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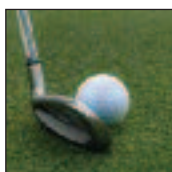
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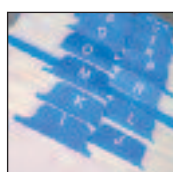
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Cover Story: Baran D. Schultz reflects on the success of his Pottstown-based national “one-stop” technology business and his future role as Chairman of the Board of the TriCounty Area Chamber of Commerce.



19: Time to hit the links on the area’s best golf courses



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

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

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Pottstown Designer Receives Awards at International Conference

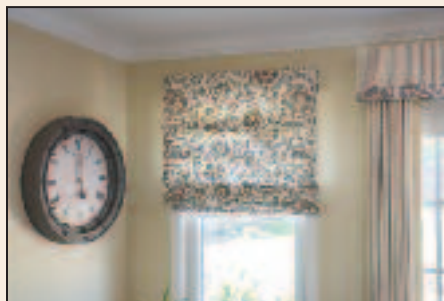


Barbara McInnis Hayman, owner of Decorating Den Interiors - Barbara Hayman Designs in Pottstown, received multiple awards at her company's 49th Annual Conference held recently in Orlando. She received top design awards in the company's international design contest for outstanding design work.

Barbara McInnis Hayman was awarded:

Third Place in the window treatment category for a stunning design of a window treatment in a Local Douglassville kitchen. She explained that her design featured a natural woven wood treatment with matching woven wood valance paired with soft Roman shades in a patterned gray fabric. The woven wood valance is accented with a branding of the gray fabric to create a gorgeous treatment against the grays, creams and soft hues of the eat-in kitchen.

She was also awarded **Second Place** in the People's Choice voting for a foyer featuring a beautiful blue Wallcovering. An elegant black lacquered chest and stately brass lamps helps to give this tiny foyer a huge impact and provides a wow factor for arriving guests to the Pottstown home.

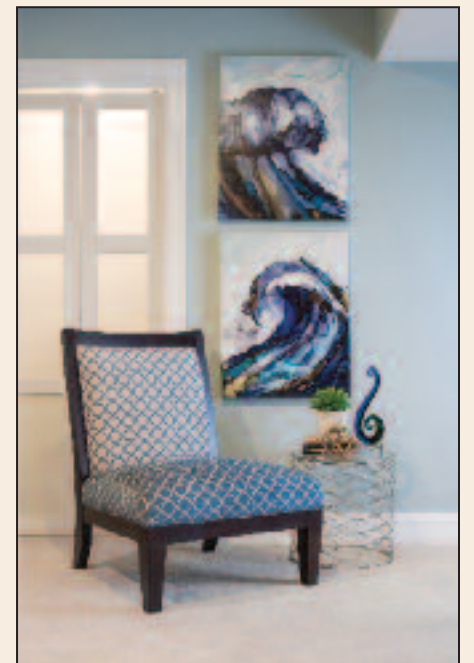


This was the company's 34th Annual International Dream Room Awards competition. Judging was done by journalists from across the US and Canada who write about Interiors for such publications as *Traditional Home*, *House Beautiful*, *Design NY*, the Canadian magazine *Arabella* and for national syndication and regional publications. Winners were selected based on their design excellence, creative problem-solving and overall presentation. The People's Choice voting received over 30,000 votes.

Mcinnis Hayman also received a **Directors Award** for 2017 sales that put her among the top 25 percent in the company which is North America's largest home furnishings and interior design franchise business.

"I've returned from conference with an extensive library of before and after high-resolution digital photographs featuring room makeovers from this year's Dream Room competition," McInnis Hayman said. "They are fabulous designs with interesting stories behind them making for an ideal workshop or seminar program for organizations looking for a speaker for their meetings," she added.

"As North America's largest interior design and home furnishings franchise company, we offer our clients fine furniture, case goods, accessories, lighting, floor and wall coverings, draperies and other hard and soft



window treatments from our LIVV home collection of furnishings," McInnis-Hayman explained. "We bring samples directly to the clients' home or office, provide complementary design services and personally oversee projects through installation."

Decorating Den Interiors was founded in 1969 and has interior design professionals and decorators throughout the US and Canada. McInnis Hayman has owned her Pottstown franchise since 2011.

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SCHULTZ TECHNOLOGY, LLC

An Entrepreneurial and TCACC Success Story



Baran D. Schultz

As **Baran D. Schultz**, president of **Schultz Technology, LLC** prepares to take the reins as the Chairman of the Board of the **TriCounty Area Chamber of Commerce (TCACC)** next month, he reflects on his experience 18 years ago as a new member of the organization. "When I first started out, I went to the chamber," he said. "They made me feel at home. One of my first and largest clients at the time came from the chamber, and just built from there. They helped me grow and I still get business every day from the chamber. I believe we're only as good as our chamber, locally, referring other business and buying local. I truly believe in that," he said.

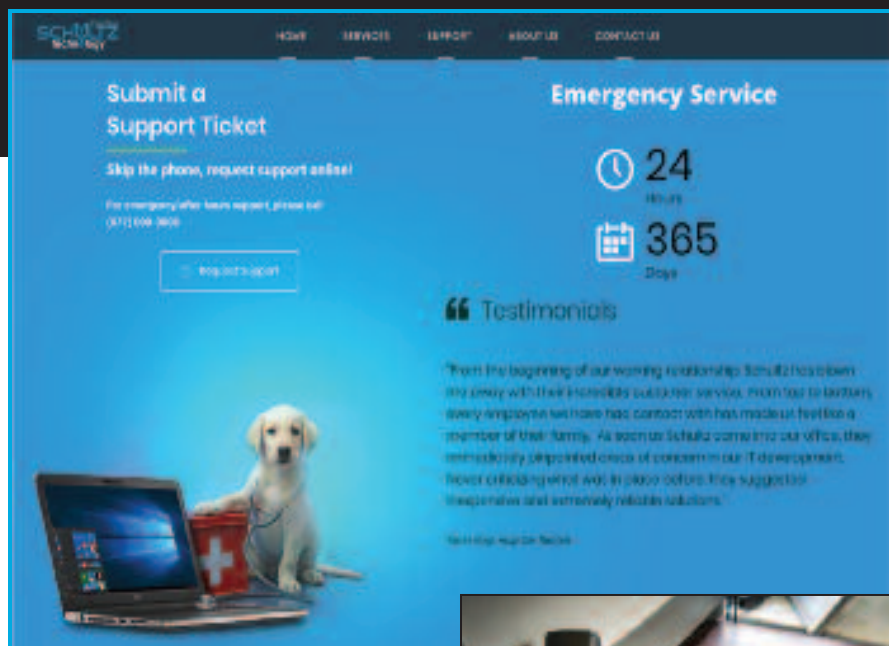
Today, **Schultz Technology, LLC**, headquartered at 3117 W. Ridge Pike in Pottstown, is a successful, national "one-stop-shop" technology business, combining a "never say no" approach with a "can do" attitude, and a highly skilled and motivated team of employees who embrace and execute the company vision. The company currently serves a variety of clients throughout the U.S from their Pottstown, PA headquarters and regional offices in the Carolinas and the Tampa/Orlando area. "We work with clients in all states and Canada, and we do the tech support for clients in Europe after hours on the phones," Schultz said.

Schultz Technology started out in 2000 as a telecommunications services provider and quickly expanded its capabilities to meet the growing demands of satisfied customers who requested their assistance with their other technology needs. Today, Schultz Technology can expertly handle just about anything related to commercial, industrial, and residential technology.

"The biggest thing that our client base appreciates is the fact that any technology question that comes up, we are able to handle it," Schultz explains. "Whether it's a computer question, a phone question, cabling questions, security or fire. That's been our strength. They can call us, use us, and get their questions answered," he said, adding, "And our client base is great about referring us."

Over the past two decades, CEO Schultz grew the company in part by building relationships with other technology services providers, who, in some cases, now work under the Schultz Technology umbrella. "I truly believe in relationship building," Schultz says about working with potential competitors. "I believe we can and should help each other out. For example, I work with other IT companies that don't do cabling and don't do cameras, who use us to provide those services."

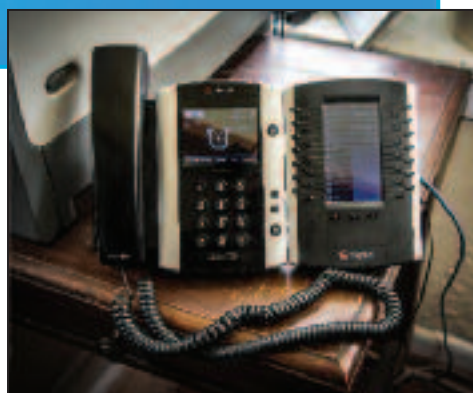
Schultz's belief in the power of relationships also drives his involvement with TCACC and membership in several other regional chambers of commerce. Schultz Technology is a major sponsor of TCACC's annual dinner, golf outing and numerous other chamber events. As an individual, Schultz has served and supported TCACC over the years in a variety of roles, including board member, executive committee member, treasurer, and starting July 1, as chairman of the board.



"We're fully on board (with the TriCounty Area Chamber of Commerce)," Schultz said. "I truly live and breathe it. I give back and help as much as I can. And I would suggest to anybody who is not a chamber member, they should join. TriCounty Area Chamber of Commerce is a great place to network and build relationships. You're going to get to know everybody in the community, which you need to do if you're going to live and work in this community. Do I want everybody's business? Of course. Do I get everybody's business? I don't. But at least they know we are here," he said.

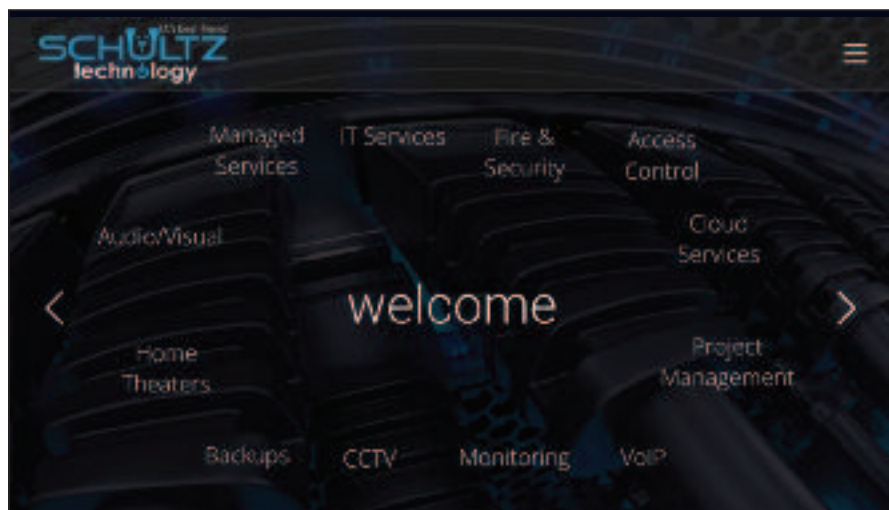
"Our participation in the chamber bridges that gap of letting others know who we are as individuals, what we do, and what services we provide," Schultz explains. "Every year I send somebody to Leadership Tri-County, which is a great program because you learn about the community. Participants build relationships in the ten-month program, life-long friendships, and I can't say enough about it just because it builds those relationships and you gain business."

Schultz equates ROI in a chamber membership with successful gardening.



"You're only really going to get out of it what you put into it," he said. "If you don't fertilize your vegetable garden, you don't get the maximum yield of vegetables. Some people say, 'I joined the chamber and I didn't get anything out of it.' Well, did you go to a luncheon? Did you go to a dinner? What did you do to grow that membership?" he asks, adding, "Everybody's time is valuable. I ask people who say, 'I don't have time to do it,' then how are you growing your business? Even if you're an individual, somebody in your organization can go. With my business, my staff goes to every function. If you never go to something, you can't say the chamber didn't do anything for you."

(Continued on page 8)



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COVER STORY

(Continued from page 7)

In addition to chamber involvement and all of their technology offerings, Schultz attributes the growth and success of his business to setting the highest standards of customer service as a priority for himself and his skilled staff. "There are other companies out there who do the things we do, but what sets us apart is our attention customer service. We always answer our phones. If it's after hours, someone will return your call within 10-15 minutes. We pride ourselves on making sure that our customers will get a call back and quick response and resolution," he said.

More than half of Schultz's staff have been with the company five years or longer. "We try to keep it family-oriented and make sure our employees enjoy the work atmosphere," Schultz said. "We have monthly company meetings, and we start each meeting with our goals, and the number one goal is 100 percent customer satisfaction. We're making sure everyone is taking that goal seriously. I ask employees how they would run the company if their name was on the company trucks?" Schultz said. "That's how I want them to envision it, because it's all of us. We have a great 401k program, where we give four percent back,

and we try to make sure that as we grow, everybody reaps the rewards," he says, adding "It's important to keep the staff happy, and that means happy customers."

