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We place a strong emphasis on teamwork, communication and medical management for early case resolution.

Our goal is to partner with area employers to minimize injury treatment time, and to reduce lost work days.

Our collaborative approach emphasizes ongoing communication between the employer, the injured worker and our medical providers.

Occupational Health

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Visiting Angels Pottstown

AGING-IN-PLACE SERVICES

The need for aging in place services can come up suddenly or be the result of persistent, declining health. Regardless of why you now require senior care services, the need for it is somewhat of a shock. In your mind, your parents are the strong, reliable leaders of the family. You looked to them in times of need and to share your joys. It can be heart wrenching to realize they now need you as much as you need them.

When a loved one needs at home senior care, the mind spins with questions and concerns. From how to find a caregiver to understanding how a caregiver can help, it's natural to feel overwhelmed by this new stage of life. **Visiting Angels of Pottstown** understands how difficult this time is and is here to help. We've helped thousands of families across the country navigate this new terrain and find peace of mind.

How We Help with Aging In Place Services

At-home senior care from Visiting Angels makes aging in place possible. What is aging in place? It's the term used to describe the desire most seniors have to continue living in their own home; the desire to live at home for as long as possible before moving to a care facility. At **Visiting Angels**, our compassionate caregivers provide assistance with the activities of daily living that make aging in place possible. With our at-home care services, seniors receive the one-on-one support they need to remain independent and live safely at home.



How can one of our Angel companions help your loved one? The options are almost unlimited. When you choose Visiting Angels for at-home senior care, we'll work with you to create a plan for care that addresses your loved one's individual needs. Care is always scheduled for the times you need it and can be modified as needed to adjust to changing needs. The senior care services we provide can accommodate a wide range of needs including:

- Companion Care
- Personal Care
- Palliative Care
- Post-Hospital Stay Care
- Dementia and Alzheimer's Care
- End of Life Care



Some of the most common activities we help with include:

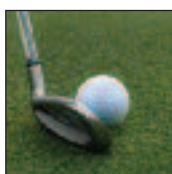
- Diet monitoring including planning for and preparing meals
- Light housekeeping including help with laundry, making beds and vacuuming
- Assistance with shopping, running errands and transportation to appointments or activities
- Assistance with bathing, dressing, grooming and toileting
- Reminders to take medications, drink fluids and eat regularly
- Going for walks, engaging in favorite activities and friendly companionship

Our caregivers are scheduled at your convenience. Weekday, weekend, holiday, and overnight visits are available as needed. From hourly visits to 24-hour care, a **Visiting Angels** caregiver can be there when you need them.

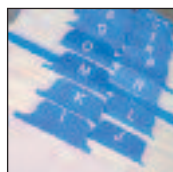
Welcoming a caregiver into your home and life can be difficult. At **Visiting Angels**, we try to make this transition as easy as possible for you and your loved one. Our initial in-home assessments include a complimentary home safety and falls assessment. When you choose aging-in-place services from **Visiting Angels**, you will find a partner who can answer questions and help you find peace of mind.



Cover Story: *Nester Insurance offers unparalleled attention to detail and superior customer service while providing uncomplicated solutions to their clients' employee benefit, estate planning, and personal insurance needs.*



22: Time to hit the links on the area's best golf courses



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

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BUSINESS SPOTLIGHT

Merra Lee Moffitt **Good Life Financial Group**

Merra Lee Moffitt is an Accredited Wealth Management Advisor
with an enduring passion for helping people
create & enhance prosperity for themselves & their families.

With over 25 years of comprehensive business experience from starting, building, and running her own 40-person service company, she understands the needs of those business owners interested in navigating through the objectives of their business. Merra Lee believes that financial planning is about a person's values, not just their money. Her focus is on protecting your purchasing power, not simply the principal. She feels it is important to develop the right retirement plan for your situation using techniques to manage taxes, access to money, market volatility, and adverse possibilities.

Within the last two months, Merra Lee, along with the core of advisors and assistants for Good Life have moved to a new location at 2395 Lancaster Pike, Reading. Merra Lee shares, "We outgrew our old space and needed to have more space to provide better client support, continue to grow our clients and provide more support within the community. We now have a community room for your community groups to meet (at no charge), a fitness center that you can join with fitness training and coming soon we'll also have a small café, as well as a couple more "well community" resources. Our slogan is Good Life = Health + Wealth. We want you all to pursue not only financial wellness, but also your personal and community wellness."

"So..., if you haven't been in to see me lately, now would be a great time to come in to see our new digs, get a personal sneak preview while we make the finishing touches to it, and review your financial goals and progress."



**Feel free to give Merra Lee a
call at (preferred) 610.488.7353
or 610.898.6927 to
schedule a time to visit.**

NESTER INSURANCE

Bryan Nester



Growing by Leaps and Bounds by Providing Superior Customer Service

Bryan Nester, President of Nester Insurance, is as personable and friendly an individual as you'd ever want to meet, and he is equally knowledgeable about the insurance industry. He has cultivated a reputation for superior service, and his agency has grown organically, largely on referrals from satisfied clients. Nester Insurance specializes in Group Health Insurance/ Employee Benefits (health, dental and vision insurance, short and long-term disability insurance, selective executive plans, incentive plans and voluntary products); Medicare Supplement Plans; and Term and Permanent Life Insurance.

Nester Insurance works with a network of brokers, financial advisors, and agencies that can provide whatever insurance or financial services their clients may need. As a broker with a collective 35 years of experience, Nester Insurance represents more than one hundred different insurance companies, and they cover Berks, Chester, Bucks, Montgomery, Delaware, and Philadelphia counties in Pennsylvania, along with parts of New Jersey and Delaware, and beyond.

Kim Swoyer



PHOTOS ON THIS PAGE BY STYLISH IMAGES PHOTOGRAPHY



John Young

Right from the beginning, Nester focused on providing the best possible customer service as a means of distinguishing himself from other agencies, establishing the tag line — “big agency solutions with small agency attention,” — applying a personal touch while solving big issues for employers, employees, and individuals. His strategy worked. Bryan has built a stellar reputation throughout the region for helping clients wherever and whenever they need it, providing his personal cell phone number along with an invitation to call anytime an insurance issue arises. As a result, his client list has increased steadily, to the point where he recently added two new account executives, John Young and Kari Lazaro, to handle the increased workload and to help the agency grow even further. Their primary function is to service clients and build their book for themselves and for the company.

Maintaining the highest level of customer service has always been Nester’s mantra. “My whole goal of building this office is to make sure that everybody who comes through the process of buying insurance comes out satisfied,” Nester said. “It doesn’t matter whether it’s a billing issue, a claim issue with one of the insurance companies, or they just have general questions. They all come through the process the same way, and go away happy. That’s my main objective: our clients get the same exact high level of service from each of us.”

In addition to preparing for the Open Enrollment periods in the fall, Nester and his employees are gearing up for a change in the industry regarding recent legislation that will allow the return of group policies for association members, which were eliminated with passage of the Affordable Care Act.

“We will be one of the frontrunners issuing and helping group associations get plans back, and helping association members enroll people in the plans,”

Kari Lazaro



Nester said. “It could be as early as October or as late as January 1. We have confirmation of one carrier. We don’t have plan designs. We don’t have the qualifications for the associations, but once we have those, we’ll be reaching out to every regional chamber. Some we’ve already made initial contact with. We’re going to start implementing those as soon as they arrive,” he said.

Group benefit plans in general have become a confusing area for many small business owners. Nester and his staff are happy to assist employers with the entire enrollment process, including the benefits meetings, collecting the applications and waivers from each employee, answering questions, and providing guidance and direct help if issues arise.

“When you work with companies above 50 employees, you’re dealing with a whole different quoting system (than with individual insurance plans),” Nester explains. “Different underwriting, carriers, and timelines. It’s all a little different and involves more care. With a full-time administrator, and two additional employees we are in an excellent position to serve those larger employer clients effectively.

(Continued on page 8)

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COVER STORY

(Continued from page 7)

Many of our current larger employers came through referrals, or through growing into those spaces, but now we can bid our services to those larger employer prospects more consistently and with more ease."

A little over one year ago, Nester opened a new office on the second floor of 313 West Ridge Pike, in Limerick and brought office manager, Kim Swoyer, on board. Swoyer handles administrative duties, allowing Bryan to devote the bulk of his time to what he loves — build relationships and meet with clients to demystify the often complicated and confusing world of insurance. "We help people translate the world of insurance as its terminology is a second language, which often goes untaught," Nester said.

"Finding good, personable people is what I really look for when I hire," Nester said about his employees. "Right now we are built to take on any number of clients and there's not a single stone that will go unturned, because time is no longer an issue. I now have the resources and the personnel, so I don't have to restructure my schedule to go on every appointment myself. Managing that flow has actually been enjoyable, because I see the successes John and Kari are having. I also see a much bigger picture available to us; the next two-to-five years to be just amazing. We're really churning out excellent service with great products."

"One year in I feel like we're really rolling," Nester continued. Kim (Swoyer) has been great. She really has come a long way. She has really come into a full development of how to do things and keeps the office moving. She prepares quotes and processes paperwork, ensuring that applications are approved, and part of her function is to let agents know if we're missing something, or if the client needs to fill out something, so the agents know where the paperwork is, printed out and ready to go."

John Young's previous experience in the insurance industry was on the individual side, working with clients for disability, life, long-term care, and some financial benefits, like IRAs. "John and I had been talking for the last five years about possibly working together," Nester said. "I called him, and he was looking for a change, so he came on board March 1. His goal is to become a true broker, not just for the individual but for the group business," he said.

(Continued on page 10)



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COVER STORY

(Continued from page 8)

The addition of Young to the staff will be particularly valuable during the upcoming Open Enrollment periods for Medicare (October 15) and Individual Medical Insurance (November 1). "I expect him to be ready to go to handle a lot of the overflow for individuals that we get during that period," Nester said. "Every year, we add more clients. We get more referrals for individuals during that time, and it's good to have another resource. John can take care of those clients with the high level of service established by Nester Insurance."

Kari Lazaro's role in the agency is to service and develop group clients in Bucks County. "I've known Kari for 12 years," Nester said. "Having the right support staff means more than the actual business itself sometimes. I wanted to make sure that she can do what she does best: handle people and service groups. My goal is to ensure we support Kari with any administrative needs."

Participating in regional chambers of commerce and community groups has always been part of Nester's growth strategy, and he encourages his employees to get involved as well. "The economy has been steadily improving, and a lot of the chambers have been growing, which is good not just for current members but for new members who are joining," he said. "You get to meet a lot more people. I encourage my staff to continually be involved in the communities in any way, shape or form, because there are not that many chances you get to help out people in need."

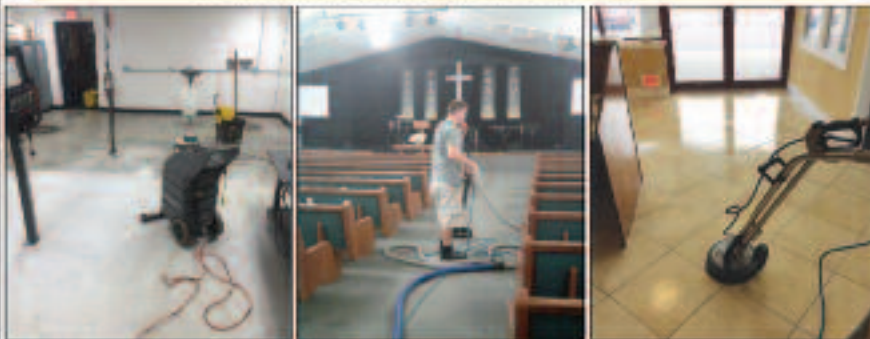
Clients have the Nester Agency's direct phone numbers and the staff will travel to your home or office and design an individualized plan that specifically meets your needs. "We specialize in providing personalized service and we're there to help our clients whenever and wherever they need us," Nester said.

For more information about Nester Insurance, please call Bryan at 484.390.5312, and visit www.nesterinsurance.com.

