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Occupational Health

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Diamond Debuts in Royersford

2018 marked Diamond Credit Union's 71st year of service to their members and the community. Headquartered in Pottstown, they have experienced incredible growth over the past several years, with membership exceeding the milestone of 61,000 members. The impressive results achieved in all areas of their portfolio has enabled a strategic capital investment providing for an aggressive branching strategy in response to demands of the consumer market.

As a result, this month Diamond debuts their newest branch in Royersford, conveniently located just off Route 422. This state-of-the-art branch boasts 4,560 square feet and brings a unique "cash & coffee" twist as Starbucks® will be a partner-tenant in the new building. The Royersford market is relatively new to Diamond, positioned in the southeasternmost point of the area they serve, and studies indicate a large amount of potential for consumers and the credit union alike. The Royersford – Phoenixville – Collegeville areas are rapidly developing and are attracting young professionals for its big city convenience and suburban affordability. The average age of Diamond's new members ranges from 32-35 years old making this location and audience attractive for Diamond's brand.

Diamond is a full-service credit union offering all the same products and services found at most banking institutions. There's a big difference between credit unions and commercial banks though. While banks must produce profits for shareholders, as a credit union their profits are shared with their members in the form of higher interest rates on deposits and lower rates on loan products, and most often with less fees. In addition to the everyday money management accounts, mortgages, and financial planning services, Diamond offers a full line of Business Accounts for small-to medium-sized businesses.

Diamond's Business Services Division is fully rooted to deepen its efforts in building market awareness and increasing engagement as a financial option for

small-to medium-sized businesses in the market, focusing specifically on commercial lending and commercial real-estate lending. Whether you have a business with one employee or hundreds, the Business Services experts can provide you with the tools you need to run your business as well as help you define ways to achieve your specific goals.

Stop by and visit Diamond's new Royersford branch when they open their doors this month or visit them online at diamondcu.org to learn more today. Anyone who lives, works, worships, goes to school, or regularly does business in the Tri-County area can become a member of Diamond. Experience the culture and confidence that go along with knowing you're making the best decisions to secure a solid financial future.



Signage being placed on the exterior of the Royersford Branch.



Architectural rendering of the Royersford Branch.



Andrea Sawchuk-Moyer
will serve as
Royersford
Branch Manager.



Interior of the Royersford Branch in development.



Diamond Credit Union – Royersford Branch

100 Diamond Way, Royersford, PA 19468

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Cover Story: *This month's cover story features Pottstown Hospital Tower Health and Occupational Health, a division of Pottstown Hospital.*



13-15: A variety of gift giving options, dining, and services to help make your holiday unique and special.



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

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... AND MORE!

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ELDER CARE DIRECTION

Elder Care Direction offers a complete solution for Senior Care Planning. Our promise is to deliver excellent service and care for each client as if they were family. Every situation requires expertise and a delicate handling to reach the best possible outcome. We have nine years' experience in the helping of clients take care of issues related to aging and needing care. We work closely with attorneys, accountants, financial advisors, healthcare companies, and others to get the job done right the first time. Elder Care Direction strives to be excellent while also being less expensive than the alternatives.

Elder Care Direction is here for you and your family in what may be the most anxiety inducing moments of life. We will hold your hand and give wise guidance on the best way to help your loved ones.

Our Services

Planning for Long Term Care

We help people to complete all of the advance planning that they need so that they can make certain that their needs will be taken care of as they grow older. Elder Care Direction is a one-stop shop that can help you with Medicaid planning, advanced directives, financial powers of attorney and other planning needs so that you can receive the services that you need while protecting your assets so that they can benefit your loved ones. Our professionals work to make it easier for your family to handle everything in the event that something unexpected happens.

Veterans Benefit Changes

October 18th 2018 marks a huge change in how to apply for VA benefits. After this date, any service member or their spouse seeking benefits will be subject to a three year lookback period. Certain transactions will result in a penalty after this date. Contact us immediately to discuss how this may or may not impact a plan for VA benefits.

Medicaid Eligibility Planning

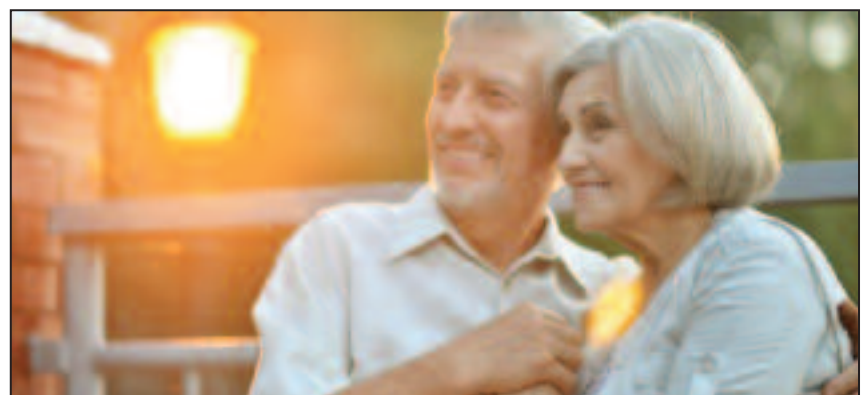
Elder Care Direction can assist your loved one with Medicaid planning to make certain that he or she will qualify when the time comes for nursing home or assisted living care. We provide comprehensive services and can help to save your family thousands of dollars. At Elder Care Direction, we have an in-depth understanding of the regulations and rules that govern Medicaid in Pennsylvania. You will have a dedicated case manager who will be understanding and compassionate as he or she guides you through the complete process. We will continue working until your eligibility for Pennsylvania Medicaid has been approved.