Training and enhancing technical skills is an ongoing process at Schultz Technology Solutions. "Our IT department maintains their certifications," Schultz explained. "On the tech side, guys are certified and re-certified in the fire, CCTV, and security systems on an ongoing basis. We always make sure we're on top of the newest in technology, and everybody is current with their qualifications."

Schultz Technology offers various payment options for clients, based on the need and circumstance. The company's IT managed services offering, meaning encompassing everything for one set price or IT fee, has become a popular option. "We've been getting a lot more clients on the fixed fee," Schultz says, "and a lot of our clients like the fact that they can still not have to sign a contract. They can call us when they need us and buy a discounted block of time, or in advance, at a discounted rate, and use that time as needed. And some people just call us when they need us."

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SECOND ANNUAL INVESTORS' CONFERENCE ENERGIZES ONGOING WORK TO REVITALIZE POTTSTOWN

More than 100 investors, potential investors, and individuals actively engaged with the Pottstown community attended the second annual Pottstown Investors' Conference held on campus on Friday, April 20 in the Center for The Arts. Hosted as a partnership of the Hobart's Run neighborhood revitalization initiative and The Hill School, the conference was planned to build upon success stories sparked by last year's notably energizing conference.

A keynote address was offered by Dave Zellers, the Commerce Director for Montgomery County, who emphasized that Pottstown should not strive to be like any other community. "You need to be who you are and embrace who you are," he said, citing numerous strengths that Pottstown offers to investors of all types, from the presence of strong educational institutions including Montgomery County Community College, to beautiful heritage areas, strong housing stock, great architecture, and a business-friendly geographic location.

"Most importantly, you have to take the word 'no' out of your vocabulary," Zellers stressed. "When you look at other communities that have been successful (in their revitalizations), the first and biggest thing they did" was stop naysaying, he added. He referred to several towns that have markedly improved through open-minded revitalization efforts.

Zellers also said the Pottstown must be patient and understand that revitalization will not occur overnight, and he urged town leaders and potential investors to always think about making quality choices. "Every dollar that gets spent here needs to have a return on investment, 10, 20 years from now," he said.

Also, new business owners need to have a team in place to help them not only open their business but keep it running smoothly — a team that includes collaborative connections with local resources as well as a lawyer, an accountant, and marketing advisers.

(Continued on page 11)

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COVER STORY

(Continued from page 8)

While Schultz Technology continues to provide home-based technology services such as total home control systems and home theater systems, their primary focus is on the commercial side. "Our help desk IT side continues to grow," Schultz said. "It seems like we're adding IT people weekly, especially with the national accounts that we've acquired."

Providing IT services, cameras and access control systems, and Voiceover IP (VoIP) services remain a major focus with commercial clients. "Probably 99 percent of our clients use VoIP systems compared to traditional systems," Schultz said. "It just keeps getting better and more cost efficient for the client, so it's a no-brainer. Probably from 2015 to now, our VOIP phone system growth has probably been 1000 percent. We're averaging about seven or eight new phone clients per month, which has been really, really good."

Cameras and access control systems are huge now, Schultz said. "We do probably a couple jobs per month with cameras. Everybody wants cameras now, especially with liability. All the offices we support have them for liability purposes, for the safety of the employees and also for the safety of the clients," he said.

Perhaps because of their logo and "IT's Best Friend" tagline, Schultz Technology provides services for a large number of veterinary offices throughout the U.S., although they also provide services for a wide range of other commercial clients. "Most of them we do everything for — IT, phones, cabling, security," Schultz said.

"They like the fact that we know all the software applications on the veterinary side. It's been a nice niche, especially with our logo of a dog. They are a great fit for us."

Schultz Technology offers free consultations, free network assessments, and free phone assessments. "Whatever your needs are, we'll come out and do an assessment and help you save money and future-proof their technology," Schultz said.

As Schultz looks forward to succeeding Rich Graver of The Victory Bank as TCACC chairman, he is optimistic and enthusiastic about the direction of the chamber. "I think right now we have all of our board members taking accountability," he said. "Everybody who is there wants to be there. There's a commitment. We did our leadership retreat to focus on where we are going. We know there are things we have to do and want to do to grow as a chamber. I truly believe, with my heart, that in the next couple of years we can be back to the membership level we were at prior to the 2008 economic downturn. I truly believe that. It's just a matter of getting out there, going to the people, making them feel important and saying, this is where you need to belong, and why," he said. "We have a great, great chamber staff. We have some newer people and everybody's excited. Everybody wants to grow. The future looks bright. I wouldn't be on the board and wouldn't become a chairman if I didn't truly believe that."

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(Continued from page 9)

Donovan Mitchell of the Donovan Mitchell Real Estate Group noted as part of a question and answer session that he is always struck by people who choose to complain about the Borough and lament that things are not “the way they used to be” before major industries closed down. “When I first came into Pottstown for business, I thought it was beautiful,” he observed. “It’s a really neat area, and it has a cool history. I applaud what all of you here are doing, and I appreciate it. Pottstown may not be exactly what it once was — but I am confident about what it will be.”

The conference also included reports from Pottstown anchor institution representatives, including Rich Newell, CEO of Tower Health/Pottstown Hospital; Justin Keller, interim Pottstown Borough manager; Mike Bettinger of Montgomery County Community College’s West Campus; Stephen Rodriguez, superintendent of the Pottstown School District; Cathy Skitko, director of communications for The Hill School; Eileen Dautrich, executive director of the TriCounty Chamber of Commerce; Sheila Dugan, Main Street manager for the Pottstown Downtown Improvement District Authority; and Peggy Lee-Clark, executive director of Pottstown Area Industrial Development, Inc.

Aliyah Furman, southeast regional director for the Pennsylvania Department of Community and Economic Development, presented information regarding the State’s Neighborhood Tax Credits programs.



Bob Mensch



Peggy Lee-Clark



Sheila Dugan



Justin Keller

Pennsylvania State Senator Bob Mensch (R-24) also shared encouraging remarks about Pottstown’s proven potential.

During lunch — which featured wonderful food prepared by Pottstown eateries — conference participants were asked to discuss various questions regarding priorities, challenges, and solutions to assist with Pottstown’s economic development. Group leaders then reported back to the entire conference audience.

The afternoon ended when students from The Hill School and Pottstown High School made “Shark Tank” style short, five-minute pitches to a panel of “judges” regarding ways to improve the community through social innovation. The projects included “The Social Exchange,” an app designed to connect people with community service and activism opportunities, presented by Gillian Wenhold, a Hill alumna from the class of 2014; “Venture Farm,” a philanthropic endeavor that would help fund and encourage new businesses,

presented by Hill students Louis Alpert ‘18 and Michael Vanelli ‘18; a program that would bring high school students together to assist with care of Edgewood Cemetery while also promoting peer-to-peer counseling and support, presented by Hill student Noorie Dhingra ‘21; discussion of the “Y Without Walls” concept to address the looming potential closure of the Pottstown YMCA, presented by students who participate in the Pottstown CARES Student Leadership Council, Gabby Painter and Megan Mikuen, both Hill 2019, as well as David Van Wallace, a Pottstown High School student; and advancement of a largely student-run Community Basketball League, presented by Jibree Hill, a Pottstown High School junior.

Following the students’ presentations, Hill Headmaster Zachary G. Lehman surprised the young innovators by presenting \$500 checks to each group with the caveat that each group must spend the money to tangibly advance their projects in the next six months.



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7 THINGS YOUR IRA CUSTODIAN WON'T TELL YOU



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

What hasn't your IRA Custodian told you?

It is important to know what your IRA custodian will tell you and what they will not or cannot tell you. The I in IRA stands for individual and many times it is up to the individual to know things or keep track of them.

1. 60-Day Rollovers – An IRA custodian will not remind you that an individual can only do one 60-day IRA-to-IRA or Roth IRA-to-Roth IRA rollover in a 12-month period. They may not even tell you that you have 60 days to complete a rollover. IRS has ruled that while a custodian might be held liable for erroneous information, they have no obligation to give the individual any information on rollovers. A distribution that is eligible for rollover is one where the check from the IRA or Roth IRA custodian is made payable to the account owner who then has 60 days to re-contribute the funds to either the same or a different IRA/Roth IRA. This type of transaction can only be done once in a 12-month period. IRAs and Roth IRAs are aggregated for the once-per-year rule.

2. Non-Spouse Beneficiary Cannot Roll Over – An IRA custodian is not required to tell a beneficiary that a check made payable to that beneficiary is a totally taxable distribution from the inherited IRA. A non-spouse beneficiary cannot do a 60-day rollover. That is the way Congress wrote the law and IRS does not have the authority to allow a non-spouse beneficiary to undo this transaction. While a distribution from an inherited Roth IRA may not be taxable, it also cannot be rolled over to another inherited Roth IRA. In either case, the IRA/Roth IRA is gone.

3. Inherited RMDs – IRA custodians are not required to notify beneficiaries of

their required minimum distribution (RMD) or to calculate the RMD for a beneficiary. Beneficiaries – you are on your own! All non-spouse beneficiaries have an RMD beginning the year after the death of the account owner, regardless of their age. The RMD requirements are the same for inherited Roth IRAs. (The rules are different for spouse beneficiaries.)

4. QCD – A qualified charitable distribution is an option available to IRA owners age 70 ½ or older. They can have funds sent directly from their IRA to a qualifying charity. The distribution can satisfy their RMD and a QCD is capped at \$100,000 per person, per year. The QCD does not count in the IRA owner's income. But, the IRA custodian is required to report the QCD as a normal distribution. The IRA owner must remember to tell their tax preparer of the QCD so they can report it correctly on the tax return. The amount of the 1099-R gets included on line 15a of Form 1040. On line 15b only taxable amounts are reported and the notation QCD goes on that line to tell IRS of the QCD transfer.

5. Early Distribution Penalty Exception – You took an early distribution from your IRA but you will qualify for one of the 10% early distribution penalty exceptions. You tell your IRA custodian this before you take the distribution. The IRA custodian is not responsible for determining whether or not you qualify for an exception to the penalty.

(Continued on page 14)

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Many people think snoring is just a nuisance. However, there are many documented medical conditions that may be linked to noisy sleep. Snoring is a partial blockage to the airway, and obstructive sleep apnea is a complete blockage of the airway. These two forms of interrupted breathing at night may be caused by obstructed nasal breathing, retruded tongue, small mouth, enlarged tonsils, and/or loss of muscle tone in the airway. As we age, the muscles lose their tone and the accumulation of fat may also lead to airway obstruction. Each time the airway is obstructed, the oxygen level is lowered, blood pressure is raised, and blood sugar levels are raised. Even if you are of normal weight, you could have these issues due to a small or retruded jaw, or missing teeth.

Snoring has been linked to high blood pressure, weight gain, irritability, sexual dysfunction, acid reflux, fatigue, and anxiety. Fifty percent of those who snore have Obstructive Sleep Apnea, which left untreated, can additionally cause heart disease, atrial fibrillation or arrhythmia, and stroke. Treatments available include Continuous Positive Air Pressure (CPAP) machines, oral appliances, surgery, and weight loss if appropriate.

Dr. Tammy Balatgek treats snoring and sleep apnea with Oral Appliances, custom made dental devices that work by opening the bite and moving the lower jaw and tongue forward. The appliance acts as a mechanical splint to expand and keep the airway open during sleep. This method is non-invasive, safe, well tolerated, and effective.

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7 THINGS YOUR IRA CUSTODIAN WON'T TELL YOU

(Continued from page 12)

They are going to code the 1099-R as an early distribution, no known exception. You tell IRS about your exception by filing Form 5329 with your tax return.

6. 5-Year Holding Periods for Roth IRAs – It is up to the Roth IRA owner to track their 5-year holding periods. There is a simple reason behind this. An individual can have multiple Roth accounts with multiple Roth custodians. There is no way one custodian could know about accounts with another custodian.

It is up to the Roth IRA owner to know when they established their first Roth IRA and thus when the 5-year holding period requirement is satisfied for a qualified Roth IRA distribution. It is also up to individuals under age 59 1/2 to know when the 5-year holding period for each Roth conversion that they have done is up which enables them to take penalty-free distributions from their Roth accounts. This tracking can be done by tax preparers if the Roth IRA owner gives the necessary information to the preparer and he or she inputs this information into their tax software.

7. After-Tax Amounts in an IRA – For the same reasons noted above, an IRA owner is responsible for tracking after-tax amounts in their IRAs. The tracking is

done on Form 8606 which is filed with the IRA owner's tax return. It is required to be filed in any year that the IRA owner makes an after-tax contribution, and in any year when a distribution is taken from any IRA. The form will do the pro-rata calculation for the IRA distributions.



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WANT TO INCREASE FACEBOOK REACH?

SOCIAL MEDIA TIPS



By Theresa Mintzer

Facebook gives you a lot of tools to analyze your audience, and they can be used to help craft your social media strategy. Understanding your audience and their viewing habits can help increase your reach. Here are three Insights to watch.

Reach: Post reach will allow you to see how many people are seeing your posts. Here are some questions to ask. Why did you have more reach on a particular day? Is it because you went live? Is it because you had a funny share? Another important thing to look at in this section is Hide, Report as Spam, and Unlikes. If you have any of these you can go back to the day and post and figure out what is tuning off your audience.

Posts: At the top you will see when your fans are online. This will give you a picture of when your fans are active online on a day to day basis. Are you posting during those peak times? If not, you might want to adjust your schedule. Scan your published posts and click on the posts that stand out as having more reach, likes, shares, etc. These post "speak" to your audience. How can you replicate them?

People: Here you can see fans, followers, reach and engagement. Are you reaching your target audience? Are they engaging with your posts?

Use these insights to help adjust your strategy. Once you have made adjustments, give it a week or two and see if your reach and engagement has increased. At a minimum, track your insights monthly to get a picture of your progress.

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



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TAX PLANNING

2018

How will your tax situation be different in 2018?

What is the effect of the new tax law changes on your situation?



By Christine Messmer, M.S.F., CFP®

This is the perfect time of year to do tax planning, and planning ahead provides the greatest opportunities and benefits to you. Even before considering the new tax law changes; determine if there will be any change to your income and deductions this year versus last year.

For example, in Tax Year 2017, did you have a large capital gain or loss, sell a rental property for a one-time gain, get a one-time taxable distribution, or did you make a deductible retirement plan contribution? Are you scheduled to make estimated tax payments based on last year's income even though this year may be completely different? Will you begin to take social security this year, or will you begin to take an IRA required distribution because you are 70.5 years of age? Has your status changed from single to married or from married to single? So many considerations before even looking at the impact of tax reform.

In 2017, marginal tax rates were: 10%, 15%, 25%, 28%, 33%, 35% and 39.6 percent. In 2018, our new marginal tax rates are: 10%, 12%, 22%, 24%, 32%, 35% and 37 percent.

The taxable income brackets are also different, one example for married persons:

2017: Married filing jointly with taxable income (after adjustments and deductions) between \$75,900 to \$153,100 - Tax Due \$10,452.50 + 25% of amount over \$75,900

2018: Married filing jointly with taxable income between \$77,400 to \$165,000 - Tax Due \$8,907.00 + 22% of amount over \$77,400.00

Another change is the standard deduction which has increased, for example, if you are single your standard deduction increases from \$6,350 to \$12,000, and if you are married filing jointly, it increases from \$12,700 to \$24,000. There is an additional deduction if you are blind or over age 65 and that amount has increased a little from last year.

(Continued on page 18)

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Ask SCORE

HOW TO FIND THE RIGHT ACCOUNTANT FOR YOUR SMALL BUSINESS

Your business success depends on many factors. Managing your money well and understanding your finances are two of the most critical. Unless you are an accountant by trade, it is likely you will need some outside guidance and insight as you start and grow your company.

Getting help from an accountant can benefit your business in a number of ways:

- An accountant can inform you of legitimate ways to reduce your tax liability.
- An accountant can ensure you are aware of reporting requirements and deadlines. (If you are not in compliance, you might have to pay fines.)
- An accountant can assist you in filing your taxes (saving you time and sparing you headaches).
- An accountant can provide suggestions that might help you run your business more profitably.

Just as when you contract any other type of professional to help you move your business forward, you should be choosy when selecting an accountant.

Your first step should be to build a short list of accountants that you would consider 'partnering' with, because that is exactly what you are doing by hiring a business accountant.

SCORE suggests your list only include accountants and accounting firms that meet the following criteria:

- They have experience in your line of business.
- They reside in your state and/or city.
- They come highly recommended by someone or some source that you trust.
- They are large enough to handle your business requirements in a timely manner, BUT not too large to get to know you and your business on a personal level.
- They do tax work as well as weekly/monthly/quarterly/yearly reporting, according to acceptable accounting practices.

From this short list, you should set up interview meetings with each. For the interviews, you should develop a list of items, by which you wish to judge each candidate. Also apply a simple grading scheme to give candidates a score of 1-3 or 1-5 for each criterion. Include "price for service" among the judging criteria, but do not make it the number one factor when deciding on which accountant to hire. After all interviews are completed and all grading is reviewed, your top choices should be apparent.

If you need help creating your list of potential accountants, consider asking your local SCORE chapter or chamber of commerce for names of reputable professionals within your community.

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



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- Wetland Investigations

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TAX PLANNING 2018

(Continued from page 16)

Many taxpayers will no longer need to itemize deductions, since the standard deduction is higher for taxpayers. Where do you stand with regard to deductions? One thing that we all lose is the personal and dependency exemption which was \$4,050 in 2017.

Taxpayers will still be able to deduct student loan interest, charitable contributions, and mortgage interest with some modifications. However, some tax deductions are limited or eliminated depending on a taxpayer's adjusted gross income (AGI), for example, unreimbursed medical and dental expenses must exceed 7.5 percent of your AGI in order to get a deduction.

Early tax planning preferably with your CPA, a qualified tax professional, may help you lower your taxes or at least take advantage of opportunities to make the necessary adjustments early in the year. Some CFP® practitioners are able to handle the average person's tax planning, but if you have a more complicated situation it is certainly advisable to meet with a CPA. An even better idea is a collaboration with your planner and accountant which is something my clients really seem to find valuable and informative.

Furthermore, tax planning provides opportunities to address retirement planning. By contributing more to your pre-tax 401(k) or 403(b) or other qualified company plan, you will lower your Federal taxable income. In addition, you may be able to do a deductible IRA which is an adjustment to income. Tax planning will potentially benefit you in two ways - lowering your taxes and helping you to saving more toward retirement.

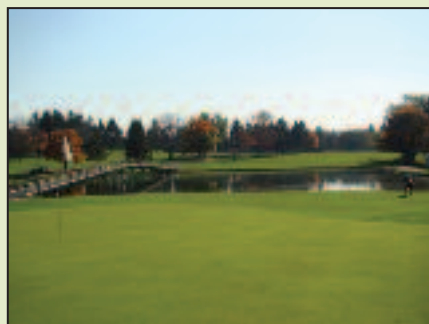
The bottom line - consider doing tax planning early in order to lower your income taxes or to at least allow you to know your situation better giving you sufficient time to make adjustments.

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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 200 golfers, playing on 18 holes with carts, or more players if some are willing to walk. The covered pavilion has three open sides, and will seat up to 150 people. The use of the pavilion is at no charge. Arrowhead is happy to provide catering for your event, or you can provide the catering yourself.

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

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.

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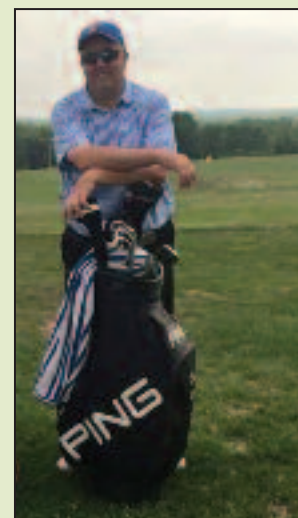
For Tee Times Call (610) 582-4258

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!

Gilbertsville GC is happy to announce the hiring of Head Golf Professional Mr. Chris Carr. Along with 25+ years of Golf Professional experience, Chris has proven himself as a Master in the areas of Tournament Operation, Golf Instruction, Club Repair & Club Fitting. Having worked for Jack Nicklaus, Jim Flick, Martin Hall, Bob Thatcher and many more top names in golf, Chris has much to offer all levels of golf enthusiasts.

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!



Chris Carr, Golf Professional

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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ROUTE 422 BUSINESS ADVISOR GOLF GUIDE

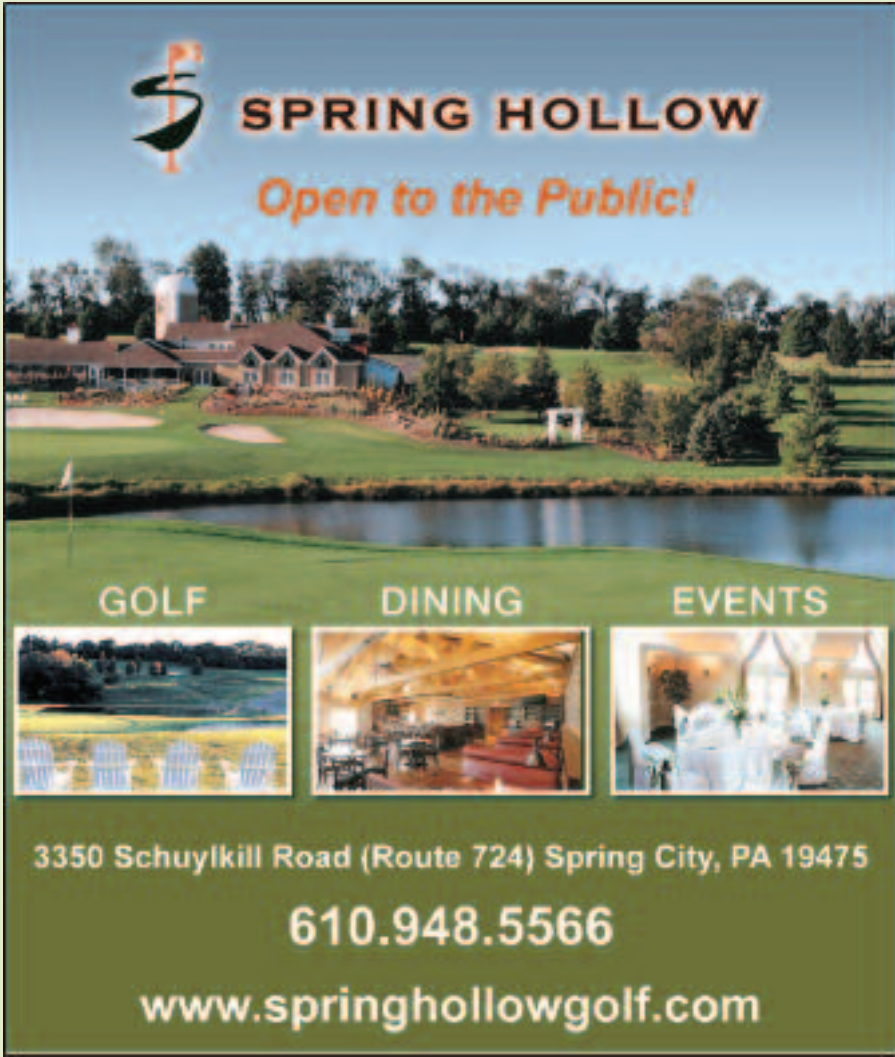
Bellewood Country Club

A Private Club with Something for the Whole Family

Bellewood Country Club is a virtual sanctuary, providing a complete recreational experience surrounding the simple pleasures of golf, swimming, and good food. Bellewood is nestled in a serene setting where families and friends can relax, entertain, and celebrate special events. We are centrally-located in North Coventry, Chester County, bordering both Montgomery and Berks Counties PA, close to the Schuylkill River and Route 422.

The par 71, 6825-yard layout is sculptured through 171 acres of naturally rolling terrain. Two distinctive nines give the player the best of both worlds. The front nine is very much a links-style course with gentle rolling hills and emerald fairways highlighted by the tall yellow fescue grasses and natural wetlands. The back nine is a picturesque wooded layout framed by towering oaks, pines, and bordered by pink and white dogwoods. What separates Bellewood from other clubs is our no tee time policy, quick pace of play, and meticulously maintained course.

Swim or relax in the tranquility of our private Pools and Pool bar. The Pools at Bellewood Country Club is a social gathering place for families throughout the summer. The Club features three heated swimming pools, splash park, an outdoor covered restaurant/bar pavilion, and fire pit. The Pool Bar and Restaurant hosts regular summer social events for members and guests, including but not limited to live music, beer tasting, themed dinner events, pool parties, dive-in movies, and late-night swimming throughout the season. Whether relaxing by the pool or enjoying dinner and music, the Pools at Bellewood Country Club will



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provide hours of enjoyment for friends and family during the summer season.

Our boutique country mansion, set in beautifully manicured grounds, is a picturesque backdrop to the most poignant moments of your life. Brides, prepare for your special day in the Bellewood bridal dressing suite, then saunter down our spiral staircase to meet your groom and say your

vows together. Treat your guests to cocktails on the patio before an evening of dancing, desserts, hors d'oeuvres - you name it, we'll make it happen for you! Our specialty is intimate private parties no matter what the occasion. Bellewood has hosted countless bridal showers, baby showers, and rehearsal dinners so you can be confident that our experienced team will be attentive and helpful in creating your special event. For membership information, please call 610.718.9100 and visit www.bellewoodgolf.com.

porates nine of the original 27 holes with a memorable trip through an abandoned nursery over the new nine holes.

The Presidential first will capture your imagination as it escorts our guests across wide fairways, large undulating greens and vast array of bunkers, lakes and environmentally sensitive areas. Including the signature Par 4 Second, a 450-yard gentle dogleg to the right that requires a long and accurate tee shot, setting up a carry to bunkered green guarded on the right by a large pond. As you make the turn to the back nine, the course tightens just a bit. The closing on the Presidential can be most challenging and require your undivided attention, as you may be faced with three of the best finishing holes you'll find anywhere.

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

Although shorter in length at 6,450 yards than its sibling, the elder statesmen **Ambassador** more than makes up for it in a classic mature design. What seems benign on the scorecard is not the case, as the routing weaves its way through massive 70-foot high hardwoods to gently rolling greens that slope from back to front. Continuously praised from both the occasional as well as the accomplished golfer, the Ambassador is a course for all ages and levels of ability. The Ambassador offers impeccably conditioned fairways and some of the smallest and smoothest putting surfaces in the region.

Ever the cordial diplomat, The Ambassador does have its own version of "golf hardball" when making a strong stand for it, including the 610-yard par five 9th hole and the 465 yard par four 13, where many a quality round has gone astray... Ranked by *Golf Digest* at three and half stars, the Ambassador will thrill you with its natural beauty and creativity.

Lessons and Golf Shop

Hickory Valley Golf Shop is stocked with golf balls from Titleist, Callaway, Bridgestone, Taylor Made, Precept and others. Clothing from Ashworth, Ahead, Antigua." For golf clubs, see Ping Certified" Head Golf Professional and Director of Golf Operations, Steve HOLAUCHOCK for a personal fitting. Teaching golf is one of Mr. HOLAUCHOCK's passions, as he has worked for *Golf Digest Magazine* in the past as an Associate Instructor throughout the country.

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



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A TriCounty Chamber Story...

TriCounty Area Chamber of Commerce breakfast networking events really work! At the March 2, 2017 Chamber breakfast, I was inspired by Scott McDevitt - **Translogistics, Inc.** President/CEO, who was a part of a panel discussion that morning. After the breakfast, we reached out to Scott McDevitt and his team at Translogistics, and met with them in regard to a possible partnership. Shortly thereafter, we began construction of the brand new Translogistics Hall of Fame display at America's Classic Ballpark, First Energy Stadium. The display highlights the 32 Major League Baseball Hall of Famers that have played here at FirstEnergy Stadium. The Translogistics Hall of Fame display was unveiled to the fans during the 2017, and has been an awesome addition to the ballpark experience. **We thank Translogistics for their tremendous partnership with us, and we thank the TriCounty Area Chamber of Commerce for providing the platform for our two businesses to meet, collaborate, and partner.**

- Scott Hunsicker, General Manager,
Reading Fightin Phils



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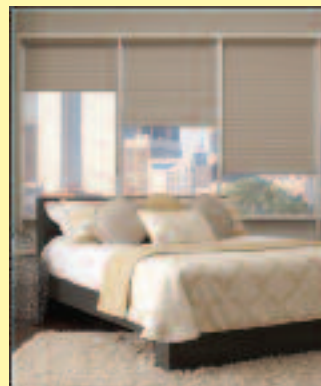


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Ask SCORE

NEED FUNDING FOR YOUR SMALL BUSINESS? SBA Loan Programs Might Be the Answer.

Starting a small business takes time, hard work, and money. Depending on your type of business and your present financial situation, you may find you need to reach to outside sources for funding.

One resource you can turn to for assistance in obtaining a loan to start or grow your business is the United States Small Business Administration (SBA). While the SBA does not directly lend money to small businesses, it can facilitate loans with third party lenders. Various banks, credit unions, community development organizations, and microlending institutions throughout the

U.S. partner with the SBA to provide funding to small businesses without access to other financing options with reasonable terms.

SBA sets specific guidelines for loans, which are made by its partners, and it guarantees that they'll be repaid by the borrowers. This benefits small business owners by giving them access to much-needed funding, and it eliminates some of the risk to the lending partners.

To qualify for an SBA loan, your business must meet certain criteria regarding business size, financial standing, and others. You must also meet the credit qualifications of the lender.

(Continued on page 27)

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Each of us are shaped by our past, our memories, our experiences. But what about those who can't remember or articulate their memories? How does that impact their sense of identity? That's the challenge Keystone Villa at Douglassville, a local senior living community, hopes to tackle.

"I've been working at Keystone Villa for seven years, and working with seniors is truly my passion," said Diana Kramer, Keystone Villa at Douglassville's Executive Director. "In the Moment®, our signature approach to Memory Care, is unlike any other program I've worked with. I've seen residents and families be rejuvenated by this unique, positive, approach to Dementia care."

The backbone of In the Moment® is meeting each resident where they are physically, socially and emotionally at each point throughout the day, and not expecting that any two days to be the same. "We don't see Dementia as a disease," explained Kramer. "We see it as a journey, and

we're along for the ride. Our residents aren't alone in this. We're in it together."

The program is broken down into six elements, called the Principles of Well-Being: Artistic Expression, Physical Engagement, Spiritual Support, Community Connections, Continuing Education, and Lifestyle & Leisure.

"With June being National Alzheimer's and Brain Awareness month, I would like to remind everyone that brain health never stops," said Kramer. "In the Moment reminds us of that, and helps our residents maintain their sense of individuality, with or without an Alzheimer's diagnosis."

Keystone Villa at Douglassville is a distinctive retirement community offering Independent Living, Personal Care and Memory Care to residents at an affordable month-to-month rent, with no buy-in fees or hidden costs. It is conveniently located on Route 422 in Douglassville, PA. To schedule a personal tour, please call 610.385.5002 or log onto www.KeystoneVillaatDouglassville.com.

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Ask SCORE

(Continued from page 25)

Several advantages of SBA loans over conventional loans include:

- Lower down payments
- Longer repayment terms

Two SBA loan programs that benefit many small businesses are:

7(a) Loan program: These loans can be used for various purposes (such as satisfying short-term or long-term working capital needs; purchasing equipment, machinery, and supplies; buying real estate; refinancing existing debt; and more).

Microloan program: This program provides loans up to \$50,000 to help businesses with lower dollar financing needs. According to the SBA, the average microloan is approximately \$13,000. You may not use microloans to pay existing debt, but you can use them for working capital and purchasing inventory, supplies, furniture, equipment, machinery, etc.

There are other SBA loan programs as well. For information about them, visit the SBA website's Loan Programs page (www.sba.gov/funding-programs/loans). You can also find more details about obtaining financing for both start-ups and existing small businesses on the

SBA website's Borrowing Money For Your Business page (www.sba.gov/business-guide/plan-your-business/fund-your-business)

If you want to explore more potential sources of financing for your business, check out the SBA's Loans and Grants website page (<https://www.sba.gov/funding-programs>). And consider reaching out to your local SCORE Chapter to speak with a mentor who can direct you to lending institutions and organizations in your community. They can also help guide you as you prepare to approach lenders for funding.



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.

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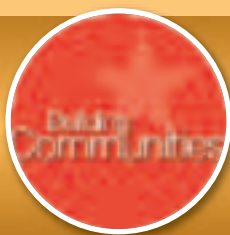
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TRICOUNTY AREA CHAMBER OF COMMERCE

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

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PRESIDENT'S MESSAGE

This month's President's Message is a thank you to all the Members of the TriCounty Area Chamber of Commerce for your support and commitment to your Chamber. My term as Chairman of the Board for our Chamber began in July of 2016 and will conclude on June 30, 2018.

It has been a pleasure to serve with the entire Chamber Board (listed to the left on this page). At our June Board meeting I will officially pass the gavel to Baran Schultz of Schultz Technology. Baran's leadership will guide the organization for the next two years. I would like to take a moment and thank Heather Chandler for her commitment to the Chamber. Heather has served several years as a member of the executive committee, serving these last two years as Immediate Past Chairman. Now I will take that role and Heather's leadership will unfortunately roll off our board as per our by-laws. We will miss her. To complete our 6-member executive committee we look forward to welcoming April Barkasi of CEDARVILLE Engineering to the group as our new treasurer. Rich Newell, who has served as treasurer for the last two years will become the Chamber's chairman elect.

As you are aware, during my tenure the TriCounty Chamber celebrated its 90th Anniversary. We had a heavier than normal event schedule. One of the highlights was a unique breakfast, 93. This event celebrated our 9 decades, with 9 speakers, providing attendees with 9 business tips that they could use to improve their businesses, relationships with customers, and improve their teams. 2017 also featured the first Pottstown Progress Luncheon and we will continue this event on June 21, 2018 and feature "I Pick Pottstown" as this year's theme. The 2017 Annual Dinner was a celebration of our 90th Anniversary and featured special recognitions, a display of memorabilia of our 90-year history, and a special balloon pop featuring 90 prizes generously donated by our supportive membership.

We continued our mission to provide relevant membership services and during my two years as chairman we started our Refresh Friday series. These "Refresh" opportunities to train you and or your staff are free for Chamber Members and feature fellow Chamber Members who present on the various topics. In addition, we provided a redesigned website that provides our Members with additional features they can use to improve their business directory listing as well as access a variety of resources through a Members Only portal. Members also received additional exposure as we updated and printed the 2017-2018 edition of the Tri-County Area Community Guide and Business Directory and distributed thousands of copies throughout the region.

Exciting additions to our events, programs, and services also included a new location and time slot for our annual and 30 plus year old College and Career Fair. The 2017 event was held at Coventry Mall and was very successful and we look forward to returning to the Mall for an event bigger 2018 event.

As I leave my post as chairman of the board I want to thank the Board of Directors for their commitment to the TriCounty Area Chamber of Commerce. I want to recognize the time and energy that they put into helping the organization write a strategic plan



Richard Graver

last summer and I look forward to staying on the executive committee and board of directors for the next two years, so I can remain engaged with this important effort to expand and grow our Chamber. This process is something that I am happy to be able to say took place during my tenure as I believe in its value and I am excited about the energy that the board of directors and staff are putting into facilitating and working toward achieving our defined goals.

As I thank you, the Members, of this organization and the board as they serve as the volunteer leadership for the organization I would be completely remiss if I did not take this opportunity to recognize and thank the Chamber staff. There is a decal on the wall in the office that states, "Small Team doing Big Things" and that statement could not be truer of the team of staff at our Chamber. Eileen, Melissa, Tarra, and Jennifer do everything they can, every day to make the membership's experience as impactful and as valuable as they can for each Member. If you feel that is not the case for you, please reach out to the Chamber staff, so they can schedule time to meet with you to review and determine what we could be doing differently to meet your businesses' needs.

Again, thank you so much for your support of the TriCounty Area Chamber of Commerce. There will be some new initiatives that you will see as we move into the 2018-2019 program year and we, the Members of the Board, Baran Schultz, and the staff will continue to need your support to grow and continue to improve the organization.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

• TEL: 610.326.2900 • FAX: 610.970.9705

• EMAIL: info@tricountyareachamber.com

Eileen Dautrich, President,
eileen@tricountyareachamber.com

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

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

WELCOME APPROVED NEW MEMBERS!

Congratulations to the business listed below. Their applications were approved by the Board of Directors on May 16.

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

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“Being on the cover of the Route 422 Business Advisor has been a fantastic marketing opportunity for us! We have made some significant changes to our office, and we wanted fellow business owners and the rest of the community to know about our growing business. We have received numerous calls, emails, and texts



from friends, family, patients and business acquaintances congratulating us on how much they enjoyed and appreciated the cover story! We are extremely pleased with the pictures and articles, and we look forward to our ongoing advertising with the Route 422 Business Advisor!”

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

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Wings of Victory Outreach Corporation

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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**

THANK YOU!

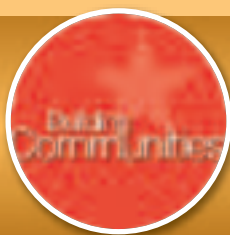
Email Sponsor:



Reading Fightin Phils Ticket Stuffing:



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TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Thurs., June 7
7 – 9 AM

Membership Breakfast

Brookside Country Club, 850 N. Adams St., Pottstown 19464

Join us at this membership breakfast to congratulate the **Leadership Tri-County Class of 2018**. Members of the class will present the projects they have worked on over the last 10 months on behalf of area nonprofits.

\$26 per Member (prepaid by 6/1); \$32 per Member (invoiced or after 6/1); \$50 per non-member

Sponsored by: **Independence Planning Group; Pottstown Hospital Tower Health; Schultz Technology**

Weds., June 13
11:30 AM – 1 PM

WOW Event

Salon Evolve, 214 W. Ridge Pike, Limerick, PA 19468

Enjoy networking and lunch at **Salon Evolve**. Demonstrations will be given on hair and there will also be consultations on skin tips for the upcoming summer months.

Limited to 25 attendees.

No Charge; Members Only; Reservation Required

Sponsored by: **Salon Evolve**

Fri., June 15
8:30 – 10 AM

June Refresh Panel

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

Several of our local leaders are coming together to present how their businesses play a large role in the community and how to encourage their employees to be active in the area. Join us as **Rich Newell**, CEO of Pottstown Hospital Tower Health, **Beth Walton**, VP/Chief Human Resources Officer with Diamond Credit Union, **Kevin Campbell**, President of Barry Isett & Associates, and **Terese Brittingham**, Owner of Keller Williams Realty Group, come and share their experiences and how to get your business active in the area.

No Charge; Members Only; Registration Required

Thurs., June 21
11:30 AM – 1:30 PM

Pottstown Progress Luncheon Presented by Pottstown Area Industrial Development, Inc.

Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

Save the date for our Pottstown Progress Luncheon! Come and learn all about the exciting happenings of the Pottstown Community and the vision of where the town is headed.

\$45 per Member; \$60 per non-member

Presented by: **Pottstown Area Industrial Development, Inc.**

Platinum Sponsor: **CEDARVILLE Engineering Group, LLC; Montgomery County Community College**

Gold Sponsors: **O'Donnell, Weiss & Mattei, P.C.; Pottstown Area Rapid Transit, Inc.; Tompkins VIST Bank; Traffic Planning and Design, Inc.; The Victory Bank**

Additional Business Development Opportunities Available

Tue., June 26
4 – 6 PM

Business Card Exchange

UFinancial Group, 111 E. Uwchlan Avenue, Exton 19341

UFinancial Group is celebrating a new location! Come celebrate the big occasion and see the new office. UFinancial is excited to show all of our Members how their new location will make their business more effective and easier for their clients. So come out for a great night of networking!

Sponsored by: **UFinancial Group**

No Charge; Members Only; Registration Appreciated

SAVE THE DATES

Mon., Sept. 10

Annual Golf Outing

Reading Country Club Golf, 5311 Perkiomen Ave., Reading 19606

10:30 AM Registration

11 AM Lunch

12 PM Shotgun Start

4:30 PM Dinner

EARLY BIRD PRICING Available until 7/31/18

\$145 per person for Lunch, Golf and Clambake; \$550 for a Foursome

Business Development Opportunities available

If you are not a golfer, join us for the networking and dinner - **\$45 per Chamber Member; \$55 per non-member**

New Location!

2018-2019 Program Year Save the Dates

• **NEW: We will have Membership Breakfasts every month!**

• **College Fair – Monday, October 1 at the Coventry Mall**

• **NEW: Community Expo – Tuesday, November 6 at the Coventry Mall**

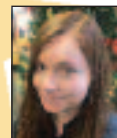
• **Economic Development Luncheon – Tuesday, November 13 at RiverCrest Golf Club & Preserve**

Want to share your business story and highlight your products and services?

As we begin to plan our 2018-2019 program year, we will help you determine how to make the greatest impact to your perfect audience. Contact Tarra at 610.326.2900 or email tarra@tricountyareachamber.com to schedule a meeting today!

Call Tarra James, Events & Marketing Director, for more information or to sponsor an event.

610.326.2900



Scanning this QR code will take you to the event's page.



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



"FUN NIGHT OUT" AT THE 2018 ANNUAL DINNER

The TriCounty Area Chamber of Commerce hosted its 2018 Annual Dinner on April 26 at RiverCrest Golf Club & Preserve, Phoenixville.

The Chamber presented new awards this year, and we congratulate the winners:



**MAKING A
DIFFERENCE –**
Exelon Generation
(L) & Pottstown
Hospital Tower
Health (R)



**AMBASSADOR
OF THE YEAR –**
Bill Wellen,
FASTSIGNS



**DELIVERING
POSSIBILITIES**
– Tompkins
VIST Bank



**DELIVERING
SOLUTIONS –**
TriCounty
Community
Network, Inc.



**VOLUNTEER
OF THE YEAR
and CHAIRMAN
OF THE BOARD –**
Rich Graver, The
Victory Bank



**BE THE BRIDGE
AWARDS –**
The Chamber
Recognized the Board
of Directors (L) and the
Ambassador Committee
(R) for being the
bridge for the
Chamber Staff!



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



This year's event featured a more relaxed atmosphere – attendees were encouraged to wear jeans!

Following the presentation of the awards, **Comedian Joe Conklin**, The Man of a Thousand Voices, headlined the event.

After dinner, additional networking and an ice cream bar followed during the closing reception. The reception included an emoji popper. Attendees, who purchased a popper, were able to pop them and claim the prize listed.

Thank you to **Don Carrick, Studio 413**, for taking pictures during the event. To view additional pictures from the evening, please visit the Event Page on the Chamber's website – tricityareaeachamber.com.

The Chamber would like to thank the sponsors, emoji popper donors and participants, and attendees for making this event a success.



Selfie Props were also placed throughout the ballroom and reception area and everyone was encouraged to take their best picture and post it to the Chamber's Facebook.



Comedian Joe Conklin

THANK YOU TO OUR SPONSORS FOR THIS EVENT:

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GOLD SPONSORS



SILVER SPONSORS



PATRON SPONSORS

- Everything Printing
- Fraser Advanced Information Systems
- Global Advanced Metals
- RiverCrest Golf Club & Preserve
- Sealstrip Corporation
- Wanner Associates
- Wrigley's Business Products & Services

Thank you to the companies who donated door prizes for our Emoji Popper:

- Arbonne International LLC – Jennifer O'Donnell
- Arnold's Family Fun Center
- Bause Catered Events
- The Body-Borneman Companies
- Boyertown Oil & Propane
- Brandywine Living at Upper Providence
- Brookside Country Club
- Carr Chiropractic and Wellness, LLC
- Citadel Federal Credit Union
- Copperfield Inn at Lakeside
- Coventry Corners
- Decorating Den Interiors
- Downtown Design
- Gatsby's at the SunnyBrook Ballroom
- Hickory Valley Golf Club
- Integrity Services and Solutions, LLC
- Jenna Armato – Attract, Engage, Inspire LLC
- JT's Gourmet Delivery LLC
- Lily's Grill
- Limerick Bowl
- Meineke Car Care Center
- Moyer's Catering
- Pottstown Parks & Recreation
- Reading Country Club
- Reading Fightin' Phils
- Reflections Hair Designs
- Richard Graver
- RiverCrest Golf Club & Preserve
- Salon Evolve
- Santander Arena and Performing Arts Center
- Schultz Technology
- Sealstrip Corporation
- Steel River Playhouse
- The Swamp Door Antiques & Curiosities, LLC
- Tompkins VIST Bank
- Tri County Area Federal Credit Union
- UFinancial Group
- Valley Forge Tourism & Convention Board
- The Victory Bank
- Virtual Essence Hair Design, Inc.
- Wrigley's Business Products & Services

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Leadership

TRI-COUNTY

FINAL SESSION!

The May Leadership session focused on leading from within.

The class began their day at the Chamber Office where they discussed their Legacy Class Project. The class also heard a presentation on **LEYP** (Lead Engage Young Professionals) from **Tarra James**, Events & Marketing Director at the Chamber.

The class then visited **Gateway Ticketing Systems**. Gateway provides ticketing systems and software for amusement parks, museums and other attractions for more than 40 countries. **Kristi Casey**, Human Resources Manager, addressed the class on the different features of the company and provided a tour of the facility.

The class made their way back to the Chamber Office in Pottstown where they enjoyed lunch. Then **Jenna Armato**, Chief Empowerment Officer of **Attract, Engage, Inspire, LLC** presented "Leadership from the Inside Out."

The class ended their day by running through their presentations for June's Breakfast and giving each other feedback.



The Class on their tour of Gateway Ticketing Systems, Inc.

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

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THE TIME IS **NOW**
THE PLACE IS **POTTSTOWN**

DON'T MISS THIS!

POTTSTOWN PROGRESS LUNCHEON & EXPO

- Why Pottstown?
- Redevelopment Updates Announced!
- Community Collaborations Discussed!
- Investment Opportunities Revealed!

THURSDAY June 21st
11:30am to 1:30pm at the
SUNNYBROOK BALLROOM
50 Sunnybrook Road, Pottstown PA 19464

\$45 per member
\$65 per non-member

PRESENTED BY:  TRI-COUNTY AREA CHAMBER OF COMMERCE 

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ECONOMIC FORECAST MEMBERSHIP BREAKFAST

On May 10, Chamber Members gathered at Sunnybrook Ballroom in Pottstown for the rescheduled Economic Forecast Membership Breakfast.

The following **New Members** were introduced: **Cinecore Media; Mauger Energy; The Mike Howell Team, Inc.; Montgomery County Intermediate Unit; and Schooley Mitchell.**

The guest speaker for the morning was **Chris Kim**, Senior Vice President and Chief Investment Officer, **Tompkins Financial Advisors**. His presentation, "Current State of the Economy" included:

- Wage growth is only at 3%. Unemployment is at all time low. When these two happen at same time - possible bad inflation!
- One piece of advice is to diversify into emerging and international markets.
- China is a big factor - risky as they are more volatile but also greater opportunity growth of 6% in 1st quarter.
- There is growth in the service industry in China (previously happened in manufacturing).



Chris Kim, Tompkins Financial Advisors, presented on the current state of the economy.



Representing the breakfast sponsors Tompkins VIST Bank and Tompkins Wealth Advisors (L to R) Paula Barron, Gary Moyer, Tim West, Ed Marko, Jena Lawrence, Chris Kim, Bill Winter, Ryan McCallum, Victor Martin and Joe Cavallo.



Michelle Sands, Mauger Energy; Sam Gautrau, Cinecore Media; Michael Howell, The Mike Howell Team Inc.; Hakim Jones, Kyle Longacre, Tiffany Smith, and Charece Harris, Montgomery County Intermediate Unit; and Andrew Rohrbough, Schooley Mitchell.

Thank you to our Economic Forecast Membership Breakfast Sponsors:

TOMPKINS
VIST Bank

TOMPKINS
Financial Advisors

NEXT BREAKFAST – JUNE MEMBERSHIP BREAKFAST
Thursday, June 7 from 7 – 9 AM at Brookside Country Club.

The Leadership Tri-County Class of 2018 will present on the projects they have been working on over the last 10 months.

Sponsors: **Independence Planning Group;**
Pottstown Hospital Tower Health; Schultz Technology

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

Leadercast Lead Yourself

Community and business leaders accessed the knowledge and experience of world-renowned leaders by attending Leadercast at Morning Star Fellowship on Friday, May 4. During Leadercast, speakers were broadcast live via simulcast from Atlanta, GA, to host sites all over the world! This was the sixth year that the Chamber hosted Leadercast.

The Chamber knows how time-starved our Members are and we enjoy offering this event as a solution to the development of the leadership in their company.

Thank you to Sealstrip Corporation for providing team building recess activities during the lunch portion of the event.



TCACC Members are given a unique opportunity for Leadership Development by participating in Leadercast.



This year's theme was *Lead Yourself* and featured the following speakers:

- **Andy Stanley** "Great leaders last because they lead themselves first."
- **Jim Loehr** "To justify your gift of life, you give it away – you give it away to others."
- **Carey Lohrenz** "Biggest indicator on whether you will be successful is you knowing what your purpose is."
- **Kat Cole** "Sometimes the people closest to the action know before the leader does."
- **Michael Hyatt** "The hustle fallacy leads to self-neglect."
- **Jen Bricker** "You are making an impact whether you realize it or not."
- **Mae Jemison** "What do you do with your place at the table?"
- **Ian Crohn** "What do you know about me that I need to know about me that I don't?"
- **Joe Torre** "You want someone who wants to come to work everyday."



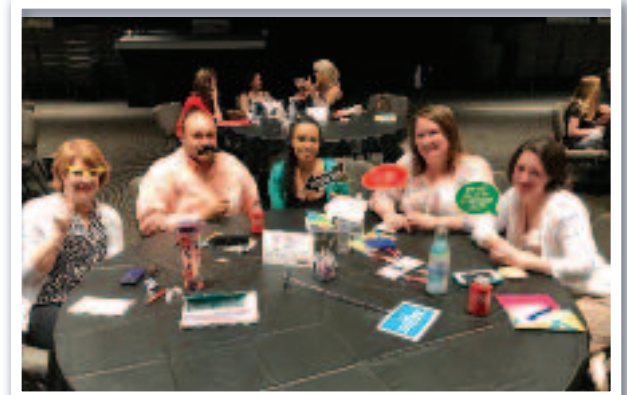
The Leadership Tri-County Class of 2018 was given the option to participate in this event as part of their 10-month leadership development program.



Thank you to our Sponsors:

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technology

Leadership
TRI-COUNTY



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BUSINESS OF THE MONTH

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



1031 Exchanges: A Powerful Tax Strategy for Investors and Business Owners

Internal Revenue Code Section 1031 exchanges enable taxpayers to defer capital gains on the sale of business use or investment property provided another business use or investment property is acquired. A 1031 exchange allows investors to accomplish many investment goals, such as acquiring property with greater income potential, less management responsibilities, relocation of an investment, consolidation or diversification. Some of the requirements of a successful exchange are as follows:

- A qualified intermediary (QI) is required to facilitate the exchange. Through an exchange agreement, The QI acquires, holds and conveys both properties, controls the sale proceeds and guides the exchanger through the exchange process.
- The exchanger must not have actual or constructive receipt of the sale proceeds, including deposit monies.
- Once the relinquished property is conveyed to a buyer, the exchanger has 45 days to identify replacement property and a total of 180 days to acquire it.
- To maximize the tax-deferral, replacement property of equal or greater value and equity must be acquired. In the event of a trade down in value or equity, the exchanger is taxed on the amount of the trade down.
- Title to the replacement property must be held in the same name as the relinquished property.

In addition to the investment objectives already mentioned, an exchange is a great wealth accumulation vehicle and estate planning tool. The fact that one may complete exchange after exchange and continue to rollover the gain allows the gain to be deferred indefinitely. Upon the death of the exchanger, the heirs inherit the property with a stepped-up basis thus eliminating all deferred gain. Using 1031 exchanges, you have the ability to grow your real estate portfolio with pre-tax dollars.

Business owners have long utilized 1031 exchanges to help grow their business. They can also help a business relocate to a better location or a more efficient facility or expand into several



locations as well as replace equipment and vehicles. Additionally, exchanges can provide an exit strategy for retiring business owners by exchanging business related real property for other income producing real estate or even a future vacation home or primary residence.

In closing, 1031 exchange can assist investors and business owners accomplish many short and long-term objectives. Whenever selling real property held for business use or investment, be sure to discuss with your tax advisor how you might benefit from a 1031 tax-deferred exchange.



APRIL BUSINESS CARD EXCHANGE



A big Thank You goes out to TriCounty Active Adult Center for hosting our April Business Card Exchange on Tuesday, April 17. The refurbishments to the building have truly made this an amazing place for our older community members to come and enjoy!

Sponsored by:



NEXT BUSINESS CARD EXCHANGE

**Tuesday, June 26
4 – 6 PM**

UFinancial Group,

111 E. Uwchlan Ave., Exton 19341

UFinancial Group is celebrating a new location! Come celebrate the big occasion and see the new office.

SUPERVISOR TRAINING BLOCK



CONGRATULATIONS TO THE SUPERVISOR TRAINING MODULE 1 GRADUATES!

Congratulations to the participants from MacKissic; Pottstown Area Rapid Transit, Inc.; and YWCA Tri-County Area for completing the 6-week Supervisor Training Certificate Program! These four individuals received their certificates on May 10. This program is available through a partnership between the Greater Reading Chamber Alliance and TCACC. Next session begins June 14 – contact Tarra at 610.326.2900 for more information.

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



RIBBON CUTTINGS



Like Mike's, 79 North Charlotte Street, Pottstown, PA 19464



MJ's Legacy, 112 E. Philadelphia Avenue, Boyertown, PA 19512



Three Brothers Grill,
1432 East High Street, Pottstown, PA 19464

Refresh



REFRESH FRIDAY - APRIL

Diane Klinger from Integrity Services & Solutions, LLC presented on Human Resources and the basic items that all small business owners should know. Diane talked about how to navigate difficult situations in the best way possible.

NEXT REFRESH SEMINAR:

Friday, June 15, 8:30 – 10 AM, "Refresh Panel"

JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

Know someone looking for a job?

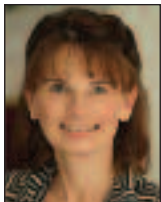
1. Have them send their resume to Melissa at melissa@tricountyareachamber.com.
2. They can also go to the Chamber's website and view Chamber Members who currently have positions available at their company.

Chamber Members with job openings:

- **Jacquet Mid-Atlantic, Inc.** –
Quality Manager; Staff Accountant
- **Paradigm Financial Group** –
P/T Administrative Internship

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MARKETING LESSONS FROM DRIVEWAY SPAMMERS



MARKETING SOLUTIONS

By Maria Novak, Marketing Solutions

Every spring they appear like leaves in the fall. Unwanted, they sit at the end of the driveway in the muddy-muck left from winter. Landscapers, contractors, handymen, and asphalt companies have all latched on to a marketing technique that bears some discussion.

Here's how it works: Print up a cheap flyer on yellow or green paper, grab some gravel or a single rock, stuff both into a plastic bag, and tie it closed. Then head for my neighborhood and litter every driveway in sight.

This unsolicited marketing usually ends up in the trash without even being opened. My informal survey on morning walks with my dog shows that this driveway spam is

nearly universally ignored. But these rebellious marketers continue to do it.

Now, as we approach the driveway spam season, here are a few lessons we can learn from these Ziploc strategists:

- Unsolicited messages get ignored. You might have a magical message. But if your marketing is unsolicited, it's a certainty that your message will be roundly ignored.

(Continued on page 42)

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INDUSTRIAL HARDWARE SUPPLIES

ON SITE EQUIPMENT REPAIR SERVICE

MARKETING SOLUTIONS

(Continued from page 41)

The lesson: Make sure your marketing messages go to clean lists.

- Know your market's sensibilities. If you're a landscaper, messing up the landscape with your marketing is not a good way to get customers.

The lesson: Don't do something in your marketing that goes counter to your business or your values.

- Don't do the same things over and over again and expect a different result. They say that's the definition of insanity. If your marketing isn't working, doing more of the same won't fix it.

The lesson: You're doing something wrong. Stop, learn and move on.

Maybe some of these flyers are successful. Perhaps a few people desperate to get their lawn mowed or driveway paved open them up and give a call. But I doubt it. I think these marketing muddlers would be better off giving incentives to their existing customers to spread the word or learn more effective social media techniques. For example, a mechanic I know sends a \$10 bill (not in a baggie by the way) every time you refer a new customer. But he knows what he's doing - under the hood and as a marketer.

I've found many of my service providers (including my mechanic) through a referral. It's the best way. So, instead of throwing bags out of their car windows, I suggest these driveway spammers ask their existing customers to refer new ones. The world will have less litter and we'll all be happier. Now, if only spring would arrive.

Maria L. Novak Dugan is president of Marketing Solutions & Business Development, a firm in West Chester, PA, offering creative marketing services and goal implementation for small businesses. For more information, contact Maria at 610.405.0633 or Maria@Maria-L-Novak.com or visit www.Maria-L-Novak.com.



BUSINESS PROFILE

Berks Digital Inc.

Gary and Elaine Brown founded Berks Digital Inc. in 2005, with a focus on maturing digital printing technologies, which have changed the printing industry. Starting in the basement of their Muhlenberg township home they quickly outgrew the home business. In 2008 they moved operations to their current location at 2620 Hampden Boulevard, Reading PA. In 2010 Berks Digital acquired a competing company that focused on the "Large Format" market and 2017 marked the 12th consecutive year of sales growth for the firm. 2017 also was the seventh consecutive year that Berks Digital placed on the Greater Reading Chamber Alliance Entrepreneurial growth list.

"This year we've upgraded our digital color press for expanded service and quality," said Gary Brown, partner at Berks Digital. With continued investment in automation technologies they have been able to offer both large and small companies fast turnaround times on high

quality digitally printed materials at competitive prices.

Berks Digital can take on large production print, sign and banner orders, producing thousands of high quality pieces for large companies in a few days.

"We've been able to prove that we can meet the needs of big business, when we get to speak to the right person in these companies the value we provide is pretty clear" said Gary Brown.

Berks Digital offers small format printed materials that businesses use, such as brochures, flyers, postcards and much more. Large format printing includes banners, pop-up displays, fine art reproductions and store signage.

With a focus on quality and customer service, Berks Digital has both national and local customers that rely on their expertise to make their print buying pleasant and affordable.

For additional information, please call 610.929.1200 and visit www.berksdigital.com.



Thank You! To our Customers, Employees, Greater Reading and Berks County and all the communities we serve.

We would not place on the Chamber list year after year without your support.

Sincerely,
Berks Digital Inc.

small format

• Flyers • Brochures • Postcards

Large Format

• Displays • Yard Signs • Banners

and much more...



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610-505-6997

or

215-272-8205

email:

Info@ballyspringinn.com



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FOCUS ON IT / TECHNOLOGY

AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE



By Randy Rowe; Hureka Technologies, Inc.

A recent report published by *Identity Theft Resource Center* stated that since May 1, 2018, there have been 383 data breaches across various industries including the military, financial, healthcare and others so far this year. Imagine if that is your customers' data that was compromised.

Recently a seminar was held in Philadelphia. CFOs of about 25 companies with revenues exceeding \$25 million annually weren't even aware if appropriate safeguards were in place to protect their clients' or the company from data breaches that could potentially drain their business accounts. These CFOs hadn't even contemplated the importance of a good cyber security system that can protect their customers' data and bank accounts from ransomware attacks.

"It won't happen to me or my business." There is an eerie silence when it comes to cyber security crimes. While we hear about

client data being stolen, after the fact, and only with extreme arm-twisting, I imagine, it happens all the time. The New York Times ran a story in 2015 describing how evidence suggested \$1 billion was stolen from banks in the United States, Canada and Europe. All banks declined to comment.

Ransomware continues to dominate the cybersecurity landscape, and businesses — large or small are paying millions of dollars to unlock encrypted files. The amount of information stored online is growing at an enormous rate.

As we descend further into a datafied, tech-savvy society, everyone needs to become more careful about the information that they voluntarily share with service providers, and businesses need to be hyper careful with their customers' data.

Following are some examples of worst case scenarios that businesses face due to poor data management:

1. Security Breach or Attack. Undoubtedly, this tops the list. Nearly half of all businesses have reported at least one data breach or data attack in the last year. The bigger your business, the more data you'll hold. Hence, there is a higher risk of you being a target of cybercriminals attempting to compromise your data security.

2. Lose or Compromise Your Customers' Data. Did you hear about the Equifax data breach? Most likely it occurred between May and July 2017. Information belonging to around 800,000 UK consumers

is believed to have been accessed by the cybercriminals.

3. Employees' Data at Risk. It's worth remembering that security is a two-way street. Sensitive information about the people in your company is just as valuable as your customers' data. Hence, security processes and procedures must be just as stringent for both your employees and your customers.

4. Suffer a DDoS Attack. DDoS attacks are a distinctive type of malicious attacks that can take down machines or even whole network resources. It's done by disrupting services of a host connected to the internet with an avalanche of superfluous requests either indefinitely or temporarily. This will have foreseeable financial consequences.

5. Lose Money. A majority of the cyberattacks focus on financial losses. It has been forecasted that by 2021, the damages caused by cybercrimes will be worth around \$6 billion across the globe.

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6. Operating Against Laws and Regulations. Depending on the country that a business is located in, the directives or regulations determine how companies and organizations need to comply with data protection. Following these rules is needed to avoid breaches and their fines.

7. Intellectual Property or Trade Secrets at Risk. When anyone hears about cybercrime, most people usually think about identity thefts and financial losses. Espionage of intellectual property is also under threat.

8. Virus Attacks. MyDoom, StormWorm and WannaCry are only a few examples of how these viruses can infect your data. According to recent research, 33 percent of all the data breaches originate from harmful or intrusive software.

9. Hackers Target. Using same or very similar passwords for every email account, bank accounts, and other websites make it easier for hackers. #Technology Tip — It's always advised to use a random password generator that will incorporate upper case, lower case, numbers as well as special characters. This will increase your password security.

10. Suffer Damaging Downtime. Most businesses spend a lot of time and money on branding and ensuring they have a positive image online. However, once they are targeted by cybercriminals, all that time and effort is wasted.

11. Damage to Your Reputation. Most downtimes caused to businesses due to data breaches and cyber-attacks could have been easily prevented. According to 90 percent of CEOs, trying to rebuild commercial trust among stakeholders after a breach is perhaps one of the most difficult tasks to achieve for any business, regardless of their revenues.

12. Risk Losing Physical Data. More than 70 percent of businesses involved in an incident either fail within three years of an incident occurring, or never reopen at all, therefore, keep your infrastructure safe if you don't want to become a victim of cyberthieves.

Technology is the basis of any business in the 21st century, yet most businesses don't take cyber-attacks very seriously. The average data security breach takes less time to pull off than it takes to make a cup of coffee! Statistics show that 93 percent of successful data breaches occur in less than a minute, and 80 percent of businesses don't even realize it until it's too late. It takes weeks, months and even years to figure out that they have been attacked by cybercriminals.

What you can do? Always ensure your software is updated. Consider encrypting your data. Don't open any suspicious emails. But the best way to avoid such data breaches is to stop telling yourself, "it costs too much" and invest in a good IT service provider that can help you detect as well as prevent many threats. An ounce of prevention...

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Some of Embody's services include: Pick up and delivery of vehicle; PA State Safety and Emissions Inspections;

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Separate Your Personal And Business Expenses – With One Exception

As a business owner, a piece of advice you'll hear again and again from financial experts is to separate your personal and business expenses and finances. Dedicated business checking accounts and credit cards make record keeping easier and can be a life-saver when filing your taxes.

Dedicated business accounts also go a long way in proving that you are operating a business and not indulging in a hobby. There are many tax deductions that small business owners can take, but only if they can prove their personal business is legitimate. Additionally, when you're deducting business losses, the IRS will look to see if you have accounts in the name of your business.

4 Simple Steps to Separate Personal and Business Expenses

1. Apply for an Employer ID Number (EIN). This is the easiest way to make your business official. You'll need an EIN if you plan to hire employees and declare as a corporation, LLC, or partnership.
2. Ideally, you should open a checking account and apply for a credit card with your business name listed. One advantage of this strategy is that you may have the ability to deduct the interest on a business credit card as a business expense. If you are not able to obtain a business account, identify a personal checking account or credit card dedicated to business purchases only.
3. When shopping for both business and personal items at the same location, ring up your transactions separately so you can keep a unique receipt that reflects business purchases only.
4. Declare your business as a Limited Liability Corporation (LLC). This designation protects your personal finances if your business goes into debt or is ever sued.

When you operate your small business as a sole proprietorship, as the owner you are personally responsible for repaying any business debts.

The Exception to the Rule: Using a Personal Loan to Grow Your Business

But how can you separate your personal and business expenses when you're a new business owner that's just starting out? Trying to establish your business with limited funds can be difficult, but obtaining a business loan when you're not-yet-established can be equally as tough. This may be the one area of your business where you need to dip into your personal finances.

Acquiring a Business Loan

When you apply for a business loan, a lender will evaluate your business's performance to determine loan approval, which can be tricky when you're in the early stages. In fact, many lenders require that you must be in business for one to two years to apply for a business loan.

Business loans come with strict requirements concerning how the money can be used and you may be required to offer up collateral. This may be the reason that only 34% of small businesses received funding through their bank, compared to 75% of larger businesses.

When to Use a Business Loan

There are several scenarios where applying for a business loan may be the best course of action:

- If you meet the criteria for a Small Business Administration (SBA) Loan. These are long-term, low-interest loans, partially backed by the government.

(Continued on page 50)



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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, 26x26. Approximately 676SF. 3 offices and Bath. \$900/Month includes heat, A/C and electric.

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WHEN TO USE A BUSINESS LOAN

(Continued from page 48)

- When interest rates on personal loans aren't that much lower than business loans. Why put your personal credit at risk when there is little reward?
- If you have the means to repay your loan quickly. Business loans often carry higher interest rates, so paying off your loan quickly can save you thousands of dollars in interest over the life of the loan.
- Use a personal loan for smaller loan amounts (less than \$25,000). Although the SBA guarantees that small business loans be made available for as little as \$5,000, the acceptance requirements are very tight and your credit history must be spotless.

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Acquiring a Personal Loan

When you apply for a personal loan, lenders will evaluate your personal income and credit history, instead of evaluating the past performance and potential of your business. Personal loans also allow you more flexibility in how you spend your money. In most cases, the application process is not as stringent and you won't be asked to put up collateral.

When to Use a Personal Loan

There are other scenarios where applying for a personal loan may be the easiest option:

- In the early stages of your business, a personal loan may be the only loan for which you can qualify. Without a business plan or cash flow to speak for your business, a personal loan may be necessary.

 The preceding article was provided by Diamond **Business Services** division: 610.326.5490, ext. 2123. Headquarters located at 1600 Medical Drive, Pottstown, PA 19464. Equal Opportunity Lender // Federally insured by NCUA.

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LEGAL PERSPECTIVES

By Andrew J. Monastra, Wolf, Baldwin & Associates, P.C.

The following is a true story. The names have been changed to protect the innocent (in this case, the real estate buyer).

One day last week, a client of mine called me to let me know that her offer on her new house had been accepted and she wanted my office to order the title insurance. I asked her to have the realtor forward me the agreement of sale, so I could commence protecting her interests in purchasing her home. I informed her that our title company, Heartland Abstract, does not charge the \$200 to \$350 in "junk fees" (settlement fee, wire fees, UPS fees, document preparation, e-doc delivery, etc.), so she would be able to utilize the cost savings to purchase some personal items for the house, like perhaps a television or some window treatments. She was very excited and told me she would have the document sent to me.

Now here's where it gets ugly. The next day, she called to inform me that her realtor (a small time local broker) told her that he had already turned over the file to his title company (remember we are talking a day here) and that to pull it away from "his" company would incur a cancellation fee since the process was started. Since this is a typical realtor's trick to prey upon the lack of knowledge of the buyer for their own gain. I informed her that no cancellation fee should be paid, since the title search or the certifications could not have possibly have been received. She is sad, but she feels that she needs to stay with the realtor's company, because of the threat of a cancellation fee. So, she stays with the "real-

tor's company" and will pay several hundred dollars more than she would have had she settled with Heartland Abstract. Another buyer tricked into giving more money to the realtor.

And that's how the realtor does it. Every time. They prey upon the lack of knowledge of the buyer to extract more fees for the title agency of which they likely have an ownership interest, unnecessarily filling their pockets with the buyer's money. Once a respected part of the real estate process, title insurance has been hijacked by realtors into another revenue generator for them. The wise, respected title professional has been replaced by the slickster whose only real skill is writing checks to the brokers. There are precious few title agencies geared to protecting the consumer, the actual policy holder.

Realtors have no business referring buyers to in-house title companies. None. The choice of a title insurer is your choice as a buyer, and a choice that is federally mandated. But they prey upon the buyer's lack of knowledge about title insurance to grab more of your money than is necessary. Did you know that some real estate brokers are actually counselled to "get into title?" I have been asked so many times to "partner up" with these people, that I actually enjoy telling them no, just to see the surprised look on their faces, incredulous that I would not jump at the opportunity to take money from unknowing buyers and put it in the realtors' pockets.

Spread the word that you are entitled to choose your own title agent, so you don't end up spending more, like my recent client. Contact an independent title agency for your title insurance needs, and ask them to detail the fees they charge. Be an educated consumer, and don't spend money you don't have to.

Andrew J. Monastra, Esquire is an associate in the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, West Chester, and Reading. He has represented consumers and businesses in real estate transactions for over 23 years, and he is the owner of Heartland Abstract, Inc., an independent title agency located in Pottstown which does not charge junk fees. Their website is www.heartlandabstract.com. Mr. Monastra may be reached by calling 610.323.7436, or by e-mail at amonastra@wolfbaldwin.com.

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Bellco Federal Credit Union employees joined with family and friends last month to fundraise and participate in Walk MS: Reading 2018 in support of the National Multiple Sclerosis Society. Through many charitable donations, "Team Bellco" fundraised over \$2,000 for the National MS Society and was one of the top five fundraising teams!

your businesses grow, support our local community and foster additional jobs in our county. Bellco serves anyone who lives, works, attends school or worships in Berks County. For additional information, please call 610.373.5192 and visit www.bellcocu.org.

Marketing Manager Lori Anderson had this to say about the overwhelming support Bellco received: "Our fundraising goal was set at \$500 and we had no idea how many people would join our team. The community spirit of our employees helped raise over four times our monetary goal and our team was 37 walkers strong." With an initial goal of \$500, Bellco Federal Credit Union's employees, family and friends went above and beyond and raised over four times our initial goal, with many donations still coming in after the event!

About Bellco Federal Credit Union: Since 1938, Bellco Federal Credit Union has been delivering relevant and easy-to-use financial products and services designed to help people and small businesses, the lifeblood of our local communities. Our trusted and experienced professionals genuinely listen to everyone's unique needs and offer solutions with the compassion of a true neighbor. We are a community-based, not-for-profit federal credit union that rewards our members, invests in our local communities, believes in unity and, through strategic alliances, ensures that we are wherever our members are. Bellco offers business accounts and business loans. Our goal is to help



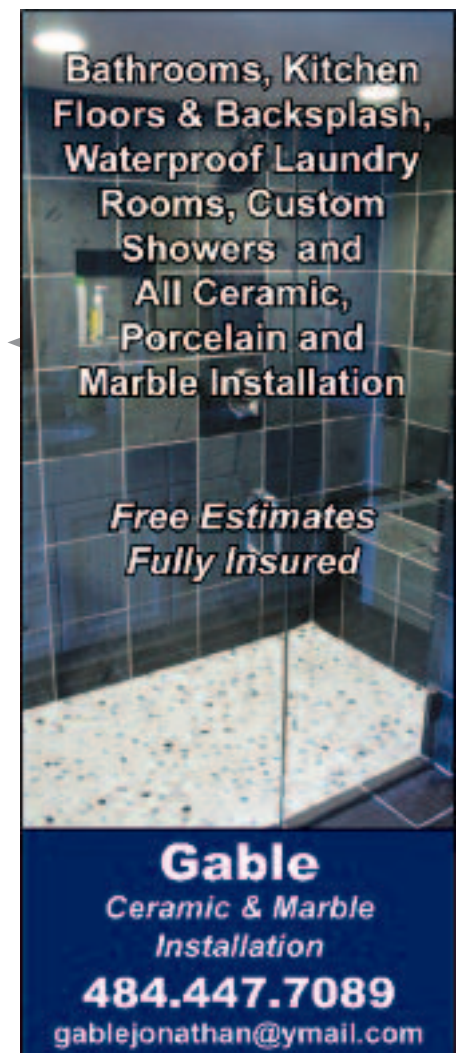
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CHANGE IN FREEDOM



DOWNTOWN DEVELOPMENT & CHANGE

By Barry Cassidy

From liberal to libelous, from "Bonzo" to Birch idol, born again. Civil rights, women's rights, gay rights... it's all wrong. Call in the cavalry to disrupt this perception of freedom gone wild. God damn it, first one wants freedom, then the whole damn world wants freedom.

Nostalgia, that's what we want... The good ol' days when we gave 'em hell? When the buck stopped somewhere, and you could still buy something with it. To a time when movies were in black and white – and so was everything else.

– Gil Scott Heron – Lyrics from the song, "B – Movie"

I remember the lyrics to that song which came out after Reagan became President. It has taken some time, but it appears that we are at a stage when the whole damn world does want freedom. I guess that it is a good thing, but it also is somewhat divisive, as people seem to be taking sides as everyone wants to be equal.

In the United States we call it Identity Politics, where people feel that they are being discriminated against and want equality. One of the ways that people are attacking the problem is by looking to the past. Statues glorifying the Civil War generals in the south are being taken down because of public outcry. Slave owners back in the 1600s and 1700s are being called into question as if they are supposed to have lived by today's rules.

For those of you out there who are not familiar with history, black people (Negros at the time) were granted status as 3/5th of a man under the constitution. The only reason they got 3/5th status is because there were not enough white people in the south to give the correct numbers in the census to enable them to have a significant voice. So, they counted the slaves, and because they were black, they would not be the same as a white person count. The only reason that we imported slaves from Africa is by the time the white settlers in North America arrived,

most of the Indian population had died of small pox and the South American Indian Slave model would not work. Pretty outrageous, but that is the product of the times.

Slave trade was not even banned until 1808, and most of these conventions were the work of European colonial slave traders. I am sure there were some Arab slave traders but for purposes of this article, we will concentrate on the euro-centric ideal. Stuck in the mindset that people could be property, that line of euro-centric behavior persisted until 1965 with the passage of the Civil Rights Act. I remember going to Alabama once when I was little, around 1958, and seeing the segregated public bathrooms.

The economic system was based upon having the free labor, and although there may have been some nice slave owners, the majority of them were not nice and clung to the euro-centric traditions of the past. This was perpetuated by the Roger Taney Supreme Court, which consistently ruled to lessen the impact of black citizenship.

I also remember when women were more like June Cleaver from "Leave it to Beaver" and wore nice dresses around the house and dusted for hours, and then sweated and slaved over a hot stove so when the family arrived home, they had a nutritious dinner.

(Continued on page 55)

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DOWNTOWN DEVELOPMENT & CHANGE

(Continued from page 53)

There were no college-educated women except for a few smart women who were Doctors or Lawyers.

It appears that early on, before the establishment of Christianity, women and men could attend school together if they were able to attend at all. It was the establishment of the "University System" which sought to offer higher education where problems really started. Women were not allowed in the system because you had to be a "cleric" to attend... and we all know in the Catholic Church women cannot be clerics. So, generations and generations of women did not get advanced degrees. It was about the time that I went to college in the '60s that women started attending college in force. In the seventies that resulted in a labor glut and many people were unemployed and women were token hires.

Fast forward to today. Groups are forming all over the place to right the wrongs of institutional bigotry and ignorance. The reason that I am writing this article is yesterday in the *Philadelphia Inquirer* I read about "Represent PAC" which is a women's Political Action Committee (PAC) which has raised \$50,000 to help women get elected. I thought long and hard about the PAC, and came to the conclusion that really,

we should do away with all PACs.

I am of the belief that the more that we separate, the more that we will be separated. I was a Union Organizer in the deep south in the early '70s, trying to reverse some of the injustices toward black people in the workplace. One of the methods that were used was the company telling the white workers they did not want to associate and be part of a black majority organization or association. This is a classic oligarchical mechanism — divide and conquer.

It will only be when we get beyond race and gender in dealing with people that we will be able to get past the customs and folkways that we have had imposed upon ourselves in what is a patriarchal society. This system is also prevalent in other cultures and races. Women who carry the water on their head in Africa, or women who cannot drive a car in Saudi Arabia are products of this society. This has nothing to do with white men, but men in general. For the most part, it is not the man giving up his place as the leader of the country's oligarchy. It is more about changing the customs and the way we bring up children, the music we play which objectifies women, the rap music we listen to that glorifies dealing drugs and violence.

(Continued on page 56)

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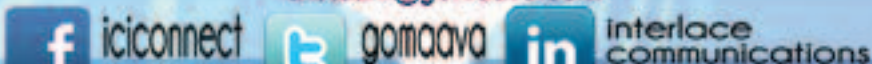


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DOWNTOWN DEVELOPMENT & CHANGE

(Continued from page 55)

My wife read me a vintage magazine article the other day about women douching with Lysol of all things. It was to make them feel "dainty". Although it seems ludicrous, it points to the role of women in society. Maybe the baby dolls reinforce motherhood, but do we really need gender roles? Give a girl a doll and give a boy a toy gun. Let's separate them early and tell them what their role is in society. Let's look down on a girl bringing a black boy home to meet her parents, but look at it as sowing wild oats when a white boy brings home a black girl... and she better look like Beyonce.

All of this must stop if we are ever to have a homogenous society. We need to quit separating ourselves and unite as a people. What stands in our way is the past and the way that culture has evolved. It is not our fault that we have these prejudices and predilections, as it is the process of society or "mankind."

I believe there should be open elections and forget about the parties that are controlled by a few ideologues who want to maximize control to keep themselves in power. We do not need lobbyists to tell our elected officials what we want. We need direct voting for people wanting to serve and make decisions. It is the system that needs to

be changed. If we continue the way that we are going, politics will be so fractured that we will never get change, and that is what people controlling the power want to happen, because the status quo is where it is at for these people.

Just look at the immigration issue. There cannot be any legislative action because, in reality, if someone is illegal, they have no rights and can be abused by the employer because of the leverage the employer holds. Who are they going to call if they don't get paid the correct amount? Can't call Ghost Busters 'cause that is a movie. The answer is no one. So, you have a shadow hanging over them.

Look at trade, you have a communist country in China that has wage slaves who work for pennies. How can the American worker compete? Yet people will complain that if there are fair trade tariffs, we will pay more for goods imported from China. What about the people living in squalor in order for your new Dior dress to be affordable?

It is they system not the people. Time to change the system.

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

REGIONAL CHAMBER ROUNDUP

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

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



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

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

UPCOMING EVENTS

Ribbon Cutting – Phoenixville House of Jerky, Friday, June 1st, 6:30 PM, 10 South Main Street, Phoenixville

Join the Phoenixville Chamber on First Friday to welcome Phoenixville House of Jerky to the Downtown Phoenixville business community!

Young Professionals Networking w/ Phoenixville Jaycees - Tuesday, June 5th, 6 PM Bistro on Bridge, 208 Bridge St, Phoenixville

Sponsored by the Phoenixville Chamber and the Jaycees, Young Professional Networking is for business minded people aged 21 to 40 to gather in a relaxed atmosphere to network with like-minded individuals.

Monthly Membership Meeting - Tuesday, June 12th, 7:15-9:00 AM, Phoenixville Area Senior Center, 153 Church Street, Phoenixville

Join us for breakfast and networking at the Chamber's monthly member meeting. This month, learn more about how new tax law affects you and your business. \$20/registered member, \$25/member at the door, \$30/not-yet members

First Fridays in Downtown Phoenixville –

Visit 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.

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

PXV First Summer Music Series - LIVE MUSIC. EVERY FRIDAY. ALL SUMMER LONG.

The Summer Music Series happens every Friday other than First Fridays in June, July and August from 6-9pm. It is an event that features a variety of music acts including full bands, and singer-songwriter performances which are spread throughout all downtown.

JUNE 8, JUNE 15, JUNE 22, JUNE 29

JULY 13, JULY 20, JULY 27

AUGUST 10, AUGUST 17, AUGUST 24,
AUGUST 31

Street Performances for the 2018 Season will feature music by:

- Fiorenzo Downlin • Hidden Treasures
- Elle • Walter Napolitan • Rick's Office Band
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- Rick Polturak • Dennis McDonough
- Raven Hill Ramblers • Debra Flax • Stu O'Connor

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First Fridays in Downtown Phoenixville



PXV First Summer Music Series

DeMutis Group Funds Study of Options for Rail Service to Phoenixville

Phoenixville Developer Manny DeMutis took time to address the reasons why he is funding a study for the Borough to assess the possibility of options for Rail Service to Phoenixville. His proposal was presented to the borough Infrastructure Committee where it met with approval. It will be forwarded to Borough Council for a vote, where DeMutis expects an affirmative vote to proceed.

DeMutis believes the borough is looking to enhance the quality of life for borough residents and has sought to identify new means of travel in keeping with its organizational goals which are more in line with twenty-first century travel needs. The road-free connection linking Phoenixville with Great Valley or Center City employment centers could provide commuters with a viable travel alternative that could potentially alleviate traffic congestion on PA Route 29 and 422.

"There is a need to increase public transportation options to Phoenixville as a result of the recent expansion of residential units in the downtown," DeMutis said. "There have been 809 new apartments in the downtown and 440 houses built in the borough equating to approximately 2500 new residents. The professional planners must recognize and respond to the reality that Phoenixville is the growing population center in Chester County and has become a small city," he said, adding, "Phoenixville's downtown revitalization has been so successful that everyone wants to live near our walkable downtown entertainment district. All we are doing is responding to that need."

Virtually all passenger rail planning concepts for Eastern Chester County have been oriented along the alignment of the Schuylkill River Valley, passing from Reading to Center City Philadelphia via Norristown. The river has defined the traditional path of travel and commerce through Phoenixville and the other "canal boroughs" from Colonial days. This was sufficient through the end of commuter rail service in 1981.

(Continued on page 59)

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

351 E. Main Street, Collegeville, PA 19426 • 610.489.6660

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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.



SAVE THE DATES:

July 18th @4-6pm - Mixer at Wells Fargo Advisors

The Princeton Group: 555 Second Avenue, Suite D-300, Collegeville

October 10th – Annual Business Expo at Pfizer:

Registration opens in July

UPCOMING EVENTS

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



June 11, 2018 – PV Chamber Annual Golf Outing

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



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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 and Golf Prizes and Food Donations!

June 20, 2018 - Mixer at Pink Moose Ice Cream Café & Catering Co-Hosted with Merck, Sharp & Dohme FCU

Kick-off the summer with a Co-Hosted Mixer at The Pink Moose Ice Cream Cafe & Catering, located in the historic Royersford train station. The café seats up to 35 people comfortably, and the outside patio, which runs along the train tracks, is the perfect setting for our event! Enjoy delicious food and drinks, networking, raffle prizes and more! This event is co-hosted with Merck, Sharp & Dohme Federal Credit Union of Trappe. RSVP 610-489-6660.

Montgomery School, 147 Main Street, Royersford, PA

Members: FREE; Nonmembers \$10

5:00 – 7:00pm

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

June 27, 2018 - New Member Orientation Sponsored by Maillie

Wednesday, June 27th, 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

Details & Registration:

Call the Chamber at 610-489-6660 or visit: <https://perkiomenvallchamber.org/event/pvcc-night-at-reading-philis-2018/>

POST EVENT



Ribbon Cutting April 30, 2018

Photo#1 Caption: Perkiomen Township Officials and PV Chamber Board Directors/Ambassadors attend Ribbon Cutting Ceremony at S&B Events Concepts & Catering located at 25 Bridge Street, Collegeville. S&B's new venue is ideal for showers, birthday parties, dinner parties and special events. Mystery dinner nights, cooking classes, BYOB seafood night, and tastings are just a few of the events coming to S&B this summer! S&B is a full-service caterer company and services off-premise weddings and corporate events up to 1,000 guests! www.SNBEvents.com

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!

UPCOMING EVENTS

RSVP for all events online at
www.springfordchamber.com

June 5, 2018 - Chamber Mixer

Sponsored by: Rick Clark

Raymour & Flanigan

300-A Water Loop Drive, Collegeville

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

June 12, 2018 - Network Before Work

Citadel Federal Credit Union

36 West Ridge Pike, Royersford

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

Free for members/\$10 Non-members

June 14, 2018 - Chamber Breakfast

The Loft at Landis Creek

765 North Lewis Road, Royersford

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

Topic: A Blueprint for your
Retirement Planning

Speaker: Rick Storms

\$25 Members/\$35 Non-members

June 21, 2018 - Shark Think Tank

Copperfield Inn at Lakeside

594 W. Ridge Pike, Limerick

11:30 a.m. to 1:00 p.m.

\$25 - Business owners only*

CHAMBER NOTES

- Thank you to our Annual Sponsors: Patriot Pest Solutions, Pottstown Hospital/Tower Health and Tompkins VIST Bank

- Save the Dates for the following upcoming events:

- Limerick Community Day: Saturday, August 18, 2018 Registration now open

- SFCC Family Golf Outing for Education: Sunday, September 30, 2018 Registration now Open

- Thank you to the staff of Spring-Ford Country Club for a wonderful luncheon on Thursday, May 10th.

- Thank you to Senator, John Rafferty, Representative Thomas Quigley and Representative, Warren Kampf for attending and discussing the topics that effect our community at the May Luncheon.

- The Spring-Ford Chamber 2019-2020 Directory will be starting advertising sales on August 1, 2018.

- The Spring-Ford Chamber's official hours are Monday – Thursday 9am – 2pm; Friday by appointment

- Would you like to host a networking event this fall? Please contact the chamber office, dates are filling up quickly.

- Workshops dates for after July 1 are now open to any member who would like to operate a workshop for the Spring-Ford Chamber. Contact the Chamber office for more details.

WELCOME NEW CHAMBER MEMBERS

Rob Theisen, New York Life
Patriot Land Transfer, Inc.



Mixer at Philadelphia Premium Outlets



Luncheon at Spring-Ford Country Club



Ribbon Cutting at Orange Theory Fitness

RAIL SERVICE TO PHOENIXVILLE

(Continued from page 57)

Twenty-First Century commuting patterns and work locations are much more complicated and diverse. Bucolic fields throughout the outlying suburbs have turned from agricultural to commercial uses, although the former farm roads leading to them are little changed. As a result, roads that were never intended for heavy volumes of commuter traffic are choked with congestion, adding time, cost and frustration to Chester County residents. An additional consequence of the suburbanization of regional workplaces is the challenge employers face in reliably filling basic entry-level, service and administration positions. An extensive potential employment base resides in Philadelphia and suburban urban areas such as Phoenixville, drawn to affordable workforce housing options developed around past concentrations of industrial activity. The regional transit network, predominately a radial network oriented around the needs of a Center City commute, offers limited opportunities for suburb-bound commuters. A prolonged stop-and-go commute by automobile is the only viable mobility option for suburban workforce.

DeMutis led the **Citizens for the Train** effort a few years ago, which was unable to secure governmental support for the idea, but now is concentrating on the possibility of extending the Manyunk/Norristown Line. The original *greenline* using the Norfolk Southern Phoenixville Line (NS Line Segment 2588) is an unsignaled, single-track industrial track through Eastern Chester County. It extends 10.8 miles from Perkiomen at Milepost HP 25 on the NS Harrisburg Line near Oaks in Upper Providence Township, Montgomery County, to terminate in an industrial park in Devault, East Whiteland Township, Chester County. The line parallels PA Route 29 for much of its length. The idea was to run the along the right of way on Route 29 to complete the line to Paoli.

The *greenline's* rights of way will be studied to determine if there is adequate right of way available to complete the line. Project Coordinator Barry Cassidy stated that he would hate to see the *greenline* project put on the shelf but indicated it could open other uses for the line if Norfolk Southern decides to sell the line. "I could see a project creating a direct vehicle expressway from Phoenixville to 422 in Oaks considering the bridge over the Schuylkill River exists on the Northside. "I think with the right of way you could go from the corner of Rts.113 and 23 to Rte 422 without a light, although I am sure everyone would be against that idea. But we will look at that option as well as other potential options as we assess the project alternatives."

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