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FOCUS ON BOYERTOWN

Building a Better Boyertown's Vision and Action Plan Receives PDC's "Townie Award"

Building a Better Boyertown's (BBB) Vision and Action Plan was the recipient of this year's Pennsylvania Downtown Center (PDC) "Townie Award for Organizational Excellence." Building a Better Boyertown also received the "Chairman's Award for Youth Involvement" for its Town Vision Video, produced and created by Boyertown Area High School Students, who creatively spoofed the movie Forrest Gump within the context of envisioning Boyertown's possible future when the Vision and Action Plan comes to fruition. The Townie Awards are a festive and venerable tradition designed to recognize the commonwealth's core communities and individuals for creation and implementation of projects, programs and events that exemplify the goals of PDC's community revitalization mission.



The Boyertown Vision and Action Plan seeks to bring new vitality and economic growth to the downtown including new jobs, healthier existing businesses, new businesses, an expanded customer base, more tourism, more private investment, more revenue to the borough, school district and County and resources to protect the many things that people love about Boyertown.

BBB's 75-page Vision and Action plan (available in its entirety at www.boyertownpa.org) is divided into three-major areas of focus: Investment to Enhance the Visitor Experience; Downtown Development Plan; and Business Attraction and Destination Marketing Plan.

The Investment to Enhance the Visitor



Experience includes: Streetscape, Landscape & Façade Enhancements; Transportation, Trail & Parking Enhancements; and development of Railroad Park & Downtown Civic Spaces.

The Downtown Development Plan includes Promoting Private Investment to Enhance the Tax Base; analysis of Market Demand for Restaurants & Retail and Market Demand for residential; and Zoning Enhancements.

The Business Attraction and Destination Marketing Plan includes a New Business Recruitment Plan and a Destination Marketing Plan.

The economic development goals for Boyertown Vision & Action Plan include:

- Promote tourism and create a more regional draw.



- Promote hospitality & restaurants.
- Celebrate and expand Boyertown's arts community.
- Support Colebrookdale Railroad in its growth as a major destination.
- Support the State Theater to become a new anchor.
- Create business recruitment strategies.
- Identify strategies to increase tax revenue.
- Promote growth and associated infrastructure and services.

The circulation and parking goals for Boyertown Vision & Action Plan include:

- Explore strategies to redirect truck traffic around the downtown.
- Explore strategies to increase the availability and sharing of parking.

(Continued on page 14)

Congratulations on Boyertown's 150

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• Environmental Permitting	• Boundary Surveys
• Hydraulic Load Testing	• Wetland Investigations

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BUSINESS SPOTLIGHT

CHESTNUT KNOLL DEDICATED TO SENIOR CARE

When looking for senior care that attends to every detail, greets you with a warm and friendly smile, and indeed makes you feel belonged—look no further than Chestnut Knoll Personal Care and Memory Care, or At Home Services.

Compassionate services with bathing, dressing, medication management, and more are available either in your home with Chestnut Knoll At Home Services, or within the welcoming senior community located in Boyertown. Comprehensive care plans are tailored to meet individual needs. Families have peace of mind knowing their loved one is receiving the ultimate care experience.

The highly-structured and secured Memory Care Community promotes the quality of life for residents with Alzheimer's disease and other dementias. Continuous training based on Teepa Snow's Positive Approach™ to Care keeps the care team up-to-date on leading advancements in memory care.

Chestnut Knoll's collaboration with FOX Rehabilitation provides every resident with state-of-the-art wellness programs. Individuals living with Parkinson's disease or other movement disorders benefit from evidence-based programs called LSVT BIG and LSVT LOUD. The FOX Optimal Living exercise program promotes overall wellness and has proven results!



Members representing the Chestnut Knoll team pose for a group picture at Penn State, Berks Campus before participating in the 2017 Walk to End Alzheimer's on Oct. 7, 2017.



Carla Lieb, a physical therapy assistant from FOX Rehabilitation, guides a Chestnut Knoll resident through her exercise regimen as part of the FOX Optimal Living wellness program.

PHOTOS PROVIDED BY CHESTNUT KNOLL

Residents average 160 minutes of moderate-intensity physical activity per week!

Chestnut Knoll's dedication extends beyond senior care. "We are very proud to serve the people of Boyertown and beyond. Our mission is to be an educational resource throughout the community," said Shawn Barndt, executive director of Chestnut Knoll.

In addition to their relentless fundraising efforts for both the Alzheimer's Association and Relay for Life, Chestnut Knoll donates resources and funds to other local service organizations.

Make an impact in the life of your loved one; call Chestnut Knoll Personal Care Community at 610.473.8066 or At Home Services at 610.473.3328.

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— Linda Detwiler,
LPN, Director of Chestnut Knoll At Home Services

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FOCUS ON BOYERTOWN

(Continued from page 12)

The communications goals for Boyertown Vision & Action Plan include:

- Outreach to the greater Boyertown community.
- Create a shared vision.
- Promote Boyertown + Pottstown collaboration.
- Create a unified branding.
- Promote connections and collaboration.

The design/planning goals for Boyertown Vision & Action Plan include:

- Identify sites where new businesses and new community spaces can be located.
- Remove/ relocate overhead utility lines.
- Evaluate buildings and business inventory.
- Enhance and promote historic preservation.
- Enhance design standards and implementation.
- Enhance and refine zoning to support downtown.

Pennsylvania Downtown Center (PDC) presented a total of 12 awards during the organization's annual statewide Townie Awards gala held in downtown West Chester. The Townie Awards are a part of PDC's annual statewide conference, which is held in a different commonwealth community each year in order to highlight the respective city or town's accomplishments in community and neighborhood revitalization. This year's conference was attended by more

than 200 individuals and included borough and municipal officials, experts in community planning and landscape architecture, and dozens of Main Street and Elm Street managers. Highlights of the conference included nationally-recognized speakers, over thirty educational sessions, mobile workshops showcasing the region's sense of place as an economic generator, arts district, historic structures and a progressive dinner at independent venues along West Chester's Business Improvement District.

Local Forklift Dealership Adds Clark Forklift

PA Industrial Equipment, Inc. with locations in Boyertown and New Holland Pennsylvania is happy to announce the addition of Clark Forklift. Based in Lexington Kentucky, Clark Forklift was established in 1917 and celebrated their 100th anniversary just last year. Clark Forklift provides LP, gasoline, diesel and electric forklifts with lifting capacities from 1,500 pounds to 18,000 pounds. The addition of Clark Forklift allows PA Industrial Equipment to meet all of our customers' material handling needs and expectations. These forklifts can be purchased, leased or rented short term from PA Industrial Equipment.



Clark Forklift complements our already extensive product line. We continue to offer Komatsu and Big Joe Forklifts. Aerial lifts are available from Genie, JLG and Haulotte. Industrial sweepers and floor scrubbers are available from Karcher and IPC Eagle. On site demonstrations are available and we offer a variety of finance options.

Don't forget to call PA Industrial Equipment for all your service and parts needs. Our mechanics perform most repairs on site, but larger repairs can be completed in either one of our shops. A low cost flat rate rental can be provided while your forklift is being repaired. Parts and service are available for all makes and models of forklifts.

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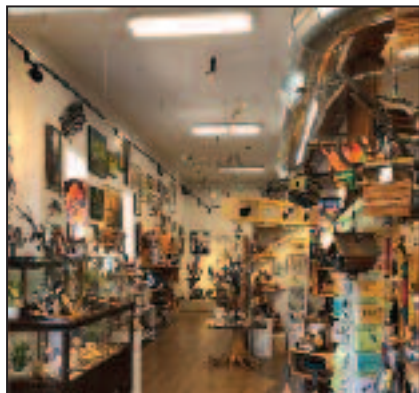
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We want our customers to know who created the works they purchase and how the items were made. We believe this knowledge helps create a connection, a special feeling, every time the piece is viewed, worn, or used. It is this unique connection that is lost in today's atmosphere of mass production, a connection we want to help revive. We are constantly searching and adding items for your consideration when "common" just won't do!



Follow us on Facebook or our website DancingTreeCreations.com to view events and new art. Visit us Thursday through Sunday, 10AM to 6PM or by chance or appointment. Seasonal Closing mid-January through mid-March and extended holiday hours.

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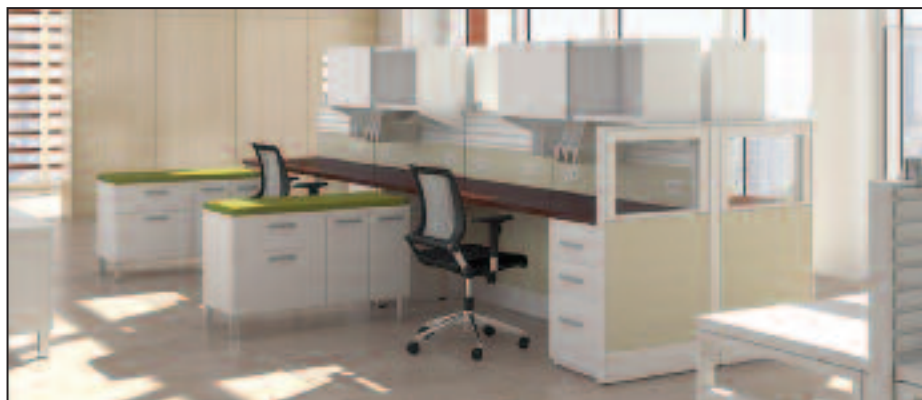
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FOCUS ON BERKS COUNTY BUSINESS



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Furniture Soup is celebrating its 15th year in business. This Reading-based interior design and office furniture company helps their commercial clients construct creative, efficient and affordable office interiors. Designing with just the right blend of new, remanufactured and pre-owned office furniture and cubicles, Furniture Soup assists clients from the beginning concept of a project, through the detail planning, budgeting and final fit out.

Furniture Soup's dedicated staff are planners, designers, logistics experts, budget-minders, project managers, installers and movers. For projects both small and large, problem solving is their specialty.

Hear from one of their many happy clients: *"Furniture Soup has become our go-to source for design and fit-out for any commercial projects we come in touch with."*



They are creative, responsive and a vast resource for design solutions!!!"Thanks FS! — Christine Elliot, Owner/ White Gate Contracting

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Klein provides both charter and tour services. Corporate clients, colleges and universities, senior living facilities and private clubs and organizations often charter with Klein to travel to their determined destinations. Klein also offers a day and overnight tour calendar, full of exciting destinations where individual passengers may be looking to travel for pleasure individually or with a few friends or family members.



Regardless of if you are interested in chartering a mini or full size motorcoach or a school bus for a group, or if you are interested in scheduling Klein Tour for yourself and a friend, our sales representatives are eager to assist you. Contact us today by calling 610.385.6700 or by visiting www.kleintransportation.com. We hope to travel with you soon!



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Storage World

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Storage World aims to provide all our customers with a positive experience. We are a straight forward, no nonsense, self-storage operator.

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high security lock and move in packet will be waiting for you in your storage unit. As an added convenience, new customers receive extreme discounts towards moving truck or van rentals.

We take pride in providing quality, clean, and convenient self-storage. We have automated access, video surveillance, and 24-hour rental and payment centers, that can assist customers after hours and on weekends.

Most locations feature standard drive-up units, and select locations have climate and humidity-controlled space. Most sites have outdoor parking spaces, so if you are tired of having your boat or RV in your driveway, we can help. At select locations, we feature XL storage units, so you can store your boat or motorhome indoors.

All our locations have moving truck or van rentals and a full line of moving and packing supplies available!

Advanced Manufacturing in Berks County

Manufacturing remains Berks County's largest industry sector by economic output and by employment with over 31,000 jobs (17.5% of local employment). Berks County's more than 500 manufacturing establishments provide jobs that pay, with average annual earnings of more than \$56,000 per year. The above average benefits packages that accompany manufacturing jobs increase average total compensation to more than \$75,000 per year. Investments in advanced manufacturing technology and productivity improvements supported steady wage growth over the past decade and above average wage growth is expected to continue going forward.

Most Berks County manufacturers find current business conditions to be favorable and the sector continue to add jobs at a modest rate. Layoffs among Berks County manufacturing workers are at historically low levels. Skilled manufacturing technicians in particular are in great demand with plentiful employment options.

(Continued on page 18)

FOCUS ON BERKS COUNTY BUSINESS

(Continued from page 17)

Continued productivity growth will likely allow the Berks County manufacturing sector to retain its position as the region's leading sector in economic output for the next decade. However, these same productivity improvements will mitigate job growth in the sector. At the same time, the ever-changing shop floor environment will require workers with increasing education and skills. The Berks County Workforce Development Board (WDB) expects that a thriving advanced manufacturing sector will still employ approximately 30,000 workers in 2025.

Berks County manufacturing employers face unprecedented demographic changes and skills shortages. Quite simply, the 31,000 workers who make up Berks County's experienced manufacturing workforce continue to age and many are approaching retirement or retiring at an alarming rate: 54 percent of incumbent workers in the sector are age 45 or older and 25 percent are age 55 and older.

As a result, the Berks County Workforce Development Board (WDB) projects that

local manufacturing employers will need to hire at least 6,000 skilled and semi-skilled replacement workers by the end of 2025. At the same time, these employers will need to up-skill new entrants as well as their existing employees in order to remain internationally-competitive. Particular attention must be paid to developing critical technical skills in industrial maintenance (mechatronics), precision machining, welding technology and quality systems which make up an increasing share of essential skills in the modern advanced manufacturing workplace. In fact, the viability of many semi-skilled production and other manufacturing jobs depend directly on employer success in attracting, training and retaining skilled technicians. Employer judgments about their ability to find and develop the skilled talent they need will impact their expansion planning decisions regarding capital investment in technology. Simply put, companies will not invest in plants and equipment that they cannot effectively operate and maintain.

The current reality is that most semi-skilled and entry-level production workers lack the technical skills needed to advance

into higher-paying technical positions without additional education and training. As a result, these individuals may lack employment security in a changing technology-driven environment and could be at risk for job elimination or forced replacement. While not all production workers need to acquire higher level technical skills, more and more will need to do so if their employers are to thrive and expand. In addition, many skilled manufacturing technicians are challenged to acquire the knowledge, skills and abilities necessary to stay current with increasing-sophisticated and integrated advanced manufacturing equipment and systems.

This manufacturing demographic and skills problem has been decades in the making and local employers, especially small-medium size firms, cannot solve it with their own resources. As a forward thinking job retention, layoff aversion and economic development strategy, the Berks WDB supports a return to the historical practice of capitalizing on incumbent worker technical training to build advanced manufacturing worker competencies, while matching newly-entering talent with experi-

enced employees for knowledge transfer. Individual production and maintenance workers will benefit by avoiding future job losses and attaining broad-level employment security in the sector. In cases where up-skilled workers do become dislocated, the enhanced technical skills provided by such training will enable them to be more quickly reemployed in similar well-paying jobs at other more successful local manufacturers. (Source: Berks County Workforce Development Board)

Berks Association Provides Big Benefits to Small Business

Small Business owners in Berks will be excited to hear about the recent launch of the Small Business Resource Association, a service organization created to support small business through a variety of hands on services, benefits and cost-effective resources that deliver "connections for success."

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

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FOCUS ON HEALTH CARE DELIVERY

A Visit to the ER May NOT Be the Best Option

Chest pain, loss of consciousness, heat stroke, severe bleeding and other serious and life-threatening illnesses always need the fastest and most advanced medical care available. Without question, that means immediate treatment in an Emergency Room or Urgent Care facility. But, what about cuts, scrapes, minor bleeding, a fever, ear infection, vomiting or nosebleed? When these and other non-extreme emergencies happen, one local medical provider suggests that you "Call Us First."

PMA Medical Specialists, one of the area's most-respected primary and specialty physician groups, offers a number of services to help patients get the care they need, without an unnecessary visit to the ER or Urgent Care. In doing so, they hope to help patients avoid the higher medical expenses, longer wait times, and exposure to more serious illnesses that an ER visit can entail.

The Call Us First effort invites current patients to call PMA first for non-life-threat-

ening emergencies. Calls will be answered 24 hours a day, seven days a week and a staff member will help the caller determine if an ER or Urgent Care visit is necessary. If not, PMA can schedule a same-day appointment at the nearest PMA office. According to PMA, the Call Us First program is just one of the ways they fulfill their commitment to exceptional patient care. To learn more about PMA Medical Specialists and the Call Us First program, visit pma doctor.com.

About PMA Medical Specialists: PMA Medical Specialists is a multi-specialty Physicians Network that understands the importance of providing patients with Continuous Coordinated Healthcare. They are committed to meeting the healthcare needs of patients by offering a wide-range of medical specialties and patient services to help them stay healthy. PMA Medical Specialists has office locations throughout Montgomery and Chester counties. Visit pma doctor.com for a complete list of locations and specialties.



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HOW MACHINE LEARNING CAN IMPROVE SMALL BUSINESS OPERATIONS?



By Randy Rowe, Hureka Technologies, Inc.

One way is real time advertising. Ads served up on Facebook or the same ad showing up on the next website you visit... because of your search behavior moments ago.

Hurekatek.com recently listed five ways to use chatbots for marketing to assist any business regardless of size. Customer support, digital assistant, research assistant, marketing automation and email marketing were covered because of published research indicating the need for all businesses, large and small, to take some form of action to employ at least one of the methods named.

Research published by salesforce.com, "State of the Connected Consumer," states over 63 percent of millennials and 58 percent of GenX consumers are willing to share their personal data for personalized recommendations when it saves time and helps them shop easily. The study goes on indicating that most consumers would consciously prefer personalized recommendations — online and offline. In its earliest stages of development, machine learning programs appear unexcelled when making recommendations... and they're getting better day by day.

What Is Machine Learning? The ability of machines to make predictions and decisions by studying patterns in data, without explicit programming.

To solve real-life problems, development engineers actually combine several Alternate Intelligence related technologies — big data, machine learning, natural language processing and more.

A good example is the story of John Rezek, a business development executive at IBM who employed Watson, the computer that beat all challenges the TV show Jeopardy threw at it, to help find a cure for Parkinson's disease.

(Continued on page 28)

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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

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.

Hickory Valley Golf Club

Welcome to Hickory Valley Golf Club, featuring Pennsylvania's "BEST 36 Holes." Hickory Valley Golf Club, located in Gilbertsville, boasts 36 Championship Holes on two exquisite courses — The Presidential and the Ambassador.

The flagship of Hickory Valley, the **Presidential Course** combines something new with something old, as the layout incor-



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EVENTS

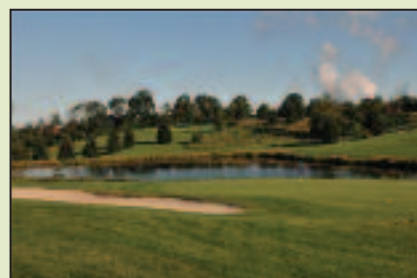


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610.948.5566
www.springhollowgolf.com

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.



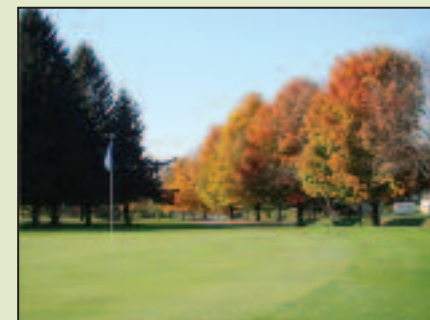
Arrowhead Golf Club

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.

Valerie McLean Keller, Owner & Operator Our 65th Anniversary

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SEVEN LAYER CAKE APPROACH TO PAYING FOR COLLEGE



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

It's that time of the year when kids are heading back to school and our parental thoughts turn to how will we ever pay for college.

As a Financial Advisor and a parent of two post-college sons, paying for college often needs many sources of money simultaneously working together. It takes many layers of money sources that we might as well picture a seven-layer cake to help pull it all together. Our goal is to get our kids through college with as little debt as possible while leaving our retirement plans intact. We as parents want our kids to become responsible for the choices they make along the way, such as what school, major, job possibilities, etc. Fortunately, as a business owner, you have a couple more choices of paying for college than the average job holder.

Let's cover seven of them that could be used together to help get our kids through college:

1. Pay your child to do some work in your business. If they have a job description and can do real work you need to get done (even stuffing envelopes or vacuuming), you could pay them a wage and deduct it from your business expenses. That money can be saved for college expenses.

2. Work Study – This is a job they have on campus. While in college, most students benefit from a part time job (15-20 Hours a week).

3. Stafford Loans - Even if you (as business owners) make too much money to get financial aid based on your income, anyone can get a Stafford loan by filing a FAFSA (Free Application for Student Aid). The loan is in the name of the child and the payments don't start until the student is out of school for nine months.

4. Your Education Savings - A 529 account is a great way to save ahead for money for college. Money you put in grows tax-free when used for education (tuition, books, room & board, etc.). Using a 529 in the child's name with #1 above, you may be able to get some growth on those savings, tax-free.

5. From your cash flow - If you had been saving into your 529 or other education account monthly, that monthly saving can be directed towards the new college bill. Many colleges will allow monthly billing for the 9-month school year.

(Continued on page 29)

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A wide-angle photograph of a large, two-story brick building with a central portico supported by white columns. The building has many windows and is surrounded by green lawns and trees. A tall flagpole stands in front of the building.

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THE GOOD LIFE

(Continued from page 27)

6. It also helps if other loans, such as car loans, or credit card debt can be paid off just in time for college, so those monthly payments can be applied directly or put into an account for when the bill arrives.
7. Scholarships/Grants - Not all scholarships are needs based. Some schools have department-based scholarships that resemble basic tuition reduction. My son went to Syracuse University the 2018 cost

is \$70,636. (source www.syracuse.edu). As an example, also from their website, "Last year, around 75 percent of Syracuse University undergraduate students received some form of financial support totaling \$390 million, with nearly \$270 million of that being awarded by Syracuse in the form of grants and scholarships."

Think of each tuition bill as a slice from your seven-layer cake. There are more financial tools available, as well. Want to build your own layered approach to helping your kids pay for college?

Merra Lee Moffitt, Certified Financial Planner, is a Senior Partner at Good Life Financial Group, Shillington. She has post-college kids, is self-employed and has used many business owner college funding tools herself and lived to tell the tale! She loves helping other people get their kids through college, so you can get on with your other financial goals! It's part of her financial planning process. Call, click, come-by, or contact at 610.628.2055, www.MerraLee.net 2395 Lancaster Pike, Reading, PA 19607, or merralee.moffitt@lpl.com.

This information is not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

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FACEBOOK STORIES: A FUN WAY TO FEATURE YOUR BUSINESS

SOCIAL MEDIA TIPS



By Theresa Mintzer

I know that you are thinking, "Not another social media task to add to my to do list!"

What are Facebook Stories? They are user-generated pictures and videos that are shared with your followers for only 24 hours. Why should you use them? Stories are a fun way to interact with your followers. If your followers are a little younger, you are giving them content in a way that they consume it. Facebook introduced Stories to compete with Snapchat.

How do you use Facebook Stories? You need to use the mobile app to create a story. When you are on your page scroll down to the section before posts. It will say Your Page's Story with a camera icon and Create Story. Click on that. If you

have not given Facebook permission to use your camera you will be asked to do so at this time.

Now create your Story! You can choose a photo from your camera roll, you can take a picture, or you can make a video. Once you have chosen something to share, you can add words, effects, stickers, or draw on your video or picture. Get creative. This a great way to feature behind the scenes aspects of your business. You can add to your story throughout the day.

The great part about Stories is that they do not follow the "algorithm" like posts. Stories appear at the top of your follower's feeds in a circle. The follower clicks on it to see the story. This is a great way to get in front of your audience on a regular basis.

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



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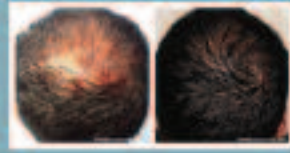
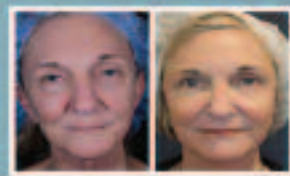
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TCACC Mission: As the primary business advocate, the TriCounty Area Chamber of Commerce provides relevant membership services and proactive leadership to enhance economic opportunity and quality of life within our region.

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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

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tarra@tricountyareachamber.com

Jennifer O'Donnell, Leadership Tri-County
Director, jennifer@tricountyareachamber.com

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



TRICOUNTY AREA CHAMBER OF COMMERCE

PRESIDENT'S MESSAGE

Community Expo SHOWBIZ

**New
Event**



**Tuesday, November 6
5:30 – 7:30 PM
at Coventry Mall**

351 W. Schuylkill Road, Pottstown 19465

For more information and to register to
be a vendor, contact Tarra at 610.326.2900 or
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 - Acknowledged at November Membership Breakfast
- Cost — \$1,000**

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MEMBERSHIP HAS ITS BENEFITS!

WELCOME APPROVED NEW MEMBER!

Congratulations to the business listed below. Their applications were approved by the Board of Directors on June 20.

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

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*Referred by Barbara Hayman,
Decorating Den Interiors*

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Referred by Baran Schultz, Schultz Technology

ALWAYS BUY CHAMBER

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

Lumber Yards/Supplies

- A.D. Moyer Lumber & Hardware, Inc. – Gilbertsville
- A.D. Moyer Lumber & Hardware, Inc. – Pottstown
- Hollenbach Home Center

Malls/Outlets/Shopping Center

- Coventry Mall

Management Consultants

- Turner Coaching Training & Consulting, LLC

Manufacturers and Processors

- Bally Block Company
- Beacon Container Corp.
- Berk International, LLC
- CEI – Douglassville, Inc.
- Cigas Machine Shop, Inc.
- Columbia Boiler Co.
- Cooney Manufacturing Co., LLC
- Dana Incorporated
- FlagZone, LLC
- Global Advanced Metals
- Jacquet Mid Atlantic, Inc.
- J.L. Machine & Tool, Inc.
- Judson A. Smith Co.
- MacKissic, Inc.
- Patrick J. Murphy & Associates
- Precision Polymer Products, Inc.
- Sealstrip Corporation
- Stored Energy Concepts, Inc.
- Ultraflex Systems, Inc.
- Universal Machine Co.
- VideoRay LLC.

Market/Market Research

- JWM Business Services

Material Handling Equipment

- American Crane & Equipment Corp.
- PA Industrial Equipment, Inc.

Medical Services

- Community Health & Dental Care
- Internal Medicine – Tower Health Medical Group
- U.S. Renal Care Pottstown Dialysis

Membership Organizations

- Building a Better Boyertown
- Rotary Club of Pottstown

Mental Health Services

- NAMI PA, Montgomery County
- Penn Foundation, Inc.



**Always
Buy Chamber!**

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

Happy Anniversary to the following Members:

40+ YEARS

Boenning & Scattergood, Inc.
Evans, Hauseman & Richard, Inc.
Hollenbach Construction, Inc.
Houck & Gofus Funeral Home, Inc.

Pottstown School District

Schumacher & Benner Funeral Home & Crematory

30 YEARS

Schuylkill River Greenways National Heritage Area

5 YEARS

Beacon Container Corp.

1 YEAR

Harleysville Bank
House of India PA
Jameri Enterprises LLC
JV Business Solutions LLC
PSA, Incorporated

Member Renewals

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

Arnold's Family Fun Center
Artemis Design, Inc.
Car-Tel Communications

Coventry Corners

Decorating Den Interiors

Falco and Associates, Inc.

Gage Personnel/ Gage Professionals

Gatsby's at the Sunnybrook Ballroom

H & H Systems, Inc.

Jacquet Mid Atlantic, Inc.

Jay Lanes

John J. Cione and Co. LLC

Lomax Carpet & Tile Mart

Martin Stone Quarries, Inc.

McCormick Chiropractic

Mom's House, Inc. of Greater Philadelphia
New Hanover United Methodist Church

Pottstown Area Police Athletic League

Pottstown YMCA, a branch of Philadelphia Freedom Valley YMCA

Reading Fightin Phils

Reflections Hair Designs

Richard A. Zuber Insurance Agency

Rick Loughery, Chester County Recorder of deeds

Sawchuk's Garage, Inc.

Sealstrip Corporation

TriCounty Active Adult Center

Visiting Angels

Wellness Council of Boyertown

Wheels In Motion

Are you Celebrating 25, 50, 75 Years? If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know!

The Chamber strives to recognize their Members for their success.

Contact **Tarra James** at 610.326.2900 or tarra@tricityareachamber.com



TRICOUNTY AREA
CHAMBER OF COMMERCE

2018-2019 TRI-COUNTY COMMUNITY GUIDE & BUSINESS DIRECTORY

The Chamber will be distributing the 2018-2019 Tri-County Community Guide and Business Directory in Fall of 2018.

To ensure your business information is accurate for printing in this edition of the publication, the publisher, Atlantic Communications Group, Inc., is facilitating the member verification process. Their Chamber Directory Services Dept. is

working on behalf of the Chamber to log the information and place follow-up calls to the membership and may contact you.

You will be receiving a form in the mail to verify the information the Chamber has on file for you. If you have any questions about this member verification effort or want to check your company's information now, please call the Chamber at 610-326-2900.

SUPPORTING COMMERCE

MEMBERSHIP HAS ITS BENEFITS!

BUSINESS SPOTLIGHT

August's Business of Spotlight is Boyertown Area Multi-Service. Learn more about them at the event on Tuesday, August 14 from 4-6 PM, located at the 200 West Spring St. in Boyertown!

Boyertown Area
Multi-Service Inc.
Helping People, Strengthening Communities

Serving the Boyertown Area School District and the surrounding communities of Amity, District, Hereford, Pike and Oley townships.



CENTER AT SPRING STREET

Last year,
1,103 older adults enjoyed
fellowship, entertainment, and
22,992 warm meals



MEALS ON WHEELS

42,557 meals
were served to
187 homebound adults



THE FOOD PANTRY

distributed food to
2,904 people in
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AND MUCH MORE...

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610-367-6957

www.BoyertownAreaMulti-Service.org
f Boyertown Area Multi-Service



JUNE BUSINESS CARD EXCHANGE



UFinancial Group hosted our June Business Card Exchange on Tuesday, June 26. The event was held to show off the new office location and included a great night of food and networking.

Sponsored by:



NEXT BUSINESS CARD EXCHANGE

- Tuesday, August 14
- 4 – 6 PM
- Boyertown Area Multi-Service



NEWS RELEASES

Members – Share your news with us, for **FREE!**

FEATURED MEMBER BENEFIT OF THE MONTH

How to Share News Releases:

- Sign on to Members Only, click on the 'News Releases' tab on the left side module
- Click 'Add a News release'
- Enter title of your news release (headline) and your message, contact information, etc.
- Select 'Member News' for the type/category of the news release
- Click 'Preview and Save' after you have finished your news release!

News releases will appear on the Chamber homepage of the website, scrolling under the Latest News block. We frequently push the news release page out on our social media sites as well!

SUPPORTING COMMERCE

July Breakfast Recap



Our speaker, Aliya Hammond, presented on Storytelling through Social Media.

Chamber Members gathered at Copperfield Inn on July 19 for a breakfast focused on storytelling through social media.

Jennifer O'Donnell, Director of Leadership Tri-County, gave an overview of the Leadership Tri-County program. You can learn more about the program by attending one of two scheduled information sessions: Thursday, August 9 from 12 – 1 PM or Tuesday, August 14 from 9 – 10 AM. We are actively seeking participants for the class of 2019 – for more information, contact Jennifer at 610.326.2900 or jennifer@tricountyareachamber.com.

Our keynote speaker was **Aliya Hammond** - a Social Media Strategist, Trainer, and Consultant that assists businesses and organizations with their social media story. She provided tips, tricks, and tools on how to get your business out there on social media:

- People buy into the story behind brands
- Photos tell a captivating story
- Utilize video – go live

Thank you to our Sponsor:

The Mike Howell Team
484.614.1674; www.themikehowellteam.com

Their philosophy is simple: clients come first. They pledge to be in constant communication with their clients, keeping them fully informed throughout the entire buying or selling process. They believe that if you're not left with an amazing experience, they haven't done their job. They don't measure success through achievements or awards, but through the satisfaction of their clients.

NEXT BREAKFAST AUGUST MEMBERSHIP BREAKFAST

**Thursday, August 9 from
7 – 9 AM at Gatsby's at the
SunnyBrook Ballroom**

By signing up for this breakfast, you are guaranteed to have a 1-minute time frame to present your business to everyone in attendance!



Mike Howell representing the breakfast sponsor, The Mike Howell Team.

BUILDING COMMUNITIES



Mark Your Calendars!

NETWORKING

Thurs., Aug. 9
7 – 9 AM

Membership Breakfast – Networking

Gatsby's at the Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

Eggstra, Eggstra, Hear all about it! This Membership Breakfast is sure to be loaded with information and networking. By signing up for this breakfast, you are guaranteed to have a 1-minute time frame to present your business to everyone in attendance. Make sure you take advantage of this opportunity and sign up now.

Sponsored by: **Reading Eagle**

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

Tues., Aug. 14
4 – 6 PM

Business Spotlight

Boyertown Area Multi-Service, 200 W. Spring St., Boyertown 19512

Enjoy a great night at the Boyertown Area Multi-Service Inc. Located in Boyertown, they strive to help people and strengthen the community. From the Food Pantry to medical appointments, the Boyertown Area Multi-Service company provides the community with much needed programs since 1973. Their new facility was completed in 2006, so come out and enjoy a tour of their great facility!

Sponsored by: **Boyertown Area Multi-Service**

No Charge; Members Only; Registration Appreciated

Weds., Aug. 15
11:30 AM – 1 PM

WOW Luncheon – Diversity & Inclusion

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

Position your organization for maximum productivity, increased profitability and sustainability. Create your organization's masterpiece by expanding its understanding, awareness and support of diversity. **Lucretia Coleman** will speak on Diversity and Inclusion and how it is more than just being invited to the party. It's asking the wallflower to dance and watching her bloom as she dances like nobody's watching!

\$26 per Attendee (prepaid by 8/8); \$32 per Attendee (invoiced or after 8/8)

Co-Sponsor: **Keystone Villa at Douglassville**

Fri., Aug. 17
8:30 – 10 AM

Refresh Friday: Emotional Intelligence

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

You are a person. You have people in your organization and outside organizations you work with collaboratively. You probably have people in your family. Doesn't it make sense to be able to relate to them better? During this interactive presentation, **Steve Goble** will explore the definition of 'Emotional Intelligence' and how it can be applied in our daily lives in a professional way will lead to greater success, more direct positive outcomes, and a happier and healthier you.

No Charge; Members Only; Registration Required

Thurs., Aug. 23
5 – 7 PM

LEYP: Year at a Glance

MCCC's Sustainability & Innovation Hub, 140 College Drive, Pottstown 19464

LEYP will be holding a "Year at a Glance" event. Come find out what we have in store for the remainder of the 2018 year and enjoy a night out. We welcome all young professionals in the area and are excited to share what we've been working on.

Sponsored by: **Wolf, Baldwin & Associates, PC**

No Charge; LEYP Participants Only; Registration Required

SAVE THE DATES

Mon., Sept. 10

Annual Golf Outing Presented by Schultz Technology

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

10:30 AM
11 AM
12 PM
4:30 PM

Registration

Lunch

Shotgun Start

Clambake

\$155 per person for Lunch, Golf and Clambake; \$600 per Foursome

Business Development Opportunities Available

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

Presenting Sponsor: **Schultz Technology**

Trophy Sponsor: **Maillie LLP**

Lunch Sponsor: **Tompkins VIST Bank**

Goodie Bag Sponsor: **Creative Health Services**

Additional Business Development Opportunities Available

Fri., Sept. 14
7 – 9 AM

Membership Breakfast – Legislative

Sunnybrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464

Our legislators are a vital part of our community and how we have a voice in our own government. The current running legislators will be presenting at this breakfast on their different stances on hot topics that effect everyone. Come out and learn about who will be representing your area.

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

Sponsor: **Boyertown Oil and Propane; Foundation for Pottstown Education; Montgomery County Community College**

Tues., Sept. 18
4 – 6 PM

Business Spotlight

Steel River Playhouse, 245 E. High St., Pottstown 19464

Experience for yourself the Steel River Playhouse that is home to over 90 plays, musicals, concerts, and recitals every year. They strive to bring together the performing arts with the much needed economic growth of the downtown Pottstown area. As an artistic outlet in the community, Steel River prides itself on investing in the future of the local residents and children.

Come out and experience the amazing venue for yourself and you could win tickets to one of the next upcoming shows!

Sponsored by: **Steel River Playhouse**

No Charge; Members Only; Registration Appreciated

Upcoming Signature Events

• **College Fair – October 1,
5:30 – 7:30 PM at the Coventry Mall**

• **Community Expo – November 6,
5:30 – 7:30 PM at the Coventry Mall**

• **Economic Development Luncheon –
November 13, 11:30 AM – 1:30 PM at
RiverCrest Golf Club & Preserve**

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.

LEADERSHIP. IMPACT. AWARENESS. TEAMWORK. PROFESSIONAL DEVELOPMENT. INFLUENCE. LEADERSHIP TRI-COUNTY



Leadership

TRI-COUNTY

(Chamber membership not required)

JOIN US FOR AN INFO SESSION!

**Thursday, August 9th 12-1PM or
Tuesday, August 14th 9-10AM**
(application deadline: August 17)

CONFIRMED SPONSORS TO DATE:

EXECUTIVE SPONSORS



EDUCATION SPONSOR



TRANSPORTATION SPONSOR



We are offering two information sessions in August for anyone interested in learning more about our newly expanded program! Whether you are looking to participate in the program yourself or you are an employer and/in human resources who would like to inquire about the program for potential employees, join us to see how Leadership Tri-County can bring value to your organization.

Leadership Tri-County is for emerging leaders, newly appointed leaders, and anyone who wants to increase their circle of influence. Throughout the program, you will grow as a leader in the community, develop personal and professional leadership skills, create long-lasting connections and friendships, gain knowledge of tri-county community assets and programs, expand your network by adding community leaders and access to a variety of community resources.

Participants meet once a month for programs covering topics such as: Arts & Culture; Business; Economic Development & Infrastructure; Education; Government; Health/Human Services; Justice; Leadership Development.

WHAT TO EXPECT:

- 10 Month PROGRAM RUNS SEPTEMBER 2018 THROUGH JUNE 2019
- Leadership & Professional development
- Site Tours
- Nonprofit Project Management
- Community Leader Speaker Series
- Low Ropes Team-building Experience
- Access to Alumni Network

Leadership Tri-County is administered through the TriCounty Area Chamber of Commerce Foundation, Inc. Since its inception in 1993, the program has prepared more than 200 community members for leadership positions in the tri-county area. Each Leadership class is comprised of individuals who have been selected for their potential to expand their involvement in the development of the tri-county area. Each member has made a demonstrated commitment to leadership in both their community and place of employment. These individuals represent business and industry, government, the arts, volunteer and social organizations, education, professional groups, labor, hospitals, and utilities.

**For more information, contact Jennifer O'Donnell, Program Director,
at 610.326.2900 or jennifer@tricountyareachamber.com.**

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



**Lead | Engage |
Young | Professionals**
Network of Leaders. Professional Development.
Volunteerism. Community Action.

On Thursday, June 28, LEYP held its first volunteer opportunity. Members from the Young Professionals organization assisted at the PDIDA 5K Run to the FARM. Proceeds from the race benefits the revitalization of downtown Pottstown.



NEXT LEYP EVENT: Year at a Glance
Thursday, August 23 from 5 – 7 PM
MCCC's Sustainability & Innovation Hub
Register by calling 610.326.2900.

SHARE-A-RIDE PROGRAM OFFERS EASY WAY TO CARPOOL - GVF

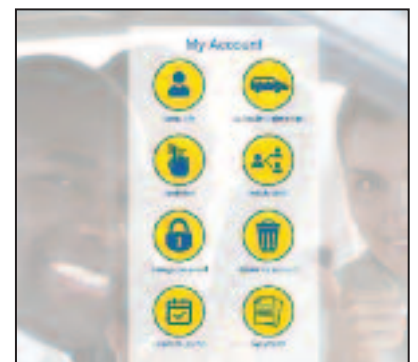


At GVF we are committed to our mission of reducing congestion, improving the environment and quality of life. We do this by promoting and implementing transportation demand management (TDM) strategies. One TDM strategy is encouraging commuters to use an alternative form of transportation instead of driving alone to get to and from work. Alternatives include carpooling, vanpooling, public transit, biking or walking.

Carpooling is one of the easiest alternatives a commuter can participate in. A carpool typically consists of two to four people riding together to a similar area on similar schedules, often co-workers riding to and from work. A personal vehicle is used to run a carpool.

Carpooling reduces travel costs such as fuel costs and tolls. It decreases vehicle wear and tear on personal vehicles and can reduce stress. Carpooling can help reduce traffic congestion and help prevent pollution by reducing the amount of Greenhouse gas emissions emitted into the atmosphere.

In southeastern Pennsylvania, 70% of commuters drive alone to work, and only 7.7% carpool (U.S. Census Bureau, 2014). Commuters tend to think that they face barriers when it comes to carpooling. Barriers like having a different work schedules to co-workers, or not having co-workers who live close by. GVF regularly conducts commuter surveys to help organizations understand their employees' commuting behaviors and habits. The results of these surveys often show that these barriers are less challenging than people would think. The main barrier towards carpooling is simply that employees are unaware of potential co-workers who they could share a ride with or programs that are available to help commuters make the switch.



Share-a-ride is here to help make the shift to ride sharing easy!

Share-A-Ride is a free, computerized service that matches commuters with potential carpool and vanpool groups, transit options, and even walking and bicycling routes. The program is administered by the Delaware Valley Regional Planning Commission (DVRPC) and is part of the Mobility Alternatives Program (MAP), which also helps employers find better transportation options for employees.

The new Share-A-Ride webpage uses a mapping function to match commuters to better options. Individuals can also track their commutes in the Commute Journal to calculate their vehicle travel, pollution, and money savings.

Commuters sign up at <https://sharearide.rideproweb.com>, create a profile with their personal preferences and the database matches the user with potential carpools or vanpools in their area. If commuters only want to share a ride with co-workers, the program can identify internal matches from your organization only. Sign up today for free!

Interested in signing up or learning more about Share-A-Ride Contact GVF today. Contact Stacey Henrich at shenrich@gvftma.com or 610-354-8899 ext. 4

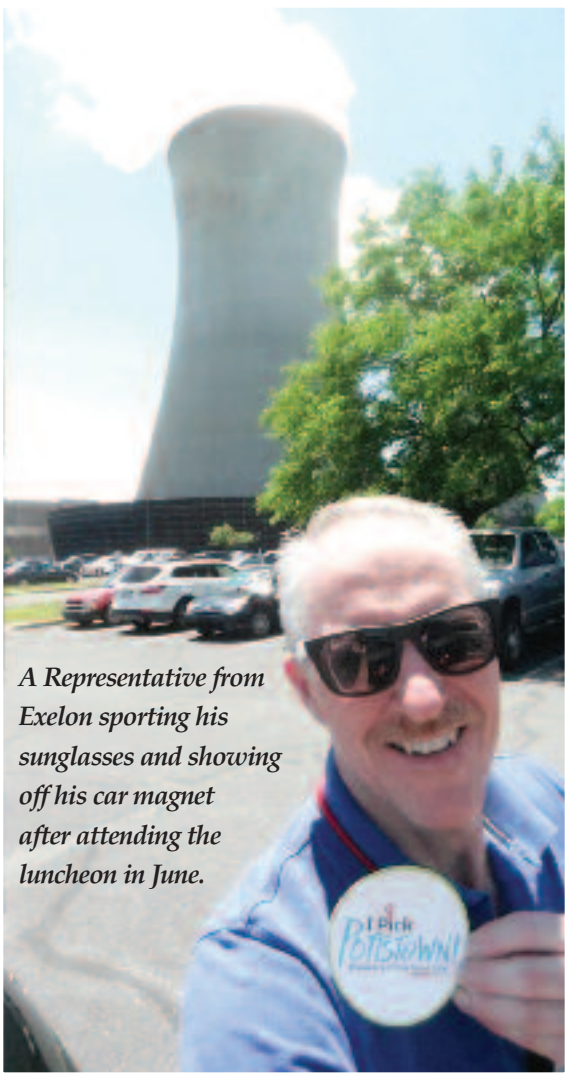
CREATING CONNECTIONS

POTTSTOWN PROGRESS LUNCHEON PRESENTED BY



The Chamber's 2018 Pottstown Progress Luncheon on June 21 focused on "I Pick Pottstown." Peggy Lee-Clark, Executive Director of Pottstown Area Industrial Development, took attendees on a journey through the benefits of living, working, and playing in Pottstown. The event fell on the first day of summer, so attendees walked away sporting I Pick Pottstown Sunglasses as well as magnets to place on their vehicles.

Montgomery County Commissioners
Ken Lawrence and Joe Gale took a selfie with all
guests wearing their I Pick Pottstown Sunglasses.



We would like to thank those who made this event a success!

PLATINUM SPONSORS:



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Design, Inc.

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Gatsby's At the
Sunnybrook Ballroom

Pottstown Area Health &
Wellness Foundation

EXPO TABLE PARTICIPANTS:

CEDARVILLE Engineering Group, LLC

Exelon

FASTSIGNS

Hobart's Run

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Maille LLP

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Montgomery County Community College

Pottstown Area Health & Wellness

Pottstown Area Rapid Transit, Inc.

Pottstown Regional Public Library

Pottstown Historical Society

Steel River Playhouse

The Sunnybrook Ballroom

Tompkins VIST Bank

Traffic Planning and Design, Inc.

The Victory Bank

*A Representative from
Exelon sporting his
sunglasses and showing
off his car magnet
after attending the
luncheon in June.*

MAKING A DIFFERENCE IS WHAT WE DO!

NONPROFIT ROUNDTABLE

On July 17, the Chamber and Tri-County Community Network hosted the quarterly Non-Profit Roundtable. Non-profits in attendance heard updates from each other as well as TCN and the Chamber. Time was also taken to discuss the needs of our non-profits in the region and have a roundtable conversation focused on assistance they might need. Thank you to all who attended!



PRO BUSINESS COUNCIL

James Logan, Senior Manager, Business and Community Development, Chester County Economic Development Council, presented to the Pro Business Council at their July Meeting. Next meeting is Monday, September 17, 10 AM at the Chamber Office.

Advocacy Sponsor:



"I really did not understand what the Business Council did until I went to the meeting. By attending I found that there are many things happening in our area. Hearing what is being developed and what opportunities enables me to think about how to best get involved in various aspects of our business community."

- **Jerry Williams**, President, Schuylkill Valley Sports



THANK YOU BOX:

2018-2019 CONNECTIONS PARTNERS:



2018-2019 COMMERCE PARTNERS:



SAVE THE DATE

GOLF OUTING

MONDAY, SEPTEMBER 10 2018

READING COUNTRY CLUB

EARLY BIRD SPECIAL BEFORE JULY 31!
550.00 PER FOURSOME
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TRICOUNTYAREACHAMBER.COM TO
REGISTER



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RIBBON CUTTINGS



**Boyertown Museum
of Historic Vehicles,**
85 South Walnut Street,
Boyertown, PA 19512

**CEDARVILLE
Engineering Group, LLC,**
159 East High Street, Suite
500, Pottstown, PA 19464



Ice Cream Café,
250 East High Street,
Pottstown, PA 19464

Celebrate your new business
or new location by hosting a
Ribbon Cutting/Grand Opening.
The TriCounty Area Chamber
of Commerce provides this
complimentary service to
ALL businesses in
the tri-county region.

For more details or to
schedule your Ribbon Cutting,
please contact Tarra James,
Events & Marketing Director,
at 610.326.2900 or
tarra@tricountyareachamber.com.



2018-2019 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS EXECUTIVE COMMITTEE

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Greenways National Heritage Area

Dr. William Shirk, Pottsgrove School District

Michael Stevens, BB&T

Frank Strunk, Tompkins VIST Bank

Refresh



REFRESH FRIDAY - JUNE

June's Refresh Friday Panel focused on how their businesses play a large role in the community and how to encourage employees to be active in the area. Thank you to 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, Inc.; and Terese Brittingham, Owner of Keller Williams Realty Group for sharing their knowledge, ideas, and experiences!

NEXT REFRESH SEMINAR:

Friday, August 17, 8:30 – 10 AM, "Emotional Intelligence"

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.

• P/T Office Administration; Sales Support Services

Know someone looking for a job?

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

• **Borough of Pottstown:** Fire Chief/Fire Marshall

• **KenCrest EmployNet:** Assistant Director of Employment

• **Barry Isett & Associates, Inc.:** Mid-Level Geotechnical Engineer

MAKING A DIFFERENCE IS WHAT WE DO!

ESTATE PLANNING

PART TWO

LAST WILL VERSUS LIVING TRUST



By Christine Messmer, M.S.F., CFP®

The correct strategy for your last will or living trust depends on your individual circumstances and objectives. A last will determines how your assets pass to your heirs or others at your death; whereas, a living trust is created in your lifetime and affects your property during your lifetime and upon your death. If you establish a living trust, then it is advised that you have a "pour-over will" for any assets that may not be in trust at the time of death.

A last will generally costs less and is very easily established, but cost should not be a major factor in determining what is the best strategy to implement. A last will with a testamentary trust should be used by persons with children. It allows the executor to fund the trust with assets for the health, maintenance, welfare and support of minor children if you and your spouse pass away

together. Other irrevocable trusts may be established by your last will depending on circumstances.

A living trust also called, "inter vivos," or "revocable" allows you to maintain full control of your assets during your lifetime. It allows you to name a successor trustee to manage your affairs in the case of incapacity, and it allows you to control the distribution of your estate upon death. A living trust is not a tax saving trust; although, it does allow an individual to avoid the costly probate process. Probate establishes the validity of a person's last will, discloses all of your assets, makes your estate a public record and gives your executor or administrator the authority to settle your estate.

Basically, after an attorney prepares your living trust document; your assets must get re-titled to the trust, and by doing so your trust gets funded. This process may be time-consuming and complicated, but it is absolutely essential to "fund" the trust, otherwise, it will not serve you or accomplish your goals. Living trust terms may be changed or amended at any time or completely cancelled. You maintain full control as trustee of your trust.

An irrevocable trust is generally used when advanced estate planning is needed. It is a tax saving trust with its own tax identification number. It is established in your lifetime or sometimes may be established by your last will at your death. In any case, you must name a person, or more than one person or business entity as trustee. You cannot be trustee of your irrevocable trust because essentially you are giving away assets to the trust and giving up ownership. Your designated trustee is responsible for carrying out your wishes and distributing your estate upon death. In addition, the trustee should be filing an income tax return for the trust each year.

(Continued on page 46)



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- PREMIUM ANTHRACITE COAL
- WE FILL POOLS



Purina Mills, Inc.
Triple Crown



A TriCounty Chamber Story...

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.

SCHULTZ IT's best friend
technology

Baran Schultz,
Owner,
Schultz Technology

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scanning the QR Code: see how we can *Make a
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tricityareachamber.com 610.326.2900





Celebrate in a Beautiful Country Setting

The Bally Spring Inn is the ideal setting to host your holiday gathering, company party, business retreat, or any event. In addition to the impressive food and service, the beautiful property and magnificent rolling hills offer a magical backdrop making it a day to remember forever!



Our beautifully appointed guest suites offer a relaxing retreat for your guests. Our seventeen guest rooms are warm and cozy offering the perfect getaway for anytime of the year.



To book your next event, please call

610-505-6997

or

215-272-8205

email:

Info@ballyspringinn.com



The Bally Spring Inn hosts a variety of events ranging from birthday and holiday parties to corporate gatherings.

The beautiful and relaxing environment will leave your guests with memories to last a lifetime.



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For additional information, please call 800.549.3190, and visit www.onesourcerefreshment.com for all your vending, office coffee service, and Micro-Market needs.

ESTATE PLANNING

(Continued from page 45)

The latest legislation, the "Tax Cuts and Jobs Act" which became law this past December 2017 doubled the Federal Estate Tax Exclusion to \$11.18 million per person (\$22.36 million per married couple). Federal estate taxes would only be due on estates greater than the exemption. There are no taxes between spouses, but there are strategies that the people may implement to preserve both exemptions. In past years, the exclusion amounts were much less, so people with reasonably large estates often utilized an irrevocable trust to reduce or avoid Federal Estate Taxes.

When a person establishes an irrevocable trust and re-titles assets placing them into trust; the assets are removed from the estate. There is a 60-month look-back period for irrevocable trust assets meaning that assets are not completely out of your estate until that period has elapsed. If you believe you are in need of advanced estate planning, consider the counsel of an experienced estate planning professional and tax advisor.

Why is it important to have a last will or living trust? Estate planning is an important part of your overall financial management strategy allowing you to manage and control your assets in your lifetime while

also providing a distribution strategy for your assets upon death.

A last will prevents your estate or all that you own from going to unintended beneficiaries. Instead of letting the court decide who gets your assets based on state law; you get to designate your executor, guardians for children, trustee for any trust established by a will and all the provisions are based on your wishes.

A revocable living trust allows you to control your assets during your lifetime as well as disposition of assets upon death. In summary, the main benefits include:

- ☐ No relinquishment of ownership or control of assets;
- ☐ Management tool established and used in your lifetime;
- ☐ Avoids costly probate;
- ☐ Avoids making your estate assets a public document;
- ☐ Assists in the case of incapacitation, since a Successor Trustee that you designate steps in to manage your affairs very easily.
- ☐ Assets continue to be in trust or are distributed at death by the successor trustee.

"What am I Supposed To Do now?"

Practical Advice for Family after the Death of a Loved One



LEGAL PERSPECTIVES

By Jessica R. Grater, Esq., Wolf, Baldwin & Associates, P.C.

When a family member or someone you are close to passes away, you are going to feel intense grief, confusion, loss, isolation, and perhaps even anger.

While you are wrestling with these emotions, you are expected to know what to do and keep a level head about yourself. If you are like most people, you have no idea what do next.

I have received numerous phone calls over the years from grieving individuals who literally just saw their parent or spouse die moments before they called me, desperately seeking the answer to one simple question: "What am I supposed to do now?"

While not everyone's situation is exactly the same, to attempt to answer that question, I have compiled a list of helpful information to hopefully provide meaningful guidance during what is probably one of the most (if not the most) difficult time in a person's life.

1. Contact family and friends about the death. It is useful to have someone help you with this, such as your spouse or another family member. Ask another relative,

friend, or neighbor to answer your telephone or to help make telephone calls if there are a number of people to tell.

2. If your loved one had his or her funeral prearranged, contact that funeral home to arrange for them to pick up the deceased's body and to schedule a meeting to make the funeral arrangements. If your loved one did not have their funeral prearranged, discuss the choice of a funeral home with close family members and friends, considering the wishes of the deceased.

3. Contact your clergyman or clergywoman of the deceased or your own if you have one. That person can help with arrangements for a funeral or memorial service.

(Continued on page 48)

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LEGAL PERSPECTIVES

(Continued from page 47)

4. When you speak with the funeral director, it is helpful to have the following information about the deceased with you:

- Date of birth;
- Place of birth;
- Social Security Number;
- Occupation;
- Father's name;
- Mother's maiden name;
- Proof of military service, if a veteran;
- List of family members and relationships;
- List of religious, professional, or civic organizations and any other clubs in which the deceased held membership;
- The name and addresses of any organization or charity to which you would like to have donations made in memory of your loved one;
- A list of people who might be available to serve as pallbearers during the funeral.
- A list of people who you may wish to speak about your loved one at the funeral or memorial service.

5. Meet with a caterer or make reservations at a restaurant for the reception after the funeral or memorial service. You may wish to tell the funeral director about the reception to be held after the service.

6. When meeting with the funeral director, request at least 10 death certificates. These will be needed to file any claims for life insurance, to probate the estate (if necessary), and to make claims for IRAs or 401(k)s, etc. If your loved one was a veteran, you may be able to obtain additional death certificates at no cost.

7. Usually, the time to call the estate attorney for an appointment comes after the funeral or memorial service, because that is when the death certificates are available and given to the named executor in the deceased's will or close family. Typically, the death certificates are given to the person who made the funeral arrangements.

(Continued on page 50)

RETAIN CLIENTS — GROW YOUR BUSINESS



By Gary Seibert, President, Small Business Resource Association

How much time and money do you spend trying to get new customers? How much time and money do you spend keeping your existing customers? Ray Kroc, founder of McDonalds was quoted as saying “It is much more profitable to sell multiple products to one customer than to sell just one product to many customers.”

You can interpret that statement two ways: 1. When you have a customer in your business establishment, try to sell them more than one product or service; 2. Once you have a new customer in your business establishment, do everything you can to give them a WOW experience, so they will come back, time and time again.

Understand that the “cheapest price in town” may not be the determining factor to customers frequenting your business. Therefore, by **RETAINING YOUR CLIENT**, you increase sales while reducing your advertising and marketing budget thereby improving your bottom line.

The following list contains some simple to understand and easy to implement suggestions that successful business owners teach their management team and employees.

- Provide **EXCELLENT**, not good, customer service. Your competition is good, and you must be better if you want repeat business.
- Know your clients and treat them like your friends. BFE (Best Friend Ever).
- Keep your clients informed with updates of information they may need or want. It's easy to do with today's technology.
- Be a good listener. Get to know your customer's needs by closing your mouth and opening your ears. You will be surprised at what you will learn when you stop talking and start listening.
- Educate and inform your clients about the benefits of your products and services.

A confused mind says NO. So, give them the knowledge they need to make an educated decision to buy.

- Be a specialist in what you do, be the best, be better than your competition.
- Exceed your client's expectations. Provide a clean, organized establishment with a well-trained and knowledgeable staff, state of the art products and services, fair and reasonable prices and a fun experience.
- Know your competition — what they do and what they don't do. Never bad mouth the competition but understand that they may want your client more than you do. Be better than them.
- Stay in touch with your clients, your competition will if you don't.
- Be the leader in your industry, be innovative, be aggressively hospitable, and be out in the public.

By the way, when you have loyal customers, they love telling their friends about the wonderful experience they had, and the referral process starts. One happy customer becomes two, two become four — you know how that works.

Growing your business from within is easy, fun and the best way to positively improve your bottom line. I am not saying that you should stop your advertising and marketing program, just compliment it with a great **CUSTOMER RETENTION PROGRAM**. You will definitely see the difference.

Gary Seibert can be reached at gary@core8training.com.

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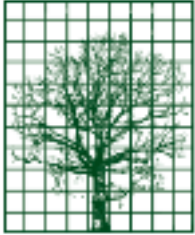
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LEGAL PERSPECTIVES

(Continued from page 48)

8. The reason to call an estate attorney after the funeral or memorial service is so that you know what to do next insofar as any assets or liabilities of the deceased. The attorney can advise you whether or not you need to probate an estate. Often there is no need to worry about probating, but that is a determination that should be made by a licensed attorney. The attorney will also review the Last Will and Testament of the decedent with you to help you understand its contents; or, in

the case of a person dying without a will, explain the intestacy law and its effect on the administration of the estate.

Sometimes I am asked if an appointment is needed for the “Reading of the Will” and actually, that practice is no longer done. The need to “Read a Will” ceased thanks to modern technology with the invention of the photocopier.

9. When you speak with the Estate Attorney, it is helpful to have the following information and documentation with you:

a. The original (or copy) of the Will;

b. Original death certificate;

c. Names and addresses of immediate family or those named in the Will (if known);

d. Copies of financial statements;

e. Information about any real estate owned by the decedent;

f. Bills or other evidence of indebtedness of the decedent;

10. The Estate Attorney will then review everything with you and let you know what the next appropriate steps would be. That’s why we’re here.

Most of all, throughout all of this, remember that you are grieving and it is a process that takes place over time. It often involves intense emotions which you may find difficult to manage. Make sure you take care and comfort yourself and the others left behind.

Jessica R. Grater, Esquire, is an attorney with the law firm of Wolf, Baldwin & Associates, P.C., with offices in Pottstown, West Chester, and Reading. Ms. Grater concentrates her practice in Wills, Estates, Probate, Orphans’ Court, and Social Security Disability, and litigation related to such matters. She may be reached at 610.323.7436 or by e-mail to jgrater@wolfbaldwin.com.



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WADING ONTO THE BOARD OF A NONPROFIT CORPORATION



By **William P. Brogley, William P. Brogley Law Offices**

If you are a business owner, or one of the otherwise active members of the community, I believe there is a ninety-percent probability you will end up on the board of a nonprofit corporation. This is good. It is good for you and great for your community. Some will serve small entities of little geographic reach, while others will help govern and direct organizations serving the reach of the Commonwealth and beyond. My recommendation, if I may offer, is that you do not jump in, but wade in; approach the opportunity with professional care and, more importantly, personal consideration.

Governing boards of any type are interesting, but nonprofits are a bit unique. Many board members approach their participation as a volunteer who, by providing any time and effort, is therefore an asset the corporation did not previously have. This approach confuses the line between "board member" and volunteer. If you want to volunteer, join a committee or commit to specific events or services. If you are willing to govern and take personal responsibility, join the board.

Nonprofit corporations operating in Pennsylvania are governed by the Nonprofit Corporation Law, 15 Pa.C.S. §§ 5101-6162. Without laying out the law, board members have a fiduciary responsibility and must act, in a way they believe reasonable, in the best interest of the corporation. As a decision maker, you must attend the meetings, you must analyze the finances, contracts, business dealings. You must use independent judgment. If you fail at these responsibilities, you may face individual liability.

Your fiduciary responsibility also means that must not be involved in self-dealing, or conflicts of interest. This is probably apparent to most of you reading this, but if you have sat on a nonprofit board, undoubtedly one of the members has a spouse or close friend who can provide the service without the bid. Get the bid. If you profit from a corporate opportunity, you may be liable for the profits. Board members need to address all conflicts of interest. If there may be a conflict, bring it to the board's attention and abstain from voting on the matter. Make this announcement and decision part of the minutes. Avoid personal liability.

If you are approached to join a board, investigate the board and the corporation first. This is not a monumental task, simply an evening of due diligence. Ask to see the Articles of Incorporation, the Bylaws and financials for at least the past two years.

(Continued on page 54)

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WADING ONTO THE BOARD OF A NONPROFIT

(Continued from page 52)

Review minutes for the last 12 to 24 meetings. Reviewing the meeting minutes may give you a flavor for how the board is or has been operating. Be very weary of a board who passes every motion unanimously. It is a clear indication that there is little debate or descent. And for the love of house and home, ask to see the Directors and Officers Policy.

As a board member, you may have personal liability for decisions of the board. Who would bring an action? Think donors, employees, vendors, Pennsylvania's Attorney General, your local municipality. Take, for example, a situation where a donor makes a ten-million-dollar bequest for the purposes of building and maintaining a recreation center. Those funds are donated for a specific purpose. As a board, you cannot transfer or otherwise divert that asset "from the purposes for which they were donated, granted, devised or otherwise vested in the corporation without an order from Orphan's Court. 15 Pa.C.S. § 5547. If such a transfer is made without court approval, it may be time for the donor, the Attorney General, or someone else with standing to file suit.

Other examples can be found in specific public charities, such as a library or volunteer fire station. The sale of property acquired by these entities through public grants or private donations may rightfully be challenged if those funds will no longer be used for their original purpose.

These suits happen. But they are very easy to avoid.

Take your board position seriously. Show up. If you do not agree on a motion of the board, put it on the record. Abstaining from a vote is acquiescing to the board decision. If you do not agree with a contract, put it on the record. Make sure the corporation maintains governing rules that are regularly reviewed. If you or the board are not sure of your own evaluation of a matter, seek professional advice. Whether it be from a lawyer, a finance professional, an architect, general contractor, or any entity upon which you can reasonably rely, you will have most likely performed your duty.

Now get on board and do it well.

Bill Brogley can be reached at 484.624.5428; email: wpb@williambrogley.com.

CHANGES IN PHOENIXVILLE



DOWNTOWN DEVELOPMENT & CHANGE

By Barry Cassidy

I had left Phoenixville in 2012 after working for two years for Manny DeMutis and returned this past February and found that there had been a lot of changes that had taken place in my absence. I had been in Pittsburgh for a couple of years, working on a Transit Oriented Development (TOD) project, and coming home on weekends did not afford me a whole lot of time to do anything. Plus, I have been spending a lot of time in Europe, as I expanded my practice, which further restricted my availability.

Upon coming back to Phoenixville, I noticed there was an acute increase in the number of people on the street. I believe this was directly attributable to the number of apartments that have been built in Phoenixville. When I was there, people talked about apartments, but it was only a discussion concerning housing. It was not a done deal.

There were people who wanted more commercial space rather than housing. There was discussion concerning gridlock and fairness to the school system. I remember at the time the School District had done a study that did not consider housing going on the Phoenix Steel Site. I always thought that the more housing down there the better. When I look at it now, I realize that I had been correct in seeing housing as a compatible and catalytic use.

The new developments put people on the street most of the day, and it gives the town more of a city feel than a small town in suburbia. People on the street are a great driver for retail and commercial. When you are recruiting businesses for the downtown, one of the key items people look at is what the foot traffic is like on the sidewalk. When I got there, we decided to use a twilight strategy, that being bringing people there during the time right after work. This was because people did not want to keep their businesses open later in the evening.

I remember our first draw, so to speak, was the parents bringing their kids to music lessons at Jaworski's music. At the time, we were told they used to wait around until the lesson was over. We thought that if we could capture some of those people, that we would bring a couple more sales in to help the downtown merchants. We soon found that the strategy was not that great, as we were dealing with a finite number of people. So, one Thursday I sat in my car and watched the people as they showed up at Jaworski's and none of the people driving their kids got out of the car, and it was all drop off for the lesson and pick up afterward.

Soon we decided to do Friday night as the night. We secured music sponsors and had people open on Friday. We had some success with First Fridays, but we were not sure if the people would show up every Friday. The first time we did it we hired Beatlemania to recreate the Beatles Rooftop concert and we pulled 500 people, which was pretty good because we were only getting 750 for a First Friday. But we immediately ran into opposition. I remember Mike Romondo of the cheese store told me we were bringing in the wrong crowd, and we should not do it again. I thought long and hard about that, as the wrong crowd was already there, and they did not necessarily come for the music, but to participate in the outdoor sales or narcotics on the corner. It did appear that they were not the only ones on the street, and they kind of blended with the others that were there.

Things progressed a little further after August and we started getting good crowds on Friday night. Saturday was kind of weak, but Fridays were good. I was there last Friday for the Blobfest, running out of the theater, and I was having some beers and appetizers on Molly Maguire's patio with co-owner Conor Cummins and we started to discuss the crowd.

(Continued on page 56)



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DOWNTOWN DEVELOPMENT & CHANGE

(Continued from page 55)

Conor said that Saturday was now the better day, and although Fridays were good, it appeared that Saturday was better.

I attribute that to all of the new people living in the downtown. There are like 600 more apartments and 300 townhomes set to be developed in the downtown, and that could only bring more crowds to the downtown.

It does appear that the town could use more retail establishments, and it is kind of dominated by the food and beverage industry. That is a cluster, and it appears to be what people want, and it is always good to cluster popular establishments if there are enough people to go around. It appears that there are enough people living there to keep most of them, if not all of them busy.

Another thing that was really impressive is the amount of people that the Colonial Theatre draws to the town. The recent expansion to create more space for movies has resulted in them having a little multiplex theater. The expansion has made a world of difference concerning the number of people coming to the town with the movie theater as a destination.

These two factors have made a large change in the fabric of the town, and they have created a little bit of a different feel than when I was there. I tried to keep out the bong shops and the tattoo parlors, because of my experience on South Street when I had issues with those kinds of establishments because of the clientele that they drew. I fought it but was not successful, and now they appear to blend in a little bit and offer a little variety in choices.

In the early days, a bong shop would have been the equivalent to a methadone clinic, which I was successful in stopping. That was because of the clientele being mostly street people, and people looking to score drugs or sex. Although I have to admit the sex trade was a little bit more daylight oriented as many of the people tried to stay away when it got dark.

I was happy to see the changes in Phoenixville, and how the flows of foot traffic have made Bridge Street a three-block street rather than a one block street (200 block). It looks good too. People should come down and check it out.

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

WHAT IS A 1035 EXCHANGE?



By Greg Koch, Koch Insurance Brokers LLC

Do you have a current annuity or insurance policy that doesn't fit your needs? If you are on the lookout for a new policy, a 1035 exchange may be a good option for you.

How a 1035 Exchange Works

A 1035 exchange is a section of the U.S. tax code that lets policyholders replace an existing annuity or life insurance policy with a new policy — and with no tax consequences. This tax-free exchange may be used for life insurance policies, modified endowment contracts (MECs for short), and non-qualified annuities toward a new policy.

With all the new benefits on newer policies — such as living benefits for terminal illnesses or long-term care situations, better returns on your money, you might wish to explore new options. The good news is you don't have to keep your current policy forever.

Make sure you talk to an experienced professional for guidance to be sure it is right for you before you leap, there are guidelines and rules that must be followed.

Is a 1035 Exchange Right for You?

Before committing to an exchange, weigh your decision carefully. You should be well-versed in what's involved, including the potential pros and cons of a 1035 exchange and any new policy replacing your current one. Not only that, any replacement with a new policy should more than make sense for you on a personal as well as financial basis.

(Continued on page 58)

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WHAT IS A 1035 EXCHANGE?

(Continued from page 57)

That being said, there might be motivators for wanting a new insurance or annuity policy in general. Since we don't live in a one-size-fits-all world, here are some reasons you might want to investigate a 1035 exchange for your current policy:

- You need another contract that has features or benefits that your current contract doesn't have, such as tax-free benefits for long-term care needs.

- Your existing contract has fees or costs that you feel are too high, especially for benefits or features that you may not need.

- You believe your existing annuity holds too much risk. For example, many policyholders own variable annuities. They may want a fixed-type annuity contract so their principal isn't as exposed to market volatility risk.

- You now prefer a predictable guaranteed rate, such as what a multi-year guarantee annuity, or MYGA annuity, offers. This has growing appeal to retirement investors who just want an unchanging, fixed growth rate for their money.

- You may need stronger benefits than current contract provides, such as a higher annuity payout for example.

- You are out of the surrender period and looking for a better renewal rate than what your existing annuity gives. You want a positive market value adjustment to work with in your new contract.

If you have a policy that doesn't fit your needs, or you do not like, please call to find out your options. Greg Koch can be reached at: 610.370.7268; email: Greg@KochInsBrokers.com; www.KochInsBrokers.com.



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PERPLEXED AND PERTURBED BY CHANGES WITH FACEBOOK



MASTERING SOCIAL MEDIA

By Alyse Mitten, Interlace Communications

Recent changes with Facebook Marketing have left us a bit unsure whether Facebook is planning to say goodbye to marketing for businesses. Recently, I was working with a client's Facebook Boost which requires us to fine tune the market based on net worth and interest in investing in land. What they are eliminating is all those demographics that would fine tune the audience and only allowing us to choose just interests in hobbies and sports.

When I first boosted the ads for this client, I didn't include the net worth piece to my demographics. What resulted were comments and engagement that was, frankly, undesirable for my client. I can't imagine going back to filtering out the negative feedback they will get. Without the ability to reach those people interested in land investments, I probably will no longer boost the ad on Facebook but instead find other avenues for marketing.

What other directions are out there for businesses? Like the saying goes, where one door closes a window "of opportunity" opens. Well, maybe I added the "of opportunity" part to this saying.

We have found GYBO to be the saving grace for many of our businesses who no longer make sense to be on Facebook. With Get Your Business Online you are allowed to provide a variety of ways to drive business to your website. With posts which last only seven days, you can feature products or services and keep the content fresh.

Every update to GYBO features more and more ways to include content to drive people to your website. With their buttons you are able to encourage people to call you, go to your website, and even come to an event.

Take a look at a monthly report you receive from Google. It provides information on a variety of actions that people will take when finding your profile:

- Amount of People who found your profile
- Asking for directions
- Visits to your website
- Calling you
- Reviews

If you haven't taken the opportunity to claim your Google profile, I strongly suggest you do. It is a free service from Google. GYBO has replaced Google Places and Google Local.

Back to Facebook for a minute.

Have I given up on Facebook? No.

(Continued on page 60)

MEET THE DESIGN TEAM OF INTERLACE COMMUNICATIONS



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- ✓ Open a **Key Merchant Services** account, and within three months of the account being activated process \$50,000 or more through your KeyBank Business Reward Checking Account or Commercial Transaction Account. KeyBank Merchant Services provides meaningful payment solutions and operations management systems that simplify processes and build customer satisfaction, all while giving you faster access to your cash with next-day funding to your KeyBank checking account.

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- c. Open a KeyBank Business Card Program (Key2Business®, Key2Purchase®, Key Business Rewards, or a Key Business Credit Card). Subject to credit approval. Card account must be open and in good standing at time of incentive payout, **and**
- d. Open and activate a Key Merchant Services (KMS) account — \$50,000+ net of chargebacks processed into your KeyBank Business Reward Checking Account or Commercial Transaction Account within 3 months of the KMS account being activated. Activation starts the day of the first KMS transaction. Key Merchant Services is subject to credit approval and subject to terms and condition of service agreement.

This offer is non-transferable. The value of your cash incentive payout will be reported on Form 1099-MISC. Your cash incentive payout will be deposited into your account within 30 days of meeting KMS requirement. Limit one \$5,000 cash incentive payout per qualifying account. Limit one \$5,000 cash incentive payout per business. The offer period begins on 3/23/2018. Offer is subject to cancellation without notice.

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MASTERING SOCIAL MEDIA

(Continued from page 59)

Facebook is still very effective for those businesses who have events and the events have activities which can be shown on Facebook Live or provide a variety of photos of the product or service. Even for those businesses who don't have the ability to engage with their audience, we still keep them on Facebook for those special events, like Birthdays, Anniversary, or even special days like ... National Geek Day and Bosses' Days. If you are a business that is very involved with nonprofit organizations and clubs, by all means, stay involved with Facebook.

Alyse and her team at Interlace Communications, Inc. help businesses to reach their target audience through online and print marketing. They can help you claim your GYBO page and work on a monthly marketing plan to take advantage of all the marketing available through Google. Interlace Communications is located at 10 Zion Church Road, Suite 201, Shoemakersville, Pennsylvania. Give them a call at 484.709.6564 or email alyse@gomaava.com. Check out their site at icconnect.com.

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REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 35-44 FOR THE TRICOUNTY AREA CHAMBER OF COMMERCE NEWS AND INFORMATION SECTION IN THIS ISSUE.

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



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

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

WELCOME NEW CHAMBER MEMBERS

Barnstone Art for Kids
www.barnstoneartforkids.org
The Rebecca Melvin Foundation
www.rebeccamelvinfoundation.org
GM Photo Video, LLC www.photovideollc.com
Vanessa Howard Music Studio
www.vanessahowardmusicstudio.com
Dental Wellness www.padentalwellness.com

UPCOMING EVENTS

Young Professionals Networking w/ Phoenixville Jaycees - Tuesday, August 7th, 6 PM, Pool Party @ Phoenix Village! 131 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. Bring your swimsuit, towel, some sunblock, and a lot of business cards for this fun networking event!

Monthly Membership Meeting - Tuesday, August 14th, 11:30-1:15PM Phoenixville Country Club, 355 Country Club Road, Phoenixville

Join us for our annual Summer Picnic & BBQ!
Games, networking, and fun. info@phoenixvillechamber.org to register

\$20/registered member, \$25/member at the door,
\$30/not-yet members



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

Downtown Phoenixville, 6-9pm. This event that features a variety of music acts including bands and singer-songwriter performances.

**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 • Five Minute Major
- Stu O'Connor • Less than Seven • Rick Polturak
- Dennis McDonough • Rick's Office Band
- Raven Hill Ramblers • Debra Flax

Phoenixville Regional Planning Committee Meeting - Wednesday, August 29th, 7-9:00 PM, Kimberton Fire Company Covered Bridge Room

The public is invited to comment on draft future plans and policies at a Community Workshop. The Phoenixville Regional Planning Committee encompasses Phoenixville, Charlestown, East Pikeland, Schuylkill Township, and West Vincent. For more information, visit www.phoenixville.org/regional_planning

Help shape the future of your community!

In January 2017, the
**Phoenixville Regional
Planning Committee (PRPC)**
began an update of the
Regional Comprehensive Plan.

*The public is invited to
comment on draft future plans
and policies at a Community
Workshop.*

**When:
Wednesday, August 29,
2018, 7-9 PM**

**Where:
Kimberton Fire Co.,
Covered Bridge Room
2276 Kimberton Road,
Phoenixville, PA**



First Fridays in Downtown Phoenixville

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

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.



PHOENIXVILLE REGIONAL PLANNING COMMITTEE

Charlestown Township • East Pikeland
Township • Phoenixville Borough • Schuylkill
Township • West Vincent Township

www.phoenixville.org/regional_planning

REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 35-44 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

• info@PVchamber.net • www.PVchamber.net

Welcome to the Perkiomen Valley Chamber of Commerce!

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

For more information, contact Executive Director, Renee Blomstrom, 610.489.6660, renee@PVchamber.net. OR, visit the Chamber

website: www.PVchamber.net.



UPCOMING EVENTS

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

August 29, 2018 - New Member Orientation

Wednesday, August 29th, 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

sponsored by Mailie

September 6, 2018 - Annual Kick-Off Sales Event Mixer at Salter's

PV Chamber members and guests are invited to a business card exchange in the stunning showroom. Network, enjoy culinary delights prepared on featured grills and preview Salter's Kick-Off Sales Event, which opens to the public on Sept. 7th! Salter's is located at 3130 W. Ridge Pike, Eagleville.

RSVP 610-489-6660.

Salters Fireplace, Patio and Grill,

Members: FREE; Nonmembers \$10

4:00 – 6:00pm



PV WIN (Women in Networking) Committee members are planning several events, including a fun networking event at Escape Trappe in August, a healthy mind and spirit event at Club Pilates in the fall, leadership workshop and more! Visit the Chamber website for details. www.PVchamber.net



**PV Chamber
BUSINESS
Expo 2018**
October 10 @ Pfizer



**Pfizer Business
Expo Details &
Registration**

[https://perkiomenvalleychamber.org/
event/pfizer-business-expo-2/](https://perkiomenvalleychamber.org/event/pfizer-business-expo-2/)

RECENT EVENT PHOTOS



July 16, 2018 – PV Chamber Annual Golf Outing Thank you Sponsors!



SAVE THE DATES:

**October 16th – Mixer at
The Victory Bank @ 5-7pm**

**November 8th – Mixer at
PMA Medical Specialists @ 5-7pm**

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

NEW MEMBERS:

New Age Air - Jason Schondra

319 Commerce Ct #106, Pottstown, PA 19464

610-454-0749 www.newageair.com

HVAC Services

Heartland - John DeMito

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Renaissance Allentown - Kathleen Persing

12 North 7th Street, Allentown, PA 18101

(484) 273-4116 www.renaissanceallentown.com

Lodging, Travel & Tourism



The 2018 Online Savings Book will be unveiled at our Annual Pfizer Business Expo on October 10th. The book can be viewed on www.PVChamber.net beginning October 11th. For more information contact the Chamber office at 610-489-6660.

WHY ADVERTISE?

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REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 35-44 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!

Chamber Notes

- Thank you to our Annual Sponsors: Patriot Pest Solutions, and Tompkins VIST Bank
- Save the Dates for the following upcoming events: Spring-Ford Chamber Holiday Mixer December 6th/Cutliffe's Restaurant
- The Spring-Ford Chamber 2019-2020 Directory will be starting advertising sales on August 1, 2018.
- The Spring-Ford Chamber's official hours are by appointment through the summer.
- Planning has started for 2019. If you would like to reserve a Mixer, schedule a workshop or sponsor a luncheon please contact the Chamber office at 610-489-7200

UPCOMING EVENTS

August 9, 2018 – Chamber Luncheon

Spring Hollow Golf Club
3350 Schuylkill Rd, Spring City
11:30 a.m. to 1:00 p.m.

Topic: Mastering Your Priorities
Speaker: Susan Maggitti

\$25 Members/\$35 Non-members

SPONSORED BY STAPLES of ROYERSFORD

September 6, 2018 – M X and Mingle

Creekside Sports Bar and Grill
765 N Lewis Rd, Royersford, PA 19468

6:00 p.m. to 8:00 p.m.

Mixer with a TWIST!

\$40.00 Members and Non-Members

Includes 4 Mixed Drinks and Food Pairings
More details at www.springfordchamber.com

September 13, 2018 – Chamber Luncheon

Copperfield Inn at Lakeside
594 W Ridge Pike, Limerick, PA 19468
11:30 a.m. to 1:00 p.m.

Topic: Year End Tax Planning

\$25 Members/\$35 Non-members

SPONSORED BY Patriot Pest Solutions

September 25, 2018 – Chamber Mixer

TriCounty Area Federal Credit Union
1550 Medical Dr, Pottstown, PA 19464

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

Free for Members

\$10.00 Non-Members

September 30, 2018 – FAMILY STYLE GOLF OUTING

BENEFITING LOCAL EDUCATION!

Waltz Golf Farm and Turtle Creek

303 W Ridge Pike, Limerick

2:00 p.m. to 6:30 p.m.

Fun for the whole family!!!

More details at www.springfordchamber.com



Fun for the Fall!

Networking and Fun is the theme of the fall for the Spring-Ford Chamber of Commerce. This fall the Chamber will be introducing two new networking opportunities.

The first event will be on Thursday, September 6th at the Creekside Sports Bar and Grill. Members and Non-Members are welcome to attend a night of Mixology! For a small fee, each person will not only learn but participate in the making of 4 fun cocktails; each cocktail station will host a bartender and all the fixings. Bartenders will walk you through the fun process of mixing your own 4-6oz cocktail and then enjoy a lite food pairing to complement your beverage. Cocktails will include a Moscow Mule, Margarita, Mojito and a Cosmopolitan. Come out and network on the beautiful patio at Creekside for an end of summer celebration!

The other new and exciting event will be the Chamber's first Family Style Golf Outing. On Sunday, September 30th the Chamber will host their annual fundraiser to benefit the Spring-Ford Chamber Education Fund. This fund benefits the business education for local students by awarding three college scholarships annually and funding opportunities such as the Hugh O'Brian Youth Leadership Conference.

This year's event will allow students and their families to participate in raising money to support our scholarships by joining the Chamber and area businesses at Waltz Golf Farm for a day of festivities. Events include a Par 3 Golf Tournament on the 9-hole course with a shotgun start/scramble and a Mini Golf Challenge on the Castle Golf Course including hole challenges by different area businesses. The afternoon will continue with a backyard style BBQ at Turtle Creek complete with Food, entertainment by Michael Kropp, Games, Raffles and Drawings and great prizes. This fun filled day is meant for the whole family of all ages!

For more information on attending or sponsoring either of these two wonderful events please contact the Spring-Ford Chamber office at 610-489-2700 or at www.springfordchamber.com

RSVP for all events online at
www.springfordchamber.com

**WELCOME NEW
CHAMBER MEMBER**
Masterpiece Multimedia



August 18, 2018 – LIMERICK COMMUNITY DAY!

Limerick Township Park
Swamp Pike and Ziegler Rd.

4:00 p.m. to 8:30 p.m.

Vendors Register Now:
www.springfordchamber.com

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Renewal by Anderson

Presented by Spring-Ford Chamber of Commerce
and Limerick Township Parks and Recreation



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