Resource Planning

At some point, most people need some type of elder care. Whether you need home health, assisted living or skilled nursing care, it can cost thousands of dollars each month. Elder Care Direction can help you to reduce some of those expenses so that you can get the care that you need without suffering financial devastation. Elder Care Direction can help you to plan for when you will need care in advance so that you do not have to go through a penalty period. Contact us today to schedule your consultation so that you can learn more about how we can help you.

Cost Planning for Senior Care

While most people spend a lot of time to plan for their retirement years, many people fail to adequately plan for their long-term care needs. Long-term care is very expensive and can cause people to lose their assets and their homes. It is important for you to complete long-term care planning for yourself as well as for your elderly loved ones. Elder Care Direction is able to help you to complete this planning so that you can make certain that your long-term care can be paid for by the state.



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OCCUPATIONAL HEALTH



*Scott G. Shimandle,
Compliance Assistance
Specialist / Industrial
Hygienist, OSHA*



Partnering with Clients to Keep Employees Healthy and Safe on the Job



*Kathleen Kelly O'Hara,
Client Services Specialist,
Occupational Health*

Under the *Occupational Safety and Health Act of 1970*, employers have the responsibility to provide a safe workplace. For certain industries, manufacturing and healthcare for example, maintaining OSHA compliance, and the larger task of providing for the health and safety of employees, can be a challenge. Fortunately for area employers, the medical professionals at **Occupational Health**, a division of **Pottstown Hospital** located at 81 Robinson Street in Pottstown, specialize in partnering with area employers to provide a comprehensive range of occupational health services, including regulatory assistance for OSHA and Department of Transportation workplace concerns. In addition to providing work-related injury care and rehabilitation as well as exams/screening/testing services, the medical professionals at Occupational Health work to prevent and address health and safety issues in the workplace through education and consulting with their client companies.



"Companies have a need for information, whether it is OSHA or DOT, or Workers Comp-related," explains Kathleen Kelly O'Hara, Client Services Coordinator at Occupational Health. "We know the regulatory requirements. That's something we don't charge a consultation fee for. Per OSHA it's the employer's responsibility to know all the regulations and bring those to us and tell us what we need to do, but we help our clients to understand the regulations and requirements. That's part of the long-term relationship we strive to build with all of the employers we work with, large and small," she said, adding,

"We want you always to feel like we're an extension of your team, and that we're all working for a safe workplace and the best care for the employees in that work place."

The expert medical providers at Occupational Health are led by Medical Director Joseph Albert, DO, MRO; along with James Stephenson, MD, MRO; and Monica Kwan-Consigli, PA. According to Jen Patten, Operations Manager, "Our Occupational Health providers and staff offer excellent care for our patients and the companies we serve."

Occupational health services are a necessity for a wide range and size of businesses. In addition to work-related injury care and rehabilitation, many employers need health-related services such as employment physical exams, screenings, diagnostic testing and physical capability screening for specific jobs due to regulations and company policies. Occupational Health specializes in expertly providing all of the above and many more services, both on-site with the client and at their modern facility at 81 Robinson Street.

(Continued on page 8)

OCCUPATIONAL HEALTH Medical Providers



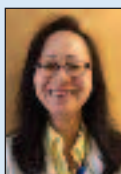
**Joseph Albert,
DO, MRO, DOT Certified
Medical Examiner
Medical Director**

Dr. Albert has over 16 years of Occupational Healthcare experience. He is Pottstown Hospital's new Medical Director of Occupational Health. He most recently was Medical Director at Pottsville Hospital's Occupational Health Program. He also has experience in emergency department medicine. Dr. Albert is a certified Medical Review Officer and a DOT Certified Medical Examiner.



**James Stephenson, MD,
MRO, DOT Certified
Medical Examiner**

Dr. Stephenson has been a member of Occupational Health's medical team for over 18 years. A skilled Board-Certified Occupational Health medical provider and surgeon, Dr. Stephenson has over 27 years of clinical health care experience. In addition to caring for patients at CarePlex, Dr. Stephenson is a certified Medical Review Officer and a DOT Certified Medical Examiner. An avid traveler, Dr. Stephenson also oversees PMMC's Travel Medicine Clinic located at CarePlex.



**Monica Kwan-Consigli,
PA, DOT Certified
Medical Examiner**

Monica has been employed at Pottstown Hospital for over 18 years. During this time, she has been a dedicated medical provider for Occupational Health and Pottstown Hospital's Employee Health Department. Monica is also a DOT Certified Medical Examiner.

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COVER STORY

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In addition to services, the Occupational Health team provides a wide array of resources to help client companies keep their employees healthy and safe, in addition to regulatory assistance for OSHA and DOT workplace concerns. Those resources include: Onsite Training (American Red Cross Training, Supervisor Drug & Alcohol-Free Workplace Training); Onsite Health Fairs & Biometric Screening; Random Drug & Alcohol Testing Program Management; and Company referrals to consultants and specialists as needed for employment issues regarding HR sensitive concerns and policy development, Workplace Safety, Regulatory Compliance, Employee Mental Health Concerns and Substance Abuse.

Occupational Health also hosts quarterly "Safety Net" meetings at the 81 Robinson Street facility. This quarterly meeting is for client company HR Managers, Safety Managers, Operations Managers, Business Owners, Office Managers, and Safety Committee Members, and is free of charge. Expert speakers are selected to present on HR and safety-related topics suggested by client companies. The most recent (September) meeting featured OSHA Compliance Assistance Specialist – Industrial Hygienist Scott G. Shimandle, who gave an interesting and entertaining presentation on OSHA requirements and procedures utilizing a Q&A format modeled after the Jeopardy! quiz show format, awarding prizes (mini blue-tooth speakers) for correct answers. Everyone learned something about work place health and safety during this engaging, interactive session.

Occupational Health has been successfully addressing employer health and wellness concerns throughout the region for more than two decades, providing specialization in each of the myriad of health care issues any employer could face, and offers all of the services that employers in many industries require.

Occupational Health Services

Keeping Employees on the Job is Our Job!

Services Include:

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- Employment Physicals
- DOT Driver Medical Exams
- OSHA Required Medical Surveillance Exams
- Drug & Alcohol Screening & MRO Services
- Immunizations
- TB Skin Testing
- Respirator Clearances & Fit Testing
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**Convenient location and hours at
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**[pottstown.towerhealth.org/
occupationalhealth](http://pottstown.towerhealth.org/occupationalhealth)**

Occupational Health is the ideal health and wellness partner for businesses of all sizes. For additional information about Pottstown Hospital's Occupational Health Services, please call 610-326-2300 and visit: www.pottstown.towerhealth.org/occupationalhealth.

POTTSTOWN HOSPITAL TOWER HEALTH

A Renewed Commitment to Serving the Community

An interview with Pottstown Hospital CEO Rich Newell

When West Reading-based Tower Health acquired Pottstown Hospital (formerly Pottstown Memorial Medical Center) in October 2017, it wasted little time in demonstrating its commitment to investing in the facility and the Pottstown community. Within the first six weeks, the parking lots were re-paved. That was the beginning of nearly \$6.5 million in infrastructure investments over the next 12 months, including new back-up generators, and upgrades to the hospital's HVAC and IT systems. But the improvements go far beyond infrastructure investments. As a not-for-profit institution serving communities throughout the Route 422 Corridor and beyond, Tower Health has embedded its culture of focusing on community service, and they are engaged in an ambitious effort to determine and address the specific health care needs of each of the communities served by its facilities, including Pottstown Hospital, Reading Hospital, Phoenixville Hospital, Brandywine Hospital, Chestnut Hill Hospital, and Jennersville Hospital.

"Tower Health has been very supportive in looking to connect and build bridges with this community," explains Pottstown Hospital President and CEO Rich Newell. "We've gotten tremendous support from Tower Health leadership to make an impact and expand our role in the community. And that's what Tower Health and Clint Matthews (Tower Health President and CEO) has been about from the day he arrived in Reading — how do we serve our



Rich Newell

communities? They've been incredibly successful in Reading, in terms of having a positive impact on the community, and we're looking to do the same thing here."

One significant component of that effort is a comprehensive Community Health Needs Assessment, mandated by the organizations not-for-profit status, but initiated well-ahead of the required time period for completion. The Community Health Needs Assessment process will identify and prioritize the health needs of the Pottstown community and lay the groundwork for the development of an implementation plan to begin addressing those needs.



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"I've been very encouraged by the resources that Tower Health has put forth to make sure that we understand the needs of our community. This information will be helpful as we build our strategic plans for years to come," Newell said.

Pottstown Hospital's Community Health Needs Assessment will be done every three years and involves surveys, one-on-one interviews, and interaction with community leaders and community groups.

"The efforts have been significant to make sure we have true representation from a cross section of the community," Newell said. "We've been in this community for over 100 years, so we know some of the needs. However, we want to hear from the community, because the needs can change. Even our demographic changes a bit every year, so we want to make sure we're getting the most up to date accurate information on which to base future planning decisions."

The data analysis will also be part of the Tower Health strategic plan to serve communities throughout the region. "They'll take our individual reports and assessments and look at them collectively to see where Tower Health needs to invest resources to make a positive and meaningful impact in the communities they serve."

The survey results will be publicly reported data that can be shared with other organizations and serve as a community resource.

"It is truly exciting," Newell said. "This past year has been very rewarding because Tower Health recognizes the mission for this community. They have a vision in terms of providing a high level, very safe, and high quality care. And it is having a real impact in real time. It's very refreshing to see how Tower Health is investing back in the community."

The Community Health Needs Assessment is just one part of Tower Health's community-based focus. "Tower Health supports this hospital's investment in the community," says Newell. "For example, we have an expectation for members of our Pottstown Hospital management team to get involved in the community with a local not-for profit of their choice. We ask them to serve on a local board of directors, a committee, or volunteer their time. We want to make an impact and be a resource for our community in terms of healthcare questions, concerns, or needs that they have. It is working well to serve our community."

(Continued on page 10)

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COVER STORY

(Continued from page 9)

We have hospital management members serving various community organizations including Tri County Community Network; Pottstown Works; the TriCounty Area Chamber of Commerce; Pottstown Foundation for Education; Boyertown Foundation for Education; and the Pottstown Rotary Club, among others.

"We have resources here, individuals with a skill set that can benefit this community," Newell said. The tie-in is natural, because what we do here on a daily basis makes a difference. We impact people's lives each and every day. We have the opportunity to improve their quality of life. We have the opportunity to make a difference in their health and well-being. Our leadership team has grown exponentially, in terms of their own professional development, by reaching out to the community and getting engaged, and really seeing the needs that are currently here in the community.

Newell serves on the board of directors of the TriCounty Area Chamber of Commerce, and he is a strong supporter of the Chamber's Leadership Tri-County program, which requires participants to serve on the boards of area non-profits. "It's valuable to

support the up-and-coming leaders within the community who will be the decision makers in the not-so-distant future, and who will shape and impact our community. What I've always liked so much about the Leadership Tri-County program is each of those participants is responsible for being part of a not-for-profit and helping on a project to improve their sustainability or outreach or impact on the community. The program takes new leaders and ties them directly into our community."

Yet another example of positive impact Tower Health is having on the health of the communities it serves is through its #TowerGimmeFive initiative which will run through the end of October. "The premise behind it is you eat five fruits and vegetables for five days, and then you post a video on social media using the hashtag #TowerGimmeFive," Newell explains. "Tower Health will donate \$1 for every person who does that to local food banks of Chester, Montgomery and Berks counties. You can do it every five days. Each individual can do it 12 times and as a result up to \$30,000 will be donated to local food banks in our communities who have hunger and food insecurities. It's another example of

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how Tower Health takes its resources and puts them directly back into the communities that they serve," he said. "The interesting thing behind it is, you are healthier by participating. It's actually doing good for the individual, which does well for the organization. The healthier we are individually, the healthier our organization is."

Another great benefit of the acquisition by Tower Health is that strategic and policy decisions are now made on the local level. "Our health system is truly local and regional," Newell said. "Tower Health is

having an impact on lives along the entire Route 422 corridor, and will be expanding service lines and sharing expertise. Tower Health's focus is on quality and safety. Everything they've done to put Reading Hospital in the limelight on a national basis, they are using those same techniques here to help us meet those same standards of quality," he said. "It goes back to local ownership, which serves us well."

The end result of all this is the perception that Pottstown Hospital has been changing for the better. "Reading Hospital's reputation has already had an impact," Newell said. "The nine or ten months I was here under our previous ownership, most of what I was dealing with was perceptions from prior situations," he said. "Everything is different now even the building. It's having that positive connection with the community. Tower Health has addressed our needs right away and continues to reinvest. When you come into the hospital, it's a different vibe than it was a year and a half ago. It's the attention to detail that really separates Tower Health from anywhere else I've ever worked. It's a sense of pride in the hospital and it's showing. I've seen improvement in that in the past 18 months and it's very refreshing to work in this environment," he said.

For additional information, please visit www.pottstown.towerhealth.org.

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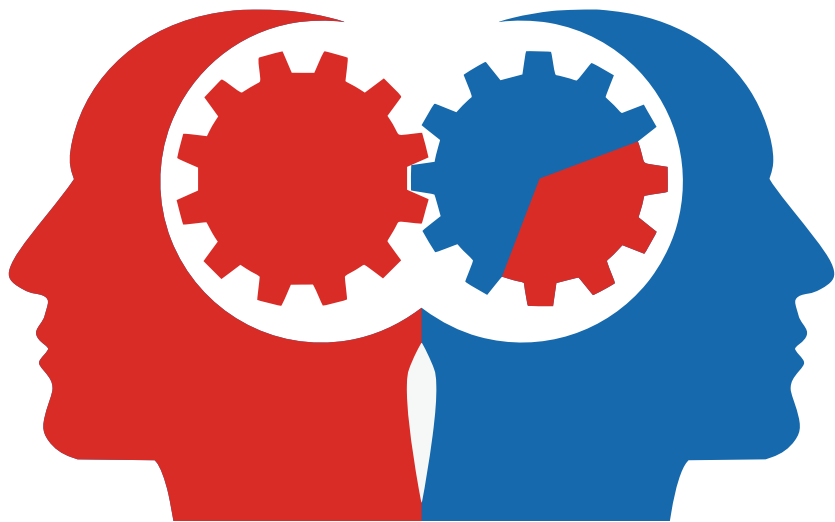
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IS "THINK IT OVER" REALLY A "NO?"

"A 'think it over' is nine out of ten times just a polite way of saying no."



**By John Whitehall, President Strategic Sales Training Solutions
Member, Small Business Resource Association**

Even though salespeople often believe that prospects will need time to think a decision over, the reality is that they don't.

A "think it over" is nine out of ten times just a polite way of saying no. Unfortunately, the salesperson believes that the prospect needs time to decide, accepts the "think it over," and leaves thinking "I got one!"

If we think people just need some time to decide, then we don't have to force ourselves to ask the tough questions to get them to decide. We fool ourselves into believing that the deal is right around the corner. Prospects rarely need time to make a decision after we have made our presentations. They usually know what their answer is. It's our job to persuade them to tell us the decision and their reason for it — even if the answer is no.

There are instances where prospects need some time to make a decision.

If you feel you've run into one of those instances, be sure that you know all the reasons they have for needing more time. They may have other quotes coming in, they must speak with another decision maker, or they have to finalize the budget, etc. Almost every reason for a "think it over" can be negated if a you deal with these reasons **before** attempting to get a final decision from the prospect.

If someone needs more time, you need to know specifically why they do, and when you can expect a final decision. A belief that a prospect needs time to decide

often evolves from when a prospect says, "This looks good. I need a few days to review this information and then get back to you. I think it might be a good fit." The salesperson then leaves, feeling comfortable in the knowledge that the deal is a few days away. But what the prospect is more likely saying is: "The answer is no, but if I tell you no, you will continue to badger me with questions and presentations. If I tell you I need some time, you will leave, and I can hide from you."

Don't allow yourself (or your prospect) to believe in the "think it over."

The only one of the two who will usually think it over is you, the salesperson! Ask some follow-up questions to the "think it over." If you handle the situation correctly, both you and your prospect can get to the heart of the matter and come to some concrete decisions. Even if the answer is a "no" for good reasons, at least you know that and don't have to waste your time following up. Don't believe that prospects always need time to decide — usually they just need a little help from you to tell the complete truth.

NEW ASSOCIATION PROVIDES BIG BENEFITS TO SMALL BUSINESS

Small business owners in Berks and beyond have a new organization dedicated to helping their businesses grow with the launch of the Small Business Resource Association (SBRA). The SBRA was created to support small business through a variety of hands-on services, benefits and cost-effective resources that deliver "connections for success".

Gary Seibert, business consultant and president of the SBR Association, realized a common need among many of his clients owning small businesses — a lack of time and resources to help them navigate through day-to-day challenges that are threatening their business success. "So many small businesses struggle because of fundamental mistakes made early on in their business plan," says Seibert. "They are usually very skilled in the type of work they do but lack the background and experience in running a business. The SBRA takes a balanced three-layered approach to strengthening the foundation of a business by focusing on Business Improvement, Employee Development and Family Enrichment," he adds.

SBRA's mission is "Empowering businesses with the resources necessary to be successful and profitable through loyal, engaged employees with happy, united families." This starts by providing a variety of business resources such as technology resource help, HR and staffing solutions, business expansion strategies, legal and accounting support and strategic marketing planning. Then, by offering additional services and benefits to business owner's employees and their families, a balanced foundation is achieved for long term growth.

Unique to the Association's structure is the "Pitch" and the "Huddle," two services that help entrepreneurs launch and expand their businesses. Rounding out the benefits of the SBRA is the ability to provide its members with savings on all types of insurances, including what every business needs — affordable health insurance.

The Small Business Resource Association is accepting members at its offices at 2395 Lancaster Ave. in Shillington. More information is available at sbrassociation.org.

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ROUTE 422 HOLIDAY

GIFTS AND SERVICES GUIDE

This year's guide focuses on a wide variety of great gift, dining, and service providers to help make your holiday party planning, shopping and preparations unique and special. From furnishings, entertainment, clothing/accesories, health & wellness and specialty services, this year's guide offers something for everyone on your gift list.

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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE

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And what drives us is making our clients businesses more successful with our solutions. For us, this is the bottom line. To quote Ann Handley, "Make the Customer the Hero of your story."

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Amy Styer Tahtabrounian is founder of Styer & Associates, Inc., Interior Design, and KAJ Architects, LLC. Amy is Director of Interior Design and Managing Partner of the Architecture Group. Amy manages the day to day responsibilities for the organization including Business Development, Operations and Client Communications.

Primary contact person, Architecture and Design

- Corporate Representative and Client Liaison
- Operations Management
- Capital Budgets
- Maintain Client & Project Continuity

Contact Information: amy@styergroup.com or 610-275-4800



John Tahtabrounian is Director of Construction and Construction Management for Oliver Construction, Inc. He founded the Construction Group and implemented the Design Build process within the organization. He oversees Daily Operations, Business Development and Client Communications.

Primary contact person, Construction

- Corporate Representative and Client Liaison
- Operations Management
- Capital Budgets
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ARCHITECTURE – KAJ Architects: Our portfolio encompasses decades of noteworthy design and construction, from private homes to healthcare facilities, automobile dealerships to the retail and hospitality industry. 90% of our business is repeat business.



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P. Richard Frantz, AIA, Registered Architect

P. Richard Frantz, AIA, Registered Architect continues to create design solutions for clients throughout southeastern Pennsylvania. He is currently designing a major adaptive reuse project for the building formally owned by Palladino Roofing at 71 Robinson St., Pottstown. This 9600 square foot facility will be converted to residential use. The project will include a creative design for the interior and attractive exterior spaces. He is also designing an adaptive reuse project for a Hard Hat Services, Inc. an electrical contractor who is relocating its office and service facilities to 1400 Maple St., Pottstown. This design will maintain the "industrial" characteristics of the building which will include the exposed wood structure. This building was constructed in the 1920's as a shirt factory. More recently it housed a plastics supply company.

In addition, Mr. Frantz is working with the TriCounty Active Adult Center to provide services to administer a grant program that will enable them to make improvements to their facilities on Moser Rd. in Pottstown. The design for renovations to a High St. property converting it to a veterinarian's office is also in progress.

Recently, work was completed on a major renovation project

to the Pottstown Public Library. His design included redecorating and reconfiguring the main reading area and circulation center, inserting a new mezzanine level for meeting space, and a design that makes the building more accessible for physically challenged patrons. It also included the design of new lighting and HVAC systems.

His proven design approach creates beautiful, functional, and efficient spaces in a range of styles from historic to contemporary. With office space located at 127 N. Hanover Street, Pottstown, he provides architectural service to Pottstown and surrounding communities.

In today's times, an architect is often a problem solver. He is called upon not only to design new buildings but also to evaluate existing construction, improve the use of existing facilities, solve difficult site problems, and adapt existing structures by designing alterations and additions. Through a network of design, engineering, and construction professionals established over a lifelong career, Mr. Frantz has the solutions to meet a wide variety of commercial and residential needs. Specialty solutions include schools, churches, and historic preservation.

Core services include design, construction drawings, bid management, construction oversight, and final inspection support.

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

Mr. Frantz is registered in the Commonwealth of Pennsylvania. He is a member of the American Institute of Architects, and graduated from Pennsylvania State University with a Bachelor of Architecture degree. He serves as an arbitrator for the American Arbitration Association and is often called on as an expert witness. He is a member of the Rotary Club of Pottstown and serves on the Pottstown Historic Architectural Review Board, the Board of Trustees of the Pottstown Hospital – Tower Health and Pottstown Area Industrial Development, Inc. (PAID). He is a former member of the Board of Directors of the Pottstown Area Health and Wellness Foundation and the Pottstown Downtown Improvement District Authority. Frantz can be reached at prf@prfrantz.com and welcomes a visit to his website at www.prfrantz.com.

WHAT IS THE REAL TRUTH ABOUT ASSOCIATION PLANS IN PA?



By Alicia Clay, Integrity Services & Solutions

There has been much chatter about Association plans and how they will reduce Health Insurance premiums for sole proprietors and small group businesses since the Trump administration proposed a new rule that would allow such entities to join together for the purpose of obtaining an Association Health Plan. The rule has been enacted; however, each state holds authority to place restrictions on such plans. Confirmation of this authority was released on the Pennsylvania Department of Insurance Website in a press released named Insurance Commission: Statement on Federal Government confirming States' regulatory authority over association health plans. Pennsylvania, unlike some states, will allow Association Health Plans with strict guidelines.¹

Pennsylvania's Insurance Commissioner, Jessica Altman, has released official statement on the Pennsylvania Insurance department website as well as their Facebook and Twitter pages declaring Pennsylvania's official stance and guidance of the Association Health Plans in a Press Release named "Insurance Commissioner Announces Filing Requirements, warns Consumers of a Short-Term, Limited Duration Health Insurance Plans". In short, the press release states that Associations that are operating less than two years will not be allowed to offer Association Health Plans.

Within an association that has operated two years or more they may offer an Association Health Plan but the rates of each business within the Health Plan will be that of the market that they would otherwise be, therefore a sole proprietor would be subject to rates of the individual market while a small group would be subject to that of a small group.²

Even with such clear guidelines there are many sole proprietors being targeted for Short Term Medical Plans that are calling themselves Association Plans because they are bundled with an association that includes extra benefits and often times accident and hospital indemnity plans. This bundle of plans is outside of the Affordable Care Act and prior to October they would be subject to 89-day durations.

Jessica Altman expressed many warnings to the public and agents in regards to Short Term Medical plans. In the above-mentioned press release the Insurance Commissioner expresses a hardened stance on clarity and addresses the requirement of a new disclaimer on all marketing material and brochures to the public for Short Term Medical Plans.³

1 (2018, August 24) Insurance Commission: Statement on Federal Government Confirming States' Regulatory Authority Over Association Health Plans retrieved from <https://www.media.pa.gov/Pages/Insurance-Details.aspx?newsid=336>

2 (2018, August 21) Insurance Commission Announces Filing Requirements, Warns Consumers of Short-Term, Limited-Duration Health Insurance Plans retrieved from <https://www.media.pa.gov/Pages/Insurance-Details.aspx?newsid=334>

3 (2018, August 21) Insurance Commission Announces Filing Requirements, Warns Consumers of Short-Term, Limited-Duration Health Insurance Plans retrieved from <https://www.media.pa.gov/Pages/Insurance-Details.aspx?newsid=334>

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BENEFITS AND CHALLENGES OF AI-ENABLED RECRUITMENT CHATBOTS



By Randy Rowe, Hureka Technologies, Inc.

As Hureka has successfully delivered AI-enabled recruitment bots, we have an animated discussion on the benefits and scope of these bots for a small business. In this article, we discuss the benefits and challenges of recruitment chatbots and how it can help a small business streamline its hiring process, make it more efficient and improve candidate experience.

Recruitment bots, the AI-powered chatbots, can sort, organize and analyze data to imitate a chat experience as with a human. Just like chat assistants — Siri, Alexa etc., they use natural language processing to understand messages and send responses that resemble that of a human. These conversational bots can be deployed on various platforms — social media, messaging apps, email, SMS and even on an application tracking systems (ATS).

Hiring and employee retention is a big challenge for a small businesses, and could use some reliable automation. At Hureka, Roopak and I have helped businesses streamline their application screening process through our expertise & experience with AI technologies.

Any business can use a recruitment bot to improve candidate experience. Screening the CVs for a position and responses to each candidate needs to be faster. The delay in communication from the company doesn't offer a great experience to the candidates. Recruitment

chatbots can make this process of initial screening instantaneous.

In a recent *Alleges* survey, about 58 percent candidates are okay, even happy, to interact with a chatbot during the initial stages of the application process. With the #1 request of job seekers being about more communication, recruitment chatbots are an excellent win-win solution for both the candidate and the company. The former stays informed while the latter doesn't have to assign manpower for maintaining constant communication with the candidate.

Additionally, recruitment bots can perform repetitive administrative tasks. Actions like collecting candidate information, asking general screening questions, ranking candidates according to the available metrics, answering FAQs, scheduling interviews, communicating the progress in the process to the candidate, pre-screening the candidates and changing status of the candidates can be done automatically, with minimal human interference and save a ton of time for recruiters.

Taking it a step forward, through technologies like text classifications, the chatbots can screen through the CVs and remove the ones that do not meet the criteria, making the initial screening process much easier and simplified.

Another major challenge faced by recruiters is candidate engagement. Challenges in dealing with FAQs involve tremendous effort. HR staff can be free to work on other issues instead of answering the same repetitive questions while maintaining candidate engagement.

Recruitment bots can take those questions and answer them immediately.

(Continued on page 20)

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AI-ENABLED RECRUITMENT CHATBOTS

(Continued from page 19)

With natural language processing, the AI-bots are better than usual automated answering systems and offer higher candidate satisfaction with better overall experience, showing you care right from the beginning.

Businesses can keep the candidates in the loop throughout the hiring process, ensuring that candidates are well informed about the progress of their application. Consistent follow-up improves the chances of a talented candidate pool sticking with you rather than making you lose to the competitors.

One surprising benefit of having a recruitment bot in place is its ability to attract a talented candidate pool. The same chatbots can operate on messaging apps, engage with the candidates and get them to apply for the job openings.

Recruitment bots offer bigger advantages in managing and updating the recruitment database. Imagine all the information being automatically added to your database and the bot can automatically work and interact with candidates to fill in any missing information. Recruitment bots, powered by artificial intelligence, can easily do that.

The bots can also collect candidate feedback on their recruitment experience, initiate the on-boarding process by communicating the initial details as well as key documents to the candidate.

Recruitment bots can help with several recruitment processes — applications, screening, communication, on-boarding and feedback. The recruitment bot works best for the initial process. Human interaction closes the deal. By automating you reduce your workload while saving time & money.

Addressing the biggest concern of the small business — affordability, my team at Hureka is positive that AI technologies are more affordable than ever before and they're definitely within the reach of a small business. Though with limited resources and tight profits, it may seem like a farsighted investment, but the money you save merely by initial deployment makes it worth giving a try.

Hureka Technologies is here to help any business considering automated assistants. Contact randy@hurekatek.com or call 215.816.8300.

USEFUL TOOLS TO HELP YOU WITH YOUR SOCIAL MEDIA

SOCIAL MEDIA TIPS



By Theresa Mintzer

There are so many useful tools that can help you create, organize, and schedule your social media. Here are a few that might be able to save you time and help you with the creative side of creating social content.

Canva is a great program to help you create graphics for your social media. It has free templates for Facebook, Instagram, Pinterest, etc. You can upload your own pictures and logo to brand your graphics. The paid version has more capabilities including setting uploading special fonts, collaboration tools, and setting up your brand colors.

Trello can help you organize your social media content. You can upload your graphics and pictures. If you are working with employees or consultants, you can

create checklists and due dates. You can also use Trello to keep track of content ideas.

There are also sites that will batch schedule social media to different platforms for you. This allows you to schedule your social for the month at once across several platforms. These are just a few of the options available, depending on your needs and budget one might be better for you than others. Hootsuite allows scheduling to Facebook, Instagram, Twitter, Google+, and LinkedIn. Planoly will help you plan and schedule to Instagram. Tailwind is an Instagram and Pinterest scheduler.

These are just a few options available to businesses to allow them to create, organize and schedule social media content. Every business is different, so evaluate these tools according to your own needs, however it's always a good idea to try something new as well.

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

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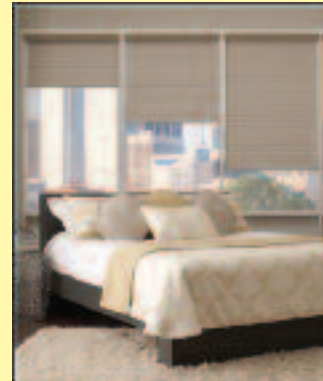


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LONG-TERM CARE PLANNING

Why You Can't Afford to Ignore It



By Greg Koch, Koch Insurance Brokers LLC

Long-term care planning (or LTC planning for short) isn't the most exciting topic. But most people can't afford to ignore it in retirement. It's the four-ton elephant in the room. "Long-term care is the unsolved problem for so many people," said AARP. Not only the fact that seven out of ten seniors will need some type of LTC, but there's also the hefty price tag to consider.

What is Long-Term Care?

Usually it's when someone has trouble performing ADL's (activities of daily living). Such as bathing, eating, dressing, personal hygienic acts, bathroom, transfers to a chair or bed.

These activities aren't the only tasks for which someone may receive long-term care. Other critical everyday tasks may also be covered. These activities are called instrumental activities of daily living, or

IADLs. Examples of these tasks may include: Housework or homemaker services; Grocery shopping; Preparing meals and cleanup; Responding to emergency alerts like a tornado alert; Help with medication; Pet caretaking; Money management; and Phone communications.

Long-term care services and support may be administered at home, in a facility, or in retirement community settings.

(Continued on page 26)



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LONG-TERM CARE PLANNING

(Continued from page 25)

Who Needs Long-Term Care?

Overall, HHS researchers have found that age, gender, health condition, and presence of a disability are predictors of long-term care needs:

- As people advance in age, the more likely they will need LTC services. Statistically seven out of ten.
- If it's a couple the spouse is the care giver but when one spouse is gone the other has no care giver. Women outlive men by as much as five years, on average, making them more likely to require long-term care.
- Accidental or chronic illnesses, or disabilities, dementia, are some more reasons for why people may require LTC assistance.
- Family history, individual chronic conditions, or poor diet-exercise practices may also up someone's chances of LTC needs.

How Much Does Long-Term Care Cost?

It may be surprising, but Medicare doesn't pay for most long-term care. Medicaid does provide some coverage of LTC services at home or in a nursing

home facility. However, people must meet certain eligibility requirements for Medicaid.

Home Health Care average cost: \$50,000/yr.

Assisted Living average cost: \$55,000/yr.

Nursing Home average cost: \$120,000/yr.

How Can You Pay for Long-Term Care?

- Self-insurance, if you have sufficient personal assets to cover it, however there are better ways for you to leverage your money.
- Long-term care insurance that offers traditional coverage for long-term care needs.
- New-generation life insurance policies with living benefits, and tax-free income while living.
- Asset based long-term care policies that can provide tax-free benefits.
- Most annuities offer LTC benefits.

Please consult with a professional about your choices. A few options may be at your disposal.

Greg Koch can be reached at: 610.370.7268; email: Greg@KochInsBrokers.com; www.KochInsBrokers.com.

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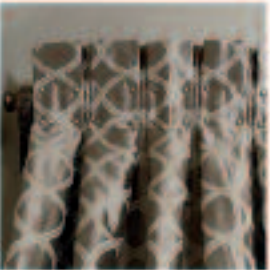
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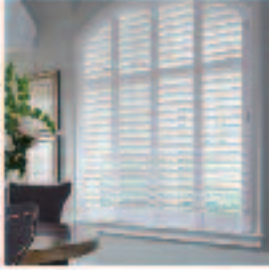
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Five Cool Ideas to Improve Listening



By Michael Angelo Caruso

The reason why listening is such a powerful tool in developing the art and skill of conversation is because listening builds trust. The more you listen to another person, the more he or she trusts you and believes in you. Here are **Five Cool Ideas** to improve conversation.

1. Pausing makes you a brilliant conversationalist. An artful pause has many benefits. First, it keeps you from interrupting. Second, you show that you are giving careful consideration by not jumping in with your own comments at the earliest opportunity. A third benefit of pausing is clarity because you will better understand what the other person is saying.

2. Show interest in others and others will show interest in you. Another way to become a great conversationalist is to question for clarification. Never assume that you understand what the person is saying or trying to say. Instead, ask, "How do you mean, exactly?" By inviting the other person to expound, you will demonstrate an almost unmatched interest in his or her thoughts and feelings.

3. Listening builds self-esteem. When you listen attentively to another person, his or her self-esteem will naturally increase as they begin to feel relaxed and happy in your presence. When you notice this effect on others, you will also feel more relaxed and happy in your presence. Your goal is to listen as if the other person is an important celebrity.

4. Allow the teacher to teach. Try not to compete during conversation. Allow people to impart their words of wisdom. If appropriate, write down what they say. Moving one hand to the lower part of your face sends a signal that you are interested in what the other person is saying.

5. Listening builds your character. It can take a real effort to keep your attention focused on another person's words. The human mind can listen to and process words at 500-600 words per minute, yet the average person only speaks about at about 150 words per minute. Try paying close attention to what the other person is saying, and you will develop more self-discipline. By learning to listen well, you will actually strengthen your character.

Michael Angelo Caruso can be reached at 248.224.9667; email: michael@michelangelocaruso.com.

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Mike's Brick Oven Pizza, located at 601 North Charlotte Street, Pottstown, is Celebrating its 20th year in business! But The food business is nothing new to veteran business owner Mike Crater. Mike has been in the food business for a total of 35 years! From your ordinary pizza shop foods, to all types of catering, Mike's does it all and he claims he never disappoints!

Mike has catered over one thousand catering jobs in his life, and with all praises! Once working for the great Cutillo's Restaurant from 1987 to 1998, Mike claims he learned a lot over the years, plus he had worked in other Pizza shops before that. Located in the heart of Pottstown, Mike's, located at the Corner of 601 North Charlotte (Route 663) and East Street, is only two blocks from Pottstown Middle School and High School (Plenty of parking!).

The location where Mike's is today has been a popular hot spot for many decades! It was once Drumheller's Grocery Store, and after that it was the popular Hoagie Haven which operated from 1974 until the late 1990s. Mike's has been a staple in the neighborhood, and he loves all the repeat business! Mike states that once young kids coming over from the Middle and High School, are now coming back as adults, and "It blows my mind how the first 20 years went so fast!" he said.



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Bucktown Grille — Restaurant on Wheels

Bucktown Grille is not your typical restaurant, it's a "restaurant on wheels" — a stationary food truck located just outside Owen J. Roberts High School on Route 100 in Bucktown (Pottstown, Chester County). Their made-from-scratch, cooked to order food is "the best in the area" says some of its patrons. But don't take their word for it, try this hidden gem for yourself. "It's not fast food, it's GOOD food" says owners Ben and Lynn Pupek who have been running this unique restaurant for over six years. "We enjoy serving the local community and always strive to give them the best experience possible."

Their menu is quite impressive for a food truck. It includes delicious soups, fresh salads, the best hand-pattied burgers in the area, house-breaded seafood, the best steak sandwiches outside Philly, hoagies, hot and cold sandwiches, fresh jumbo wings, pizza/stromboli (with house-made dough and sauce) and daily specials to round out the menu... and we can't forget to mention the 22-24 flavors of Nelson's Hand-dipped Ice Cream. WOW — and all that out of a food truck!

They accept call-in orders as well as walk-ups and are open year round 11am to 9pm. As an added service in cold and inclement weather, they even bring your

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www.amazingraisetricounty.org

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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

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Director, jennifer@tricountyareachamber.com

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Communications and Administrative Director,
melissa@tricountyareachamber.com



TRICOUNTY AREA CHAMBER OF COMMERCE

PRESIDENT'S MESSAGE

2018 ECONOMIC DEVELOPMENT LUNCHEON PRESENTED BY:



2018 DETAILS

- **Date** – Tuesday, November 13
- **Time:** 11:30 AM – 1:30 PM
- **Location:** RiverCrest Golf Club & Preserve,
100 Golf Club Drive, Phoenixville 19460
- **Pricing:** \$55 per Member; \$400 per
Member table of 8; \$70 per non-member

WHAT'S ON THE AGENDA

- **Largest Networking Event of the Fall**
- Chamber Members with significant
company **anniversaries** will be recognized
- **Economic Development Awards**
presented!
- **Keynote Presentation: "Grow PA"**

Grow PA is an open-source initiative designed to engage Pennsylvanians from the business and civic communities. In a state with an unemployment rate that lags behind the national average, an aging population, and an anemic economy, the time to collectively plan a path forward is now.

Grow PA began in the fall of 2017 as a virtual discussion with people from various sectors of our business and civic community. They created an online forum and weekly newsletter to share stories of growth and innovation from around the state. The newsletter has thousands of subscribers and contributors and is growing daily.

Thank you to our additional confirmed sponsors:

CO-SPONSORS:



PLATINUM SPONSORS:



MAKING A DIFFERENCE IS WHAT WE DO!

MEMBERSHIP HAS ITS BENEFITS!

WELCOME APPROVED NEW MEMBER!

Congratulