trucks, face painting, and more! For more information, visit the LLSalons Facebook Event Page or www.pretzelcitysports.com. Also, mark your calendar for 20% off Gift Cards starting April 1st through Mother's Day! Questions? Contact Rebecca@lordsandladiesalons.com.



Kelly Real Estate Focuses on the Best the Tri-County Area Has to Offer

Location, location, location. Considered the most important rule in real estate, this phrase means that identical homes can increase or decrease in value due to location. After successfully selling properties in the tri-county area for 20 years, Kelly Real Estate is familiar with the outstanding sources of entertainment, recreation, employment, and education that make the region an attractive location for homebuyers, businesses, and investors.

In addition to focusing on each listing's best features, Kelly Real Estate also draws the attention of potential buyers to the amenities offered by the surrounding area. Several of the company's listings are conveniently located near schools, parks, shopping, and commuter routes. One property currently on the market in charming Spring Mount Village is mere steps away from the scenic and popular Perkiomen Trail and close to Spring Mountain Ski Slope and Skippack Village. These attractions are mentioned on the highlight sheets provided at each listing, and area sites, non-profit organizations, and events are also featured in a quarterly newsletter – *Word Around Town* – published by Kelly Real Estate. The company's new and improved website and Facebook page also focus on the many conveniences of the tri-county area.

Location is of supreme importance for businesses or investors. Kelly Real Estate has sold many commercial buildings in recent years and currently has three for

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sale in the center of downtown Pottstown. These High Street properties are conveniently located within a block or two of the Steel River Playhouse, Montgomery County Community College, Schuylkill Riverfront Park/Trail, Borough Hall, and an assortment of businesses and restaurants. Broker/Owner Brian Kelly says,

"These are ideal properties for an enterprising business or investor looking for a building with character in a high-visibility downtown Pottstown location." To learn more about these properties or others offered by Kelly Real Estate, contact the company at 610-369-3600 or visit www.gokellyrealestate.com.

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Everything Printing & Shipping Center was started in 2004 by Lee Levensgood, local resident and Boyertown Graduate. The goal was and still is to provide excellent services that support the growth of local businesses, local organizations, business people and those involved in home-based businesses. Quality work, friendly and knowledgeable service, fast turnaround and customer satisfaction are the foundation of Everything Printing. Additional information is available at www.EverythingPrint.us.



Everything Printing Team

Pictured Left to Right: Karl Arrenon, Zach Ralph, Ben McCluskey, Lee Levensgood and David Gomolka.

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ROUTE 422 BUSINESS ADVISOR GOLF GUIDE



Arrowhead Golf Club

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

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

visit the online store and obtain online coupons at www.arrowheadgolf.net.

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

Having an outing for your business, or a fundraiser for your favorite organization? Arrowhead has plenty of room for social and industrial leagues, daytime and evening. The course can accommodate up to

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

We are having a 33rd Year Anniversary Membership Celebration at Pickering Valley Golf Club with savings. However, your urgent response is needed as there are only a limited number of Anniversary Memberships available.

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Pickering Valley is having a 33rd Anniversary Membership Celebration with huge savings. Your urgent response is needed as there are only a limited number of Anniversary Memberships available (see ad on page 20 for details).



Call 610.933.2223 or browse the website www.golfpickeringvalley.com for more information. Pickering Valley Golf Course, 450 South White Horse Road, Phoenixville, PA 19460.



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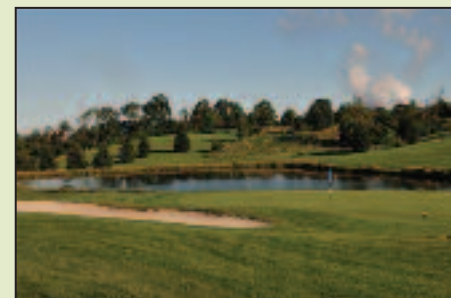
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Spring Hollow Golf Club

Spring Hollow Golf Club, 3350 Schuylkill Road (Route 724) Spring City, is a challenging, 18-hole public Golf Course with a full-service restaurant and banquet facilities that opened in 1993 in beautiful Chester County. They are celebrating their 25th anniversary this year! Spring Hollow Golf Club is truly a hidden treasure of the Tri-County Area – In fact, they have been named “Best Banquet Facility” by the readers of the Mercury four times! The golf course has a layout that blends in the features of this one time dairy farm. The frequent elevation changes and multiple sets of tees affords players not only challenging shot selections, but also beautiful views of the surrounding area.

The Grille is the full-service restaurant at Spring Hollow. With its comfortable setting



it is a great place to meet friends after work or to have a relaxing sit-down dinner. In the warmer months, you can dine outside on the covered deck or on the patio while overlooking the golf course.

The Banquet facilities at Spring Hollow can be used for all types of events - Reunions, Birthday parties, Weddings, Business meetings, Golf Outings just to name a few. For additional information, please call 610.948.5566.

Gilbertsville Golf Club

After a longer layoff than recent years past, Gilbertsville Golf Club is looking forward to a fantastic 2018 golf season! Gilbertsville Golf Club is a 27-hole facility, open to the public! Memberships Available!

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As always, Gilbertsville Golf Club will offer phenomenal customer service and impeccable course conditions under the supervision of Golf Course Superintendent Mr. Eric Noonan and staff. Whether you're looking for daily fee play, golf outings, league play, golf instruction or anything golf; Gilbertsville Golf Club is the place to go!



For further information, contact Chris Carr Golf Professional at governorofgolf@aol.com, or please call 610.323.3222, and visit: golfgilbertsvillegc.com. Like us on FB for upcoming deals & discounts. Book on line for potential discounts.



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USE NEW TAX LAW CHANGES TO HELP BUILD YOUR RETIREMENT – YOUR WAY



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

The new tax law that went into effect December last year has many changes. What an understatement. Some changes are simple to understand while some have tax preparers still scratching their heads working to puzzle through. Now that we've had a few months to digest, let's see how it might be possible to use some changes to your advantage.

As a Financial Planner to business owners and their families, I try to find ways to capture changes in your financial circumstances and direct potential possibilities into improving your long term financial freedom and helping you pursue the ability to retire where you want, when you want and at a lifestyle you might possibly afford. Here's a brief few of the changes and how you might use them.

Your new 2018 tax bracket may be less than your 2017 bracket. As you meet with your tax preparer this year, ask them. If you do find out that you are in a lower bracket, challenge yourself to save the difference in your retirement. For example, if you made \$150,000 last year your tax bracket was 25%. In 2108 it will be 22%. That is a 3% difference of \$4500. Challenge yourself to increase your IRA/401(k)/Roth retirement account contribution(s) by that much.

The tax overhaul raises the 2018 standard deduction to \$24,000 per married couple. Under the old rule, the standard deduction per couple of \$12,700 plus personal exemptions of \$8,100 only added up to \$20,800. So the difference is \$3,200. Your potential opportunity in 2018 is to save part of that difference into your savings, emergency, or retirement accounts.

Last year's child tax credit was \$1,000 per child. Under the new law that is \$2,000 per child. Your challenge/opportunity is to save that difference towards education perhaps by increasing the contribution to their education account.

Is your company a corporation? The tax rate on your profits just went down substantially from 39% to 21% if your business is lucky enough to have over \$100,000 in profits. The old law had 4 tax brackets for corporations (10%, 25%, 34%, and 39%) with the top bracket starting at \$100,000. Now it's 21%. Need ideas on what to do with your tax savings? Give me a call.

This article covers only a sampling of the tax law changes, specifically those that offer tax savings that can be applied towards you and your family's future. Your tax preparer will help you look at details of the changes that apply to you, your family and your business.

Merra Lee Moffitt, Certified Financial Planner, is a Senior Partner at Good Life Financial Group. 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. P.S. Don't use this address for too long because we have outgrown this office and we're moving! Stay tuned.

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SECOND POTTSTOWN INVESTORS' CONFERENCE TO ADVANCE ONGOING ECONOMIC DEVELOPMENT IN THE BOROUGH

Real estate and business stakeholders are finding many reasons to pick Pottstown for their new ventures – and potential investors will have the opportunity to learn more about profitable prospects at the second Pottstown Investors' Conference beginning at 8 a.m. on Friday, April 20 in The Hill School's Center For The Arts, 760 Beech Street, Pottstown.

All potential investors and interested community members are invited to this event – whether interested in opening a restaurant or entertainment venue, retail shop, or other business, or moving to Pottstown and buying, restoring, and marketing real estate featuring Pottstown's architecturally diverse housing stock. **There is no charge to attend.**

Hosted as a partnership of the Hobart's Run neighborhood revitalization initiative and The Hill School, the conference is intended to encourage ongoing economic development throughout the Borough. In addition to highlighting success stories

sparked by last year's notably energizing conference, this year's event will feature a working session focused on coordinating collaborative Borough-wide revitalization efforts.

Registration and a continental breakfast run from 8 to 9 a.m., followed by a keynote address by Dave Zellers, the Commerce Director for Montgomery County; brief reports on economic development-related news; discussions on issues ranging from the local business permit process to financial support such as grants and tax incentives for developers; and the opportunity to pitch ideas for a Pottstown Social Innovations Lab. Lunch will be provided by successful Pottstown restaurateurs. The day will conclude with networking and a showcase of Pottstown properties ripe for development.

To register for the conference, please contact Shelley Baumgarten, director of engagement and events at The Hill School, at sbaumgarten@thehill.org or call 610.705.1117.



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DID YOU PAY TOO MUCH IN TAXES FOR 2017?



By Greg Koch; Koch Insurance Brokers LLC

Problem: If you earned over \$300,000 last year you probably paid way more in taxes than you should have!

Many professionals—doctors, dentists, lawyers—and small business owners often find they have spent so much time and effort developing their thriving practices and growing their profitable businesses that they just didn't have the time to plan for their own personal retirement situation.

Many small business owners and professionals, however, have consistently been contributing to qualified retirement programs like 401k, profit sharing, simple IRA or SEP plans. But market conditions haven't gotten them to where they had hoped to be. The tech bubble of 2000 and 2001 and the financial crash of 2008 were setbacks that most accounts have barely recovered from, and they now find that they've had to push their retirement back to a date much later than they had hoped for.

A different type of qualified plan can help. It's not meant to replace the 401k/profit sharing plan/simple IRA/SEP. It's called a cash balance plan and works best when it is used

in conjunction with 401k/profit sharing/simple IRA/SEP.

Doctors, lawyers, dentists, accountants and other small business owners and professionals should be asking themselves if they are maximizing their ability to **BUILD THEIR RETIREMENT SAVINGS AND LOWER THEIR CURRENT TAXES.**

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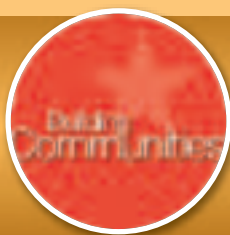
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ROUTE 422 BUSINESS ADVISOR

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APRIL 2018



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

Rick Libra, Exelon

Dr. William Shirk, Pottsgrove School District

Frank Strunk, Tompkins VIST Bank

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

• TEL: 610.326.2900 • FAX: 610.970.9705

• EMAIL: info@tricityareachamber.com

Eileen Dautrich, President,
eileen@tricityareachamber.com

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

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

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



The TriCounty Area Chamber of Commerce has developed several partnerships over the last year that we believe assist us in providing a stronger product to our Members and turn **problems into opportunities!**

PARTNERSHIPS TO DATE:

Chester County Economic Development Council

- In May of 2017 we launched a partnership with the CCEDC focused on the Rt. 724 Corridor. The mission of the group is "to advance the economic opportunity of the Rt. 724 region by implementing the initiatives identified by the stakeholders within the framework of Landscape 2."



YWCA Tri-County Area

- In 2017 we met with the YWCA to discuss how our two organizations could assist each other with our women's programming. The YWCA was disbanding the Excel networking program and had an interest in partnering with us, so their membership had a forum for networking and professional development. The YWCA markets our Women of the Workforce Luncheons to their membership and we welcome the attendees that are part of their organization.
- The Chamber continues to work on opportunities to expand the WOW program and find more social outlets for our Members to participate in. The YWCA



has opportunities for our WOW attendees to continue their interaction in a more social environment; so, we are marketing the YWCA events to our WOW audience and in addition, by attending our Members are helping to support the YWCA's mission of empowering women and eliminating racism.

TriCounty Community Network

- The TriCounty Area Chamber of Commerce supports the Chamber Member non-profit community through the Leadership Tri-County program.
- The TriCounty Community Network is a regional organization leading projects, programs and initiatives to address public concerns, while also providing benefits and services for area nonprofit organizations.
- Our partnership started with an initial focus on workforce development which we continue to work on to date. However, we also realized we had joint messaging to share that would benefit our local non-profit organizations.
- As a result, we partner to host quarterly non-profit roundtables, we co-presented the March Chamber Membership Breakfast focused on Corporate Social Responsibility, and we are excited to add TCN's Women's Symposium Awards to the program at our May 16 Power WOW event.



Greater Reading Chamber Alliance

- A special thank you to Mark Dolinski, Director of Business Services at GRCA, for "Making A Difference" (see page 34) and approaching TriCounty to partner and offer a training opportunity locally for our TriCounty Chamber Membership.
- The Supervisor Certificate Program offers curriculum not just for training your employees but for developing them to meet your goals and needs for today and tomorrow. The first 6-week series began on April 5.



The TriCounty Area Chamber of Commerce looks forward to continuing these partnerships and creating new as the board of directors works on objective 1 from our strategic plan to define a new compelling vision statement that will guide us in establishing future impactful partnerships.



TRICOUNTY AREA
CHAMBER OF COMMERCE

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



The right partnerships can make ALL the difference!
Call Jenn at 610.326.2900 to join TriCounty Area Chamber.

WELCOME APPROVED NEW MEMBERS!

Congratulations to the business listed below. Their applications were approved by the Board of Directors on March 21.

*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!***

Attract, Engage, Inspire, LLC
 1258 Bramblewood Court
 Pottstown, PA 19464
 610-220-0362

www.AttractEngageInspire.com

Coaching – Business/Life

Facilitating growth for businesses, non-profits, and individuals through Empowerment Mentoring, Coaching, Speaking, and Training. Helping clients identify and break through limiting beliefs, shift mind-set, & identify intentional goals for growth. Providing Leadership Development, Effective Communications, and Volunteer Engagement Training, Coaching, and Consulting.

Referred by: Bill Wellen, FASTSIGNS

Farmers Insurance Hill Agency
 345 King Street One West
 Pottstown, PA 19464
 610.323.2400

www.farmersinsurance.com/bhill

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 484.752.5553

www.gngallholidaydecorators.com

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Referred by: Lisa Stratton-Harvitz, Schultz Technology

HomeTeam Inspection Service
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 Pottstown, PA 19464
 484.451.5355

www.hometeam-tricountyareapa.com

Home Inspections

Hometeam is one of the nations leading home inspector companies. With over 25 years of experience and 1 million inspections, we are proud to bring HomeTeam to our community.

Referred by: Russell Lowe, Fraser Advanced Information Systems

Schooley Mitchell
 1603 Coventry Pointe Lane
 Pottstown, PA 19465
 484.885.4191

www.schooleymitchell.com/arohrbough

Telecommunications Equipment / Services

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Referred by: Russell Lowe, Fraser Advanced Information Systems

Willow House Paints
 1065 E. Philadelphia Avenue
 Gilbertsville, PA 19525
 610.367.0008

Paint and Paint Supplies

Willow House Paints was opened in August of 1991 by Judy Carpenter. She was previously a wallpaper and painting contractor specializing in design and color with her customers. When the store opened in 1991 she changed the local paint and wallcovering market as she quickly became known as the go to person for help with colors and design. Her design expertise became the stores greatest product. Now customers could come in at any time of the day and get help with colors and wallcovering as needed. In home consultations are available also if more in depth help is needed.

CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY
to the following Members:

40+ YEARS

The Body-Borneman Companies

30 YEARS

Coventry Corners

Pottstown Cluster of Religious Communities

10 YEARS

Arnold's Family Fun Center

NAMI PA, Montgomery County

5 YEARS

Kriebel Security Inc.

1 YEAR

Law Offices of Dischell Bartle Dooley

Liberty Travel – Pottstown

Rick Loughery, Chester County Recorder of Deeds

Vittorio's

Member Renewals

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

Allegheny East Conference of Seventh-Day Adventists

Amy's Upcycles, LLC

Bellewood Country Club

Boyertown Museum of Historic Vehicles

Cappelletti Pinter & Company, P.C.

Clothes to Home, LLC

Coventry Mall

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

Foundation for Pottstown Education

P. Richard Frantz, A.I.A. Architect

Furniture Soup, Inc.

Glass Slipper Concierge

Greater Pottstown Tennis Association

Herb Real Estate, Inc.

O'Connor Investment Company, LLC

Owen J. Roberts School District

Pixel OutDoor

Santander Arena & Performing Arts Center

Upper Pottsgrove Township

Valley Forge Tourism & Convention Board

Are you Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know!

The Chamber strives to recognize their

Members for their success. Contact **Tarra James** at 610.326.2900 or tarra@tricountyareachamber.com



**TRICOUNTY AREA
CHAMBER OF COMMERCE**

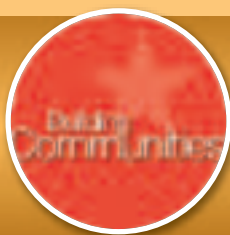
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TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Thurs., April 12

11:30 AM – 1 PM

WOW Luncheon

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

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

Tue., April 17

7:30 – 9 AM

Business Card Exchange

TriCounty Active Adult Center, 288 Moser Rd., Pottstown PA 19464

TCAAC is welcoming all Chamber members to come out and view their new location. A breakfast selection will be available including *Frittatas, home fries, sausage and more* to start out your day. Tours will be offered - so come out and learn about all of the great activities that the TriCounty Active Adult Center has to offer!

Sponsored by: TriCounty Active Adult Center

No Charge; Members Only; Registration Appreciated

Fri., April 20

8:30 – 10 AM

Refresh Friday: Human Resources

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

Diane Klinger from Integrity Services & Solutions, LLC will be presenting on Human Resources and the basic items that all small business owners should know. From handling insurance and liability, to handling difficult employee situations, Diane will be able to talk about how to navigate those difficult situations in the best way possible.

No Charge; Members Only; Registration Required

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

Join us for "A Fun Night Out" with Comedian Joe Conklin – "The Man of a Thousand Voices"! A night for you to hang out with staff, clients, and friends! Trade in your suits and ties for a more relaxed attire (jeans permitted). And don't forget to purchase an emoji popper to take a chance to win an awesome prize!

\$90 per Member; \$850 per Member table of 10; \$150 per non-member

\$20 per Emoji Popper

Platinum Sponsors: Exelon; Pottstown Hospital Tower Health

Gold Sponsors: Maillie, LLP; O'Donnell, Weiss & Mattei, P.C.

Silver Sponsors: BB&T; The Body-Borneman Companies; Boyertown Oil and Propane; Diamond Credit Union; Pottstown Area Health & Wellness Foundation; Schultz Technology; Tompkins VIST Bank

Patron Sponsors: Everything Printing; RiverCrest Golf Club & Preserve; Sealstrip Corporation; Wrigley's Business Products and Services

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.



SAVE THE DATES

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

Co-Sponsor: Schultz Technology

Additional Business Development Opportunities Available

Thurs., May 10

7 – 9 AM

Economic Forecast Breakfast

SunnyBrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

Chris Kim, Senior Vice President and Chief Investment Officer, Tompkins Financial Advisors, will cover the current state of the economy and global markets, and discuss factors that have led us to this state, including social, political, and economic pressures.

\$26 per Member (prepaid by 5/7); \$32 per Member (invoiced or after 5/7); \$50 per non-member

Sponsored by: Tompkins VIST Bank; Tompkins Financial Advisors

Weds., May 16

5 – 8 PM

POWER WOW – Women's Roundtable

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

Four Presenters will help you visualize your true you and achieve your personal success. You will not want to miss this evening of *celebration & empowerment*! Featuring: Adrean Turner, Christine Morris, Lucretia Coleman, and Mindy Lee Lipsky. This event will also feature the presentation of TriCounty Community Network's 3rd Annual Symposium Awards.

\$35 per Attendee (prepaid by 5/2); \$40 per Attendee (invoiced or after 5/2); \$250 per table of 8

Sponsor: Chestnut Knoll; YWCA Tri-County Area

Additional 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

Tue., May 22

7:30 – 9 AM

Business Card Exchange

Arnold's Family Fun Center, 2200 West Dr., Oaks 19456

It's time to punch out from the office and treat yourself to some of our tasty hors d'oeuvres, yummy cheesesteaks, veggie wraps, and housemade chips. There's nothing better than enjoying our **Black Lights, Bowling, and Beer!** So, skip dinner, bring your socks, and join us for some amusing business card mingling!!

Sponsored by: Arnold's Family Fun Center

No Charge; Members Only; Registration Appreciated

Weds., May 23

Game Time: 6:35 PM

Chamber Night at the Reading Fightin Phils

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

Members: Join us at the Reading Fightin Phils game versus the New Hampshire Fisher Cats! Gates Open at 5:30 PM.

Find your 4 tickets in the May issue of the *Route 422 Business Advisor*.

Sponsors: Berks County Abstract Company; Citadel Federal Credit Union; Frederick Living; H & H Systems, Inc.; Orlando Law Offices, PC; Premier Orthopaedics; Brandywine Institute of Orthopaedics Division; Schultz Technology; Tompkins VIST Bank

No Charge; Members Only; Registration Appreciated



**Save the Date – Pottstown Progress Luncheon
is scheduled for Thursday, June 21
from 11:30 AM – 1:30 PM at SunnyBrook Ballroom.**

Register today; connect tomorrow. Visit tricountyareachamber.com or call 610.326.2900.

BREAKFAST RECAP



Laura Otten

Our speaker, Laura Otten, stressed the importance of Corporate Social Responsibility for Nonprofits and Businesses alike.

Chamber Members gathered at Copperfield Inn at Lakeside on March 1 for a breakfast focused on Corporate Social Responsibility.

The event's Sponsor – **Reading Fightin Phils** – spoke about how they give back to the community through programs such as the Baseballtown Dream League.

Holly Parker, Executive Director of TriCounty Community Network, discussed the **Amazing Raise** and how it impacted the tri-county area in 2017. Save the date for the 2018 Amazing Raise – Tuesday, October 16.

Our keynote speaker **Laura Otten**, Executive Director of The Nonprofit Center at La Salle University's School of Business provided tips and suggestions on how to incorporate Corporate Social Responsibility (CSR) in the workplace:

- **Nonprofits, Companies and the Community all benefit from CSR**
- **CSR can cost as little and as much as a Company wants**
- **Consumers want to buy from Companies who are civically engaged**

A follow up Refresh Friday Seminar is scheduled for Friday, June 15 featuring companies who already have Volunteerism in the company structure. Register at tricityareachamber.com.



Make a Difference

Thank you to Mark Dolinski (R), Greater Reading Chamber of Commerce for Making a Difference in the tri-county area! Chamber President Eileen Dautrich presented Mark with a small token of our appreciation.

Thank you to our Sponsor:



NEXT BREAKFAST

Economic Forecast Breakfast
Thursday, May 10
from 7 – 9 AM
at SunnyBrook Ballroom

Chris Kim, Senior VP and Chief Investment Officer of Tompkins Financial Officers will discuss the Current State of the Economy.



New Members

New Members, Back Row L to R: Jerry Williams, Schuylkill Valley Sports; Nicolas Litrenta, Fleetwood Bank; Lee Levensgood, Everything Printing; Christine Morris, Christine Morris, LLC; Ingrid Weil, Ironhorse Realty LLC; and Rudy Ruth, Alvernia University; Front Row L to R: Karen Sloane, Lords & Ladies Salons and Medical Spa; Hattie Terkowski, Ironhorse Realty LLC; Susan Lopez, Boyertown Community Library; Margo McDonnell and Ellie Trovato, 1031 CORP.; and Daria LaTorre, Alvernia University

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

BUSINESS OF THE MONTH

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

JOIN THE OVER **3,500**
Businesses, Organizations, Donors,
Worship Centers, Individuals, and
Volunteers helping to
NOURISH LIVES and
STRENGTHEN FAMILIES
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57 N. Franklin Street, Pottstown, PA | 610.970.5995



Pictured L to R: Senator Andrew Dinnimman, Senator Bob Mensch, Joe, Linda, and Jason Voytilla and Rich Molinaro, Precision Polymer Products.

21st Century Manufacturing
Innovation and Reinvestment
Deduction Act Press Conference

Senator Bob Mensch and Senator Andrew Dinniman held a special press conference at Precision Polymer Products on Friday, March 16. The press conference highlighted the 21st Century Manufacturing Innovation and Reinvestment Deduction Act.

This initiative provides an incentive to PA manufacturers to make large-scale investments to increase or establish manufacturing capacity within the Commonwealth. It will permit manufacturers to make large-scale investments in excess of \$100 million to claim a deduction against their taxable income – encouraging businesses to invest in PA.

LEGISLATIVE UPDATE

Chamber Members are invited to attend a Legislative Update featuring guest speaker **Maggie Sheely**, Manager of Congressional and Public Affairs in the U.S. Chamber's Great Lakes Regional Office. Maggie assists with the U.S. Chamber's efforts to strengthen its relationships with Members of Congress through member businesses, associations, and local and state chambers of commerce across the region.

Monday, April 9
10 – 11 AM
Chamber Office,
152 E. High St.,
Suite 360, Pottstown
No Charge; Members Only
*This meeting will replace
the monthly Pro Business Council.*



Maggie Sheely

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Wendy Gaynor, Class of 2017, led the class through her journey with volunteerism



The Leadership Tri-County Class of 2018!

Leadership

T R I - C O U N T Y

The March Leadership session focused on Leadership Development.

- The class began their day at the Chamber's March Membership Breakfast – check out page 34 to read what they learned about!
- The rest of their day of development was spent at the Chamber Office.
- The class participated in their last class of BoardCorps: Bootcamp. **Laura Otten, Ph.D.**, Executive Director of The Nonprofit Center at La Salle University's School of Business presented on:
 - Next, **Sam Iorio** and **Jo Iorio** of Dale Carnegie Training spoke with the class on **Connecting to Leadership**.
 - The class also sat in on a presentation from **Wendy Gaynor**, Class of 2017, Director of Food Security, Chester County Food Bank. Wendy's presentation "Be Not Simply Good, Be Good for Something" focused on her experience in the class and volunteering.

Meet the Class



Marie McGinniss

Marie McGinniss is the Patient Access Director of Pottstown Hospital Tower Health. She has worked in the tri-county area for 9 years. She has been married to her husband Jarrett for 20 years and has two daughters: Guilianna and Natalie. Marie enjoys spending time with her family, traveling, and soccer.

Marie attended Northwest Highschool and St. Joseph's University. Her personal business philosophies are "knowledge is power" and "to work with a team who you can truly learn from each day – a team who will motivate and encourage each other to obtain their highest goals." Her business role model is John Maxwell.

Marie is currently involved in Boy Scouts of America. While in the class, she is most looking forward to learning, building relationships, having fun and giving back to the community. Marie believes this program is important because it will enable her to grow as a person both professionally and personally. It will also allow her to experience and explore the many opportunities out community has to offer.



Aaron Briggs

Aaron Briggs is the Manager – Chemistry, Environmental and Radiological Waste Staff of the Exelon Generation – Limerick Generating Station. He has worked in the tri-county area for 4 years. He is married to his wife Brittney, and has a daughter: Madelyn. Aaron enjoys running, economics, and finance.

Aaron has a BS in Mechanical Engineering from Cedarville University and an MBA from Indiana University. His personal business philosophy is "no matter what you are doing, focus on adding value. Be curious, be flexible but always know how you are adding value each day." His business role models are Chris Sacca and Reid Hoffman.

Aaron is currently a Board Member of Grace Valley Fellowship in Phoenixville. While in the class, he is most looking forward to learning more about the community he works and lives in. Aaron believes this program is important because he has a great interest in bettering the community in which he works and lives. Health businesses and non-profits are the best venues to lift families out of poverty.

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

CO-SPONSOR



EDUCATION SPONSOR



TRANSPORTATION SPONSOR



BE A LEADER IN THE COMMUNITY

Get prepared for nonprofit board leadership in just 10 months – now accepting applications for the Class of 2019!

- The class of 2019's program will run from September 2018 to June 2019, kicking off with a one and one-half day retreat.
- Participants meet once a month for programs and tours of the community. They also attend a variety of meetings and events in the area as well as participating in educational workshops.
- Participants will complete a group project on behalf of a local Chamber Member nonprofit organization.
- Upon completion, participants are accepted into active service with a local board or committee of a local non-profit organization.



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FEBRUARY BUSINESS CARD EXCHANGE

Chamber Members enjoyed networking and refreshments on February 27 at The Wyndcroft School. Wyndcroft is celebrating their 100th Anniversary and they provided tours and entertainment for attendees the evening of their mixer.

Sponsored by:



"The Chamber started our relationship with the Rt. 422 Business Advisor in 1999. We were looking for an outlet to expand the reach to tell our story. We continue to value this relationship today and thank those advertising in the Rt. 422 – you enable the Chamber to tell our story to 15,000 readers and grow this organization, but you are also supporting local, small businesses. Who have access to the magazine's content and use the publication as an educational resource to support their business."

– Eileen Dautrich, President, TriCounty Area Chamber of Commerce

POWER WOW EVENT

PRESENTED BY:



WHEN:
May 16th, 5pm-8pm

WHERE:
Copperfield Inn,
594 W Ridge Pike, Limerick PA

PRICE:
\$35 per person (prepaid by 5/2);
\$40 per person (invoiced/after 5/2)

**Presentation of
TriCounty Community
Network's
3rd Annual
Women's Symposium
Award**

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Tri-County Area

**4 presenters will
help you visualize
your true you
and achieve
your personal
success.**

FEATURING:
Adrean Turner
Christine Morris
Lucretia Coleman
Mindy Lee Lipsky

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 Business Advisor* for more categories – and more Members to connect with!

Bowling Centers/Supplies

- Jay Lanes
- Limerick Bowl

Building Contractors

- Devikon Group, LLC

Burglar & Fire Alarms/Security Systems

- CzarStar Security
- Kriebel Security Inc.

Bus Lines

- Klein Transportation

Business Consultants

- JV Business Solutions LLC
- MEMOR Coaching & Consulting

Cable TV

- Comcast
- Service Electric Cablevision, Inc.

Car Washes

- Bechtelsville Car Wash

Carpet and Rug Dealers

- About All Floors
- Ches-Mont Carpet One
- Lomax Carpet & Tile Mart

Caterers/Banquet Services

- Bause Catered Events
- Moyer's Catering
- Norco Fire Company

Chemicals

- PermaBond, LLC

Chiropractors

- Carr Chiropractic And Wellness, LLC
- McCormick Chiropractic
- Yucha Medical Pain Management & Chiropractic Rehabilitation

Churches/Synagogues

- Allegheny East Conference of Seventh-Day Adventists
- New Hanover United Methodist Church

Cleaning Contractors

- DeMedio's Building Maintenance, Inc.
- Superior Cleaning Solutions, LLC

Coaching – Business/Life

- Christine Morris, LLC
- Innovative Coaching Services, LLC

Computer Consultants/Support Services

- CMIT Solutions of Northern Chester County
- Cube Info Solutions
- eb Logix, Inc.
- MGM Technology Services
- Moyer-Drabick & Associates, Ltd.
- Ridge Support Technologies
- Schultz Technology
- SEO 4 Pros dba Hureka Technologies
- TS Tech

Conference and Convention Centers

- Valley Forge Tourism & Convention Board

Construction Contractors

- Blatt Construction
- C. Raymond Davis & Sons, Inc.
- Reading Site Contractors
- Twin County Construction Co., LLC

Copying Machines and Supplies

- Edwards Business Systems
- Fraser Advanced Information Systems Office Technologies

Counseling Services

- LifeWorks Counseling Center, LLC

Country Clubs

- Bellewood Country Club
- Brookside Country Club
- RiverCrest Golf Club & Preserve
- Spring Ford Country Club

Courier / Delivery / Messenger Services

- Running Man Courier & Delivery Service

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Annual Dinner

A Fun Night Out



**Comedian
Joe Conklin**

April 26th, 2018

5pm-9pm

RiverCrest Golf Club

100 Golf Club Dr. Phoenixville



**\$90 per Member
\$150 per Nonmember
\$850 per Table of 10**

Sponsored By:



PLATINUM SPONSORS:



Pottstown Hospital

Located in Pottstown, Pa., and a member of Tower Health, Pottstown Hospital is a 232-bed hospital, conveniently located off Route 422, at Armand Hammer Blvd. and High St.

The hospital offers a full range of health services, including inpatient and outpatient, medical, surgical, diagnostic and emergency care. The Medical Staff features nearly 300 skilled physicians, offering more than 40 medical specialties.

Pottstown Hospital is accredited by The Joint Commission and has been recognized for its quality outcomes and clinical expertise across many service lines. Its cancer program is nationally recognized. The hospital also is a Primary Stroke Center; Joint Commission-certified for hip and knee replacement; and Heart Failure and Chest Pain certified. Its Emergency Room, which is second busiest in Montgomery County, sees more than 44,000 patients a year. For more information, visit www.towerhealth.org

GOLD SPONSORS



Maillie LLP

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

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

Maillie LLP has grown to be nationally recognized as a "Top 300 Firm" by Inside Public Accounting and regionally recognized as a "Top 25 Firm" by the Philadelphia Business Journal.

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



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O'Donnell, Weiss & Mattei, P.C.

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

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

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

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

Pottstown Office: 41 E. High St., Pottstown, PA 19464 and Phoenixville Office: 347 Bridge Street, Ste 200, Phoenixville, PA 19460. Call 610.323.2800; Visit www.owmlaw.com

Congratulations to the 2018 Annual Dinner Award Winners!

"Making a Difference" Award Winners



"Delivering Possibilities" Award Winner



"Delivering Solutions" Award Winner



**Chairman of
the Year &
Volunteer of
the Year –
Richard Graver,
The Victory Bank**



**Ambassador
of the Year –
Bill Wellen,
FASTSIGNS**

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HOW CAN YOU REDUCE YOUR CONTRIBUTION TO TRANSPORTATION GREENHOUSE GASES?

New data shows that transportation emissions have replaced power as the top source of CO₂ emissions in the USA. With billions of people driving single occupancy vehicles per day it is no surprise to hear that transportation has become the leading source of greenhouse gasses.

The U.S. transportation sector, which includes cars, trucks, planes, trains, and boats now emits 1.9 billion tons of CO₂ annually. The electric power sector emits 1.8 billion tons.*

Public awareness towards these issues has improved greatly over the past few years and we are finally beginning to understand the consequences of our actions and the impact they are having on our world. How we travel can have a direct impact on local air quality, putting our communities at risk of health issues such as asthma and cardiovascular disease. Each one of us can make a difference by reducing transportation emissions improving the environment for all.

Earth Day is a great reason to start reducing your contribution towards transportation emissions. The first Earth Day was organized on April 22, 1970. Its mission was a call for global environmental awareness. Although it started in the United States, Earth Day has since grown into an international day, observed by nearly 175 countries worldwide. Earth Day provides the information and inspiration needed to change human attitude and behavior towards the way we treat our environment.

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

In honor of Earth Day April 22, 2018 here are some simple ways to go green and lower your transportation emissions:

Try an alternative transportation mode Transportation Demand Management (TDM) strategies are strategies that reduce single occupancy vehicles through alternative transportation options such as; public transit, carpooling, vanpooling, biking, walking or working from home. You can find more information on these alternatives and more at wearetdm.com.

Think before you drive Lowering your miles traveled by combining trips is one of the easiest ways to save time, money and emissions. If you own more than one vehicle, use the less fuel-efficient one only when you can fill it with passengers. Whenever possible, join a carpool or take public transit, or use a bike share program if offered in your area.

Invest in the right car There are a range of different alternative fuel vehicle available today. Electric vehicles, in particular, are growing in popularity. Electric cars produce much lower global warming emissions than the average compact gasoline-powered vehicle.

These are just a few ways you can make a difference. For more information on ways you can reduce your transportation emissions check out wearetdm.com. Interested in learning more about Earth Day and how you can celebrate? Contact Stacey at GVF shenrich@gvftma.com.

* Source: <https://e360.yale.edu/digest/transportation-replaces-power-in-u-s-as-top-source-of-co2-emissions>

Leadercast 2018

"LEAD YOURSELF"

Watch the simulcast broadcast live from Atlanta on Friday, May 4 from 9 AM – 4 PM at Morning Star Fellowship, Bechtelsville.

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**?

Continuing Education Units Available!

- 4.75 professional development credits towards SHRM-CPSM or SHRM-SCPSM
- 4.5 (HR General) recertification hours toward GPHR, PHRI, SPHRI, PHR, and SPHR recertification through HRCI
- 4.75 hours of CNE credit by the Nurses Credentialing Center's Commission on Accreditation

SIMULCAST SPEAKERS INCLUDE

- **Jen Bricker** – Acrobat, Aerialist, Author, and Speaker
- **Kat Cole** – COO and President, North America of FOCUS Brands
- **Ian Morgan Cron** – Bestselling Author, Psychotherapist, Enneagram Teacher, and Speaker
- **Tripp Crosby** – Host of Leadercast Live 2018
- **Michael Hyatt** – Author, Speaker, and CEO of Michael Hyatt & Company
- **Mae Jemison** – Engineer, Physician and NASA Astronaut
- **Dr. Jim Loehr** – Chairman, CEO and Co-Founder of Human Performance Institute
- **Carey Lohrenz** – U.S. Navy Pilot, Speaker & Trainer
- **Andy Stanley** – Leadership Communicator & Best-Selling Author
- **Joe Torre** – Hall of Fame Baseball Manager

Co-Sponsor: 

To register, visit tricountyareachamber.com, call 610.326.2900 or scan the QR code.

\$95 per Chamber Member; \$120 per non-member. Purchase 4 or more tickets and receive a \$10 discount on each ticket! Ticket price includes: Continental Breakfast, Lunch, Refreshment Breaks, Leadercast Journal.



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**MEMBER-TO-MEMBER DISCOUNTS****FEATURED
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BENEFIT
OF THE MONTH****CREATING A COMMUNITY
OF UTILIZING CHAMBER
RESOURCES FIRST!**

Member to member discounts offer great values and a great way to boost business. We encourage you to do business with each other and provide this as a value-added service of your membership.

To participate, your business must be a member of TCACC in good standing. Your business will offer a discount, published on our website, (exclusive to other Chamber members, not the general public). To create a discount – login to Members Only!

Chamber Members and their employees can view the discounts on our website, or through Members Only. All they need to do is let you know they are a Member when they go to use the discount. (If you need to verify they are a Member with the Chamber, please give us a call!)

For more information on how you can offer a Member-to-Member discount, contact Jennifer O'Donnell at 610.326.2900 or jennifer@tricountyareachamber.com.

Refresh

**DECEMBER REFRESH**

Peg Calvario, Peg Calvario Coaching and Consulting, focused on "Secrets to Happiness" at the February 23 Refresh Friday. Peg helped attendees think of ways to pursue their goals to be happier at work and in life.

NEXT REFRESH SEMINAR:

Friday, April 20, 8:30 – 10 AM, "Human Resources"

economic FORECAST Breakfast RESCHEDULED!

**Thursday, May 10th - 7AM to 9AM
SunnyBrook Ballroom, Pottstown**

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

"Current State of the Economy"



Sponsored By:

TOMPKINS
VIST Bank

TOMPKINS
Financial Advisors



\$26 per Member (prepaid by 5/7/18);
\$32 per Member (invoiced or after 5/7/18); \$50 per non-member

JOB POSTINGS**LOOKING TO
FILL A POSITION?**

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

How to Post Your Job Opening

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

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

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

**LOOKING FOR QUALIFIED
INDIVIDUALS?**

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

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

This month's resume includes:

• **Account Management/Sales Representative**

**Know someone
looking for a job?**

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

Chamber Members with job openings:

- **Boyertown Publishing Co.** – Sales Executive
- **Diamond Credit Union** - Commercial Lending Processor; Jr. Financial Advisor; Mortgage Lending Processor
- **Law Offices of Dischell Bartle Dooley** – Administrative Assistant

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RETIREMENT PLANNING

PART TWO

What savings vehicles are available to prepare for financial independence and retirement?



By Chris Messmer, M.S.F., CFP®

The amount of assets needed to sustain cash flow, as well as, where and how it is invested must be carefully considered when planning for financial independence and retirement. People with a plan tend to be more confident that they will be comfortable throughout retirement. Saving and investing to provide for the future may be in the form of pre-tax payroll deductions that grow tax-deferred, or after-tax contributions to tax-deferred or tax-free vehicles, or contributions to a taxable account, or any combination of all of these vehicles. A few of the main types of plans are described below:

IRA Plans

After -tax contributions to a Traditional IRA or Roth IRA are always a good idea. Of course, you must have earned income, and you may contribute any amount of savings up to the maximum which is \$5,500 (<50 years old) or \$6,500 (> 50 years old).

With a **Traditional IRA**, a person may or may not be able to take a tax deduction. It all depends on tax status, earned income and if a person participates in a company plan. In any case, it is a great way to accumulate assets for retirement, and your contributions may be self-directed into a variety of investments, such as mutual funds.

With a **Roth IRA**, a person does not receive a tax deduction for the contribution. Assets in a Roth IRA grow free from taxation, however there are income eligibility phaseouts. If you cannot do a deductible Traditional IRA, and if your income is under the phase out amounts, then you most

certainly should consider a Roth IRA. Roth IRAs are not subject to the Required Minimum Distribution (RMD) rules at age 70.5; whereas, a RMD must be taken from a Traditional IRA plan.

When a person leaves a job or retires, the company retirement plan may be rolled to a **Rollover IRA** which is a Traditional IRA. Assets may be invested and are self-directed versus having the limited choices of the company plan. In some cases, it may make sense to leave assets in the company plan when investment choices are very good.

Employer Plans

A **SEP-IRA** contribution is made with after-tax income and assets grow on a tax-deferred basis. Contributions cannot exceed the lesser of 25 percent of compensation (20 percent for self-employed before the self-employment tax deduction), or \$55,000 for 2018.

(Continued on page 43)

Short term. Long term. Best of all, it's all on **your terms.**
That's younity.

- BUSINESS CHECKING
- COMMERCIAL LENDING
- INVESTMENT ACCOUNTS
- BUSINESS MASTERCARD®

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Business Member Since 2011

A full spectrum of products and services designed with local businesses in mind.

Financial support is just the beginning. Strong businesses are built on strong relationships. At Diamond Credit Union's Business Services division, we are here to provide the strength and values you're looking for as well as the services you need. As a local business ourselves, we understand your business needs more than anyone. We are passionate about partnering with community businesses and watching them grow around us.

Talk to us about your Diamond Business Services plan with us now. Call 800.368.3000 or visit diamondcu.org to learn more.

Diamond
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Carbonate Site Assessments Environmental Site Assessments and Remediation

www.earthengineering.com

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Fulton Bank — Let's Bank Better, Together

Since Fulton Bank opened its doors in 1882, we've strived to deliver the best banking experience for our customers.

Today, as part of Fulton Financial Company, a \$20 billion financial services holding company, Fulton Bank offers sophisticated solutions while remaining accessible and connected to the people, businesses, and communities we serve.

Whether you're looking for banking, treasury management, merchant services, health savings accounts (HSAs), retirement planning services, or something else — we can help your business grow. Our committed commercial team will walk you through the banking process and partner with you for long-term success.

What's more, Fulton Bank's advanced banking technology makes it easy to

monitor and manage every aspect of your banking relationship, even after business hours. BOSS, our cutting edge business online banking system, is the perfect complement to your dedicated Relationship Manager.

Another advantage of doing business with Fulton Bank is our deep community roots and wide-reaching knowledge of the organizations and companies within our footprint. We invest time in getting to know our communities, understanding the industries we work with, and gaining insight into the specific needs of each client.

Experience. Insight. And a focus on building relationships. Three great reasons to start a conversation with Fulton Bank today. Learn more about business banking at www.fultonbank.com.

Fulton Bank, N.A. Member FDIC.



Call Michele Richards,
Commercial Market Executive
at 610-898-8313

**THE BEST OF
BOTH WORLDS.**
IT'S HOW WE'RE IMPROVING COMMERCIAL BANKING.

Lending. Cash Management. Merchant Services. Robust online banking and reporting. These are the kinds of services you expect from a commercial bank. But at Fulton Bank, we also provide the one-to-one, dedicated personal service you'd expect from a local bank.

That means one name, one number, one responsive point of contact for your company. Plus, the advantages of local decision making.

Smart solutions. Community bank service. For companies like yours, it all adds up to a world of difference.

CALL ME TODAY!



Michele Richards
Market Executive
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RETIREMENT PLANNING

(Continued from page 41)

There is a special rule to calculate contributions if you are a sole proprietor, partner in a partnership or LLC. If you have interest in this type of plan, meet with a CPA to assist in calculating your contribution limits and the contribution limits for employees, if applicable. Assets may be self-directed and invested into any traditional investments, such as mutual funds.

A **Simple IRA** is a good plan for a small business owner and self-employed persons with 100 or fewer employees. Contributions are made on a pre-tax basis and grow tax-deferred. Administrators must make matching contributions if the business owner has employees. The match must be dollar-for-dollar up to three percent of the employee's salary, or a flat two percent for eligible employees. Contributions for administrator participants are limited to \$12,500 in 2018. However, there is a catch-up of \$3,000 for persons age 50 and older. Once again, assets may be self-directed and invested into any traditional investments, such as mutual funds.

A **401(k) Plan** is generally offered by larger companies and participants contribute on a pre-tax basis up to \$18,500 in 2018 with a catch-up of \$6,000 for persons over 50 years old. My experience is that some people refuse to save into a plan if their company does not match. If you feel this way, do yourself the biggest favor and save anyway. The pre-tax contribution offers a current tax savings, and your assets will grow on a tax-deferred basis which is very powerful.

A **403(b) Plan** is similar to a 401(k), but it is offered through a 501(c)(3) tax-exempt entity. Many hospital plans and schools, for example, offer a tax-sheltered plan or 403(b).

A **Profit Sharing Plan** is sometimes offered in place of a 401(k) or in combination with a 401(k). A profit sharing plan gives an employee a share in company profits. Employer contributions are tax-deductible, and assets in the plan grow on a tax-deferred basis for employees. A company may contribute up to 25 percent of an employee's salary or \$55,000 this year, whichever is less.

In my opinion, many employers could do themselves and their employees the biggest favor by using a well-know, low cost provider or discount broker with transparent costs rather than plans where the fees tend to be hidden saving their companies thousands of dollars each year that can be invested back into their businesses. In addition, employers may want to consider offering employee financial planning to assist employees with participation in plans and to help guide them.

In my experience, assisting people in addressing retirement goals for a long time; my best advice is save as much as possible, as early as possible, and it is never too late to begin saving even if it is not a maximum contribution. Most people should consider saving in a company plan, if available, as well as an IRA plan and a taxable account. Building assets in a taxable account can provide a source of assets for future cash flow to meet a gap between a retirement date and the onset of social security or it can provide cash flow while allowing tax-deferred assets to continue to grow until 70.5 years old.

For specific advice to meet your needs, seek a qualified professional advisor.

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

How Digital Marketing Companies Fill in the Gaps and Help You Focus on Your Core Competency



By Randy Rowe, Hureka Technologies, Inc.

The buzz around increasing organic traffic is sufficient to let everyone know why it's important. **But are you aware that it plays a major role in the success of any business?**

The entire SEO industry is built around organic search traffic to improve the organic ranking of the websites the SEO company has been entrusted. In fact, research shows that organic traffic represents more than 60% of the total traffic on any website.

This is one of the main reasons why organic traffic is important and can't be neglected, especially when there are over 1.8 billion websites and rising...

It's difficult to even imagine the competition you face daily. Most of these sites are jostling to be on Page 1 in the Search Engine Results Page (SERP), because unless a website appears in the first few pages, it's unlikely

to be seen by even a determined inquirer, so building organic traffic is the best option.

Genuine Human Traffic

Not all paid traffic is bad, however, there will be times when your website will receive clicks from other sources like automated tools or bots.

As an example, in Pay-Per-Click (PPC), some people use certain software just to increase their clicks thereby triggering alerts of some companies to contact said 'influencer' offering to run ads on their social media pages. The power of electronic ink is too strong to name names... but, there is a

couple of women from California who have earned millions that otherwise would have remained anonymous and obscure were it not for automated bots.

For legitimate businesses that work and produce tangible goods and services that kind of traffic will generate no conversions whatsoever, so, putting your energy and effort into earning organic traffic ensures your site gets real visitors from real humans.

Permanent Ranking – focusing on permanent ranking and the benefits.

Investing time and energy to raise organic traffic offers an edge over competitors. This happens because as one labors to create quality content new ip addresses find highly ranked sites, (read: new eyeballs). The new ip addresses finding the highly ranked site is taken into account by search engine algorithms. The algorithms measure how long people stayed in the website, pages they looked at etc, this in turn solidifies the rank of the website in this scenario because of relevance, how long people stayed on the site etc., which in turn delivers more views from new ip addresses in the market for a given service and so on.

The number of visitors coming from paid traffic will dry up eventually. And let's face it; most people don't have the budget to get paid traffic every day. Without consistency in paid traffic, turning on and turning off PPC campaigns, visitors to your site rise and fall with the daily PPC budget. And as long as you're providing relevant information that meets user needs, your website will remain evergreen and relevant to the search engines.

Create a Local SEO Strategy

You need to ensure that your customers are able to find you easily, plus you need to own all your online real estate, which includes citations across directories. Most are free and it will help you boost your visibility. That said, local SEO requires a number of strategies. Here are a few that can benefit your local SEO marketing efforts.

NAP Citations

The very first thing that you need to ensure is that your business' Name, Address and Phone number (NAP) is the same across all your online assets like social profiles, website, Google My Business (GMB) and Bing listings.

Local Directory Listings

You also need to claim and verify all your listings on local directories like Yelp, Yellowpages, Foursquare, Superpages and so on.

Reviews

Perhaps one of the most important aspects in local SEO is reviews. You need to solicit reviews and concentrate on review-building tactics on social platforms. You can even directly talk to your walk-in customers and ask them to rate your products or services.

Localized Content

You also need to create relevant content on your website. This means you need to create unique geo-targeted service pages, specify the locations where you offer your services, maps with your location on it, and so on.

Schema Markup

This is something that your web developer can help you with. They can implement local business schema on your website. This gives the search engines a clearer supply of all the information about your business.



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How can Social Media Marketing Help?

In addition to creating local SEO strategy, you also need to concentrate on being visible on all the social media platforms. This is a generation of selfies and stories, and mobile-focused platforms like Snapchat and Instagram which are the most used platforms around the world.

Businesses are thronging to Facebook, LinkedIn as well as Twitter to make themselves visible to their target audience. This is because such platforms give them a voice and a way to communicate with their peers, customers as well as potential customers.

It's a great way to build your brand reputation and spread your message in a relaxed and informal kind of environment. You'd be surprised to know that it's not just small to medium-sized business owners who are making use of social media platforms. But big names like BMW, Dunkin Donuts and even Absolut Vodka are using social media marketing strategies successfully to their advantage.

Increases Inbound Traffic

In the absence of social media sites, you can expect inbound traffic from people who're searching using keywords that you've ranked for or people who already know that you exist. But the more social media profiles you add to your business, you end up creating that many more paths to your website.

Reduces Marketing Costs

Agreed, you can buy ads on Facebook or Instagram to boost your visibility. But it's not as expensive as you think it is. That said, you don't need to buy ads if you don't want to.

Marketing online is certainly cheaper than offline. Plus you can very easily create or source content within a few hours. With more and more people depending on their mobiles for everything, you also need to ensure that your website is responsive and loads well on the smartphones.

There was a time when websites were designed keeping only desktops in mind. But that's long gone. Not having a responsive website made for mobile devices in this day and age is like committing SEO suicide.

As a business owner, this will be very overwhelming for you! It's not an easy task and something that can be worked on and forgotten. SEO, social media marketing as well as mobile marketing is a continuous process. The marketing strategies need to be tried, tested and reworked based on the response that you get.

Fortunately for you, digital marketing companies like Hureka Technologies understand the need of the hour and strive to make it easier for SMBs and large corporations alike.

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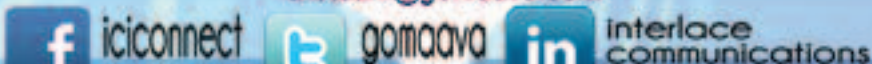


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SPEED!!!



MASTERING SOCIAL MEDIA

By Alyse Mitten, Interlace Communications

This month's column is very different from most of my topical social media columns and I will apologies in advance for being a bit on the technical side at times.

The reason for discussion your website's speed has a direct link to your social media marketing. It's like this, all the effort you do online with your social media marketing is meaningless if your website visitors come to a site that loads slowly. It's a known fact that visitors will wait for at the most 5 seconds when visiting a site before moving on to another when doing a random search.

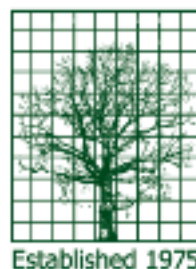
Over the past month we had been experiencing intermittent issues with our server where our websites were loading slowly and in some cases stalling out. After several weeks of several days of numerous calls to our technical team and a lot of trial and error, we discovered a single file on just one of our sites was experiencing a brute force

attack. With a bit of code added to a file on the site called .htaccess, the attacks stopped and all was well.

During that month of trial and error I was introduced to many tools, programs, and plugins to use on our sites. The one tool I want to share with you is one called GTMetrix.com. GTMetrix has become my guide to increasing the speed on our sites along with adding code to the .htaccess file. [Word of Caution] .htaccess is a hidden file on your site on purpose. *Adding code to this file should ONLY be performed by your web-site developer.*

So what is important that you can do to increase the speed on your site?

(Continued on page 50)



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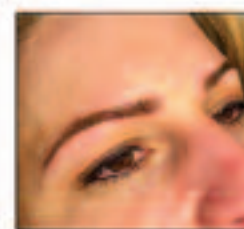
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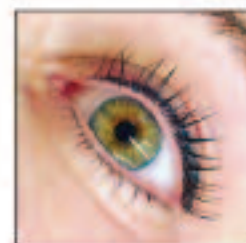
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MASTERING SOCIAL MEDIA

(Continued from page 48)

Images

Always upload your images to the site exactly to the size you want them to be used on the site. It pains me when working on sites where people upload their own photos at the largest file size there is. When doing that you are wasting memory on information that is not needed. You see, the largest file size saves the photo at 300 dots per inch (dpi). Your screen on your computer, phone, and TV has only 72 dots per inch (dpi). So when you have a choice in choosing between 300 dpi or 72 dpi, you should only upload the smaller file at exactly the size you need to use.

Cache

Cache? What the heck is cache? Has your computer ever shown something different from what another person was seeing and they said to you, "clear the history of your computer." You did and wah lah, you were seeing the latest version of what was being shown on that page. That's cache. By making certain you always purge the cache on your site when making changes you ensure that your visitors to the site will get only the latest version. The site will load quickly for them.

There's much more that can be done to your site and the information given on GTMetrix will help to complete the changes. What I included in this article are two of the areas which can be changed by you. It will be a great beginning to move the score to a more positive result and provide visitors with a better experience. Reach out to your website developer to complete the other tasks.

Another tool that is ideal to use after you have made the changes on GTMetrix is to check your speed with Google at PageSpeed Tools > Insights developers.google.com/speed/pagespeed/insights/. It will provide you with suggestions and ways to fix whatever needs to be done to increase the speed.

Speed! It's very important for your visitors' experiences and adds to the results for your social media marketing efforts.

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CAN AN UNEMPLOYED WORKER TAKE WORK WITH UBER AND STILL COLLECT UNEMPLOYMENT BENEFITS?



LEGAL PERSPECTIVES

By Bruce L. Baldwin, Esquire; Wolf, Baldwin & Associates, P.C.

In a column appearing in these pages in January of 2016, we discussed the potential for a new category of worker, falling somewhere in between an employee and an independent contractor – a category sometimes referred to as a “dependent contractor.” The term “dependent contractor”, a label still without legal standing in most states, is increasingly used to apply to delivery drivers, Uber drivers, Handy tradespeople and other similarly situated workers dependent upon a particular company’s business, and completely vulnerable to any collapse in that business or any change in that company’s business model.

More recently, in a published opinion handed down on January 24, 2018 in the case of *Lowman v. Unemployment Compensation Board of Review*, 2018 WL 521866, the Pennsylvania Commonwealth Court addressed a different, though related question: whether a worker who was discharged from a full-time job and is otherwise eligible for unemployment compensation benefits loses eligibility for those benefits by providing transportation to customers who request rides through Uber’s mobile phone application.

In the *Lowman* case, the question was whether the unemployment compensation

claimant, Donald Lowman, intended to enter into an independent business venture by becoming an Uber driver. The relevant background was that when Mr. Lowman lost his job as a behavioral health specialist, he filed a claim for unemployment compensation benefits. While awaiting a determination on his claim, he entered into a software license and online service agreement with Raiser, LLC, a wholly-owned subsidiary of Uber Technologies, Inc. Per that agreement, Mr. Lowman provided transportation to customers who requested rides through Uber’s mobile phone application.

(Continued on page 52)

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LEGAL PERSPECTIVES

(Continued from page 51)

Both the unemployment compensation judge and the Unemployment Compensation Board of Review concluded that Mr. Lowman's work through Uber constituted self-employment, disqualifying him from receiving unemployment compensation benefits on account of the loss of his earlier employment as a behavioral health specialist. The Unemployment Compensation Board of Review cited a provision of the Unemployment Compensation law providing that a claimant is considered to be self-employed if (1) that claimant is free from control or direction in the performance of his or her services, and (2) he or she is customarily engaged in independently established trade, occupation or business. 43 P.S. §753 (1)(2)(B).

The Board concluded that Mr. Lowman was indeed self-employed through Uber because he used his own mobile phone and vehicle, he paid for vehicle maintenance and fuel himself, and he was required to carry insurance, a driver's license and vehicle registration, and also because he set his own hours. More specifically, Mr. Lowman was able to accept or refuse assignments from Uber, and was also allowed to drive for other transportation services, such as Lyft. The Board also found that Mr. Lowman worked most days during his relationship with Uber, and was paid approximately \$350.00 per week, which showed that his driving history with Uber was "frequent and prolonged, rather than occasional and limited." As a result, the Board concluded that Mr. Lowman was "self-employed and not just trying to earn some extra money on the side."

Mr. Lowman appealed the Unemployment Compensation Board of Review's decision to the Pennsylvania Commonwealth Court. The Commonwealth Court noted that the Unemployment Compensation law was enacted to provide a safety net for persons who become unemployed "through no fault of their own." While noting that the Unemployment Compensation law

does not define "self-employment," the Commonwealth Court fleshed out the meaning of the term by stating that a claimant who is entitled to unemployment compensation from his separating employer may lose his compensation if he takes a positive step towards establishing an independent business.

(Continued on page 54)



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(ZC1181) 301 N. Lewis Rd., Boyertown- Park Town Plaza Shopping Center located in Boyertown. Retail/Office spaces. 6 spaces available, various sizes, various prices. Call for more information and showings.

(ZC1182) 3319 Main St., Morgantown- Morgantown 1st floor office space, 12x17. Approximately 200SF. Shared bathroom. \$400/Month includes heat and A/C. Lessee pays electric. Morgantown 2nd floor office space, 25x26. Approximately 676SF. 3 offices and Bath. \$900/Month includes heat, A/C and electric.

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(ZC1184) 29 E. Phila. Ave., Boyertown- Former Boyertown Community Library. First floor retail/office space comprised of 2654SF with basement area. Handicap bathroom + kitchenette. Call for details.

(ZC1185) 224 Main Street, East Greenville- 5 room Victorian storefront/office space with a large covered porch available on high traffic street near movie theatre, salons, business offices and eateries. Front and rear off street parking. \$750/Month + water and sewer.

(ZC1186) 101 N. 7th Street, Pottstown- Two Story Brick Vanner Redwood Vanner. 4 office suites/ various sizes. Floor plans attached. Ceramic Tile Flooring. Central A/C. (Heat Pump Units). Public water, sewer and gas. Tenant pays all individual suite utilities, janitorial and CAM. Call for details and price/SF. Sign on property.

(ZC1187) 24 N. Reading Avenue, Boyertown- Boyertown Community Library 2nd floor office space. 7400SF +/- Elevator access, off street parking, all utilities included with monthly lease. Call for rates and details.

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SOLD (ZC2254) 50 BUCKWALTER ROAD, SPRING CITY

SOLD (ZC2258) 2881 EAST HIGH STREET, POTTSTOWN

SOLD (ZC2260) 2116 OLD ROUTE 100, BECHTELSVILLE

PENDING (ZC2256) 309 E. PHILADELPHIA AVE. BOYERTOWN

PENDING (ZC2262) 90 LANDIS STORE ROAD, BOYERTOWN

PENDING (ZC2269) 217 E. 1ST STREET, BIOSBORO

SOLD (ZC2261) 320 N. CHARLOTTE ST., POTTSTOWN

SOLD (ZC2266) 2087B E. HIGH STREET, POTTSTOWN

SOLD (ZC2268) 618 CHERRY STREET, BALLY

LEGAL PERSPECTIVES

(Continued from page 52)

The Commonwealth Court cited with approval a decision in the earlier case of *Buchanan v. Unemployment Compensation Board of Review*, 581 A.2d 1005, 1008 (Pa. Cmwlth. 1990), where the court explained:

If one undertakes an activity in an entrepreneurial spirit with all intentions of starting a new business, trade, profession or occupation, he becomes a self-employed businessman. If subsequently his business fails or proves to be unprofitable he does not have the option of falling back upon unemployment compensation benefits because the law was not enacted to compensate individuals who fail in their business ventures and become unemployed businessmen.... The law is clearly not insurance for individual business undertakings.

Consistent with this rationale, the Commonwealth Court had previously decided that a claimant who, after separation from employment, established an elevator servicing business by providing capital for office equipment, advertising and insurance, was self-employed. *Balmer v. Unemployment Compensation Board of*

Review, 368 A.2d 1349 (Pa. Cmwlth. 1977). The Commonwealth Court had also previously found that a claimant who participated in the sales program of the skincare company after being terminated from her full-time job as an account executive did not become ineligible for compensation by virtue of the sales position because although she did sign a distributor agreement, she invested only \$250.00 in a sales kit while making efforts to enlist others in the sales program. In that case, the court concluded that the worker's actions constituted only a "sideline activity because there had been no evidence of the time and effort she put into the project, and thus there was no evidence that she had intended to start a new business." *Teets v. Unemployment Compensation Board of Review*, 615 A.2d 987 Pa. Cmwlth. 1992).

With this precedent as background, in the *Lowman* case the Commonwealth Court ultimately ruled that a by occasionally accepting offers of work such as that afforded by Uber, an individual does not make a "positive step" toward establishing an independent business.

(Continued on page 56)

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PRESS RELEASE BASICS FOR SMALL BUSINESS OWNERS

Press releases remain among the most effective ways to generate awareness of your small business and its products and services. Media outlets may reproduce a press release as is (or with some editing), or follow up about creating a longer story. A press release that gets picked up by reporters, bloggers, and others who share information with potential customers can result in media attention that facilitates

interest in your company, builds credibility, and ultimately leads to more revenue.

Keep in mind, however, that the people at media outlets who field press releases are bombarded with them. That means yours needs to have purpose and must stand out from the crowd; otherwise, it may never be read let alone published.

(Continued on page 57)



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LEGAL PERSPECTIVES

(Continued from page 54)

The court noted that Mr. Lowman did not have business cards, and did not advertise his driving services independently of Uber. Simply put, his actions did not reflect either "an entrepreneurial spirit" or "intentions of starting a new business or trade" (citing *Buchanan*).

The *Lowman* decision is not without controversy even on the Commonwealth Court. One of the seven judges deciding the case submitted a partially dissenting opinion. The dissent noted that the majority opinion of the court looked at "how many single 'positive steps'" the claimant undertook, noting that while the "positive step" test is useful in cases where the claimant embarks to start his own business and is not working for another entity, the test is not the most suitable test in a case such as this, where the claimant has completed the minimal steps necessary to work for Uber.

Although the dissent ultimately agreed with the majority opinion in most particulars, it did then offer the contrary opinion that Mr. Lowman was not conducting a business independent of Uber. Indeed, because Mr. Lowman was regularly earn-

ing approximately \$350.00 dollars per week during prolonged service to Uber, he was ultimately dependent upon Uber for the continuance of his employment, and thus was not engaged in a "independently established" business. The fact that Mr. Lowman could have, but did not, work elsewhere, such as for Lyft, does not establish that he was engaged in an independent business. Further, there was an issue as to whether Mr. Lowman's work schedule provided him with any meaningful opportunity to offer his services elsewhere.

And this takes us back to the start of this column where we discussed the increasingly apparent reality that one who works for Uber or Lyft or Handy is not an independent contractor in any meaningful sense of the word, but is instead a dependent contractor. Stay tuned while the law continues to catch up to the new reality on the ground.

Bruce L. Baldwin, Esquire is a partner in the law firm of *Wolf, Baldwin and Associates, P.C.*, with offices in Pottstown, West Chester, and Reading, and has represented employers and employees in business matters and litigation for over 30 years. He may be reached by calling 610.323.7436, or by e-mail at BBaldwin@wolfbaldwin.com.

REGIONAL CHAMBER ROUNDUP

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

PERKIOMEN VALLEY CHAMBER OF COMMERCE

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Welcome to the Perkiomen Valley Chamber of Commerce!

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

For more information, contact Executive Director, Renee Blomstrom, 610.489.6660, renee@PVchamber.net. OR, visit the Chamber website: www.PVchamber.net. Like us on Facebook @PerkValleyChamber. Email info@pvchamber.net to receive weekly enews!

WELCOME NEW MEMBERS!

Samaritans At Last - Jose Gandulla
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Controller OnDemand - Audrey Faust
524 Richards Cir, Pottstown
(610) 308-8260; www.controller-ondemand.com

Colebrookdale Railroad - Frank Buttaro Jr
Third & South Washington Streets
P.O. Box 492, Boyertown
(610) 367-0200; www.colebrookdalerrailroad.com

Visit www.PVchamber.net to view membership directory

UPCOMING EVENTS

Visit the Chamber website for a complete list of upcoming events! www.PVchamber.net

April 5, 2018 – 61st Annual Meeting

Celebrating Our Past, Inspiring Our Future!

11:30am – 1:30pm

RiverCrest Golf Club

As we come to the close of our 60th Anniversary, we welcome all to attend PV Chamber Annual Meeting.

The Annual Meeting is one of the Chamber's largest gatherings of our business leaders. **Chair Cheryl Kreider**, Kreider Health Solutions, will highlight accomplishments of FY2017.

- Participate in the **general election** of the Board of Directors

- **Network** and lunch with business leaders

- Congratulate **Vince Raffeo**, recipient of 2018 Marvin J. Lewis Community Service Award

- Keynote Address presented by **Dr. Barbara Russell**, PVSD Superintendent

- Meet **New PVCC Members** (2017/2018) at the meeting

- Visit Sponsors and learn more about local businesses!!

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Exhibitor: **Victory Bank**

Dessert Sponsor: S&B Event Concepts & Catering

Sponsorship Opportunities: Gold Sponsor \$500, Exhibitor \$155, Digital Program Ad \$25, Individual Tickets \$35 member. Visit www.PVchamber.net for details.

April 11, 2018 – Mixer at Senior Helpers

Senior Helpers will host a Mixer at their Pottstown office, located in the former Pottstown Hospital. Senior Helpers provides companion care, home health care and personal care for seniors living in the Perkiomen Valley region. Meet the team of specialists at Senior Helpers, enjoy networking, food and drinks. Business card drawing for special gift!

Senior Helpers, 1200 E. High Street, Pottstown

Members: FREE; Nonmembers \$10

4:00pm – 6:00pm

April 25, 2018 – New Member Orientation

Sponsored by: **Maillie**

Wednesday, April 25th, 8:30am – 9:30am at the PVCC office, 351 E. Main Street, Collegeville.

New members, prospects and members... join us for an informational session to learn how to maximize your Chamber membership and meet Board and Ambassador representatives!

FREE Event; Pre-registration is required. More details, contact Renee Blomstrom at 610-489-6660 or email renee@PVchamber.net. Register online www.PVchamber.net

April 26, 2018 – Business Owner Roundtable

The PV Chamber welcomes business owners and key decision makers to participate Business Owner Roundtables. Each monthly session facilitates peer-to-peer discussions that drive solutions for important business issue. Limited to 18 attendees, PVCC members-only. Cost: \$25.

Spring Ford Country Club, 48 Country Club Road, Royersford.

Time: 11:30am – 1pm

May 3, 2018 – Mixer at the Montgomery School

The Montgomery School, an independent, co-ed day school serving pre-k through grade eight in Chester Springs, PA is the location for our May Mixer. While enjoying food and drinks, network with fellow chamber members and school representatives on the stunning 60-acre campus and learn what makes this school so special.

Montgomery School, 1141 Kimberton Road, Chester Springs, PA

Members: FREE; Nonmembers \$10

4:00 – 6:00pm



June 11, 2018 – PV Chamber 33rd Annual Golf Outing

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

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

Title Sponsor Keyser Miller Ford

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

Spring Ford Country Club, 48 Country Club Road, Royersford

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

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

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

Ask SCORE

(Continued from page 55)

Here are some tips to help ensure your press releases make an impression and make it past media gatekeepers:

Make sure it is sharing something people will care about

While a press release can be about anything relevant to the people you want to reach, make sure you are sharing something that is *interesting*. Never create a press release that does not offer something of value to your readers.

Examples of press release topics that might resonate with people include:

- Launch of a new product that will make customers' lives easier
- Improvement to an existing product that enhances its quality or capabilities
- An open house event
- Introduction of a new staff member who brings additional expertise to your company
- Involvement in an industry association or sponsorship of a well-known program

Keep it to the point

Press releases are typically short, providing just enough information to spark a reporter's interest in learning more.

(Continued on page 58)

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EXCLUSIVE MEMBER-ONLY EVENT... PV CHAMBER BUSINESS EXPO AT DOW!

April 18, 2018 – Business Expo at Dow Chemical – Collegeville

Showcase YOUR business to 1,100 regional Dow Chemical employees while networking with fellow Chamber members. Exhibitor/Non-Exhibitors may contribute to Marketing Goody Bags for DOW employees. Exhibitor table only \$175; participation in marketing bags \$30, Marketing Bag Sponsor \$200.

Registration and details call 610-489-6660 or visit http://www.PVchamber.net



Ask SCORE

(Continued from page 57)

If your press release extends past two pages, it will likely get passed over. Stick to the basic “who, what, when, where, how, and why” information, and include your contact information so reporters can easily reach you if they have questions.

Put it in the right hands.

Research what media outlets reach your target audience. Depending on your type of business, that may be local newspapers, local magazines, and local television and radio stations, or you might benefit from a much broader reach. With local media, find out how they prefer to receive press releases. For media reach beyond your local area, you might consider PRlog.com or pay services such as PRweb.com, PRnewswire.com, or Marketwired.com.

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 tricity@scorevolunteer.org or visit the website at www.tricity.score.org.



The Pottstown Rotary Club Wants You!



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.

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

REGIONAL CHAMBER ROUNDUP

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

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



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

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

WELCOME NEW MEMBERS

• Shirkness Capital, LLC • Rachel Gregory Photography • Crime Victims Center of Chester County • Refinery

UPCOMING EVENTS

Young Professionals Networking Event (YPN) with the Phoenixville Jaycees – Tuesday, April 3rd, 6:00 PM, Bluebird Distilling

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

Monthly Membership Breakfast – Tuesday, April 10th, 7:15-9:00 AM

Join the Chamber for breakfast at our new location, Phoenixville Area Senior Center. Ryan Conroy of the Historical Society of Phoenixville presents the History of Business in Phoenixville. Visit our website at www.phoenixvillechamber.org for information and registration. Cost: \$20 pre-registered, \$25 at the door. \$30 for non-members.

Chamber 101: A Comprehensive Membership Orientation – Thursday, May 10th, 8:30-9:30 AM

Don’t miss this chance to learn how you and your employees can take advantage of all the benefits your Chamber membership has to offer. Space is limited; you must register to attend. www.phoenixvillechamber.org

Ribbon Cutting – 3 Painted Pugs, Friday, April 6th, 1:00 PM

Join the Phoenixville Chamber as we welcome 3 Painted Pugs to the downtown Phoenixville business community! 4 Gay Street, Phoenixville www.phoenixvillechamber.org

Ribbon Cutting – LeBuzz, First Friday, May 4th, 6:30:00 PM, 27 S. Main Street, Phoenixville

Join the Phoenixville Chamber on First Friday for a ribbon cutting at LeBuzz Barber Shop. www.phoenixvillechamber.org

Ribbon Cutting – Carah Medical Arts, Friday, May 11th, 5:00 PM, 500 Gay Street, Phoenixville

Join the Phoenixville Chamber to welcome Carah Medical Arts with a ribbon cutting. www.phoenixvillechamber.org

Chamber Annual Golf Tournament – Tuesday, April 24th, 11:30 AM, Rivercrest Golf Club & Preserve

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.

2018 Phoenixville Events



First Fridays in Downtown Phoenixville 6:00-10:00 PM (May 4, June 1, July 6, August 3, September 7, October 5)

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.



Food Truck Festival: Saturday, May 5 & Saturday, October 6, 12noon – 6PM

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

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

Building a Better Community Through Business

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



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

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

WELCOME NEW MEMBERS

Ridge Pike Dental Care
American Treasure Tour
Romanelli Agency, Inc Farmers Insurance
Holy Cross Regional Catholic School
Renewal by Anderson of Greater Philadelphia
Tel-Comp Solutions
Staples, The Office Supply Superstore
Goldfish Swim School – Oaks
Pure Haven by Sharon Mahan
Rick Clark, Raymour & Flanigan
All Time Self Storage
Metro Storage

UPCOMING EVENTS

RSVP for all events online at
www.springfordchamber.com

April 12, 2018 –

Chamber Fashion Show

Sunnybrook Ballroom

50 Sunnybrook Rd, Pottstown

11:00 a.m. to 2:00 p.m.

Fundraiser: Proceeds go to Mom's House

\$30 open to the general public

Fashions from Dress Barn and Weitzenkorn's

Basket Raffle, 50/50 and much more

April 17, 2018 –

Network Before Work

Chic fil A Royersford

709 Buckwalter Rd, Royersford

8:00 a.m. to 9:30 a.m.

Free for members/ \$10.00 non-members

April 24, 2018 –

Chamber Workshop: Nuclear Event Preparedness for your business

Spring-Valley YMCA

19 W Linfield Rd, Royersford,

2:00 p.m. to 4:00 p.m.

Free to the general public

May 3, 2018 –

Chamber Mixer

Spring-Valley YMCA

19 W Linfield Rd, Royersford,

5:00 p.m. to 7:00 p.m.

Free for members/ \$10.00 non-members

May 8, 2018 –

Network Before Work

Philadelphia Premium Outlets

18 W. Lightcap Rd, Pottstown

8:00 a.m. to 9:30 a.m.

Free for members/ \$10.00 non-members



**Dan Kerr,
Limerick Township
Manager –
March Luncheon**

Chamber Notes

- Thank you to Dan Kerr, Limerick Township Manager and Tim Tieperman, Upper Providence Township Manager for their presentations at our March Luncheon. For more information on their presentations please contact the chamber office.

SAVE THE DATES FOR THE FOLLOWING UPCOMING EVENTS:

- **Limerick Community Day: Saturday, August 18, 2018 registration will open 4/1**
- **SFCC Family Golf Outing for Education: Sunday, September 30, 2018 registration will open 4/1**

Spring-Ford Chamber Spring Fashion Show



Don't miss out on this amazing community "fun"raiser that will benefit Mom's House in Phoenixville. This amazing local charity has been a member of the Spring-Ford Chamber for over 10 years and supports single parents with their child care needs as they continue their education. Spring Fashions will be shown from Dress Barn and Weitzenkorn's as our male and female models strut their stuff, come out and support our friends and business's as they walk the catwalk for charity. Basket raffles, 50/50 drawings and giveaways will round out this fun afternoon. \$30.00 per person and this event is open to the general public. Register online at www.springfordchamber.com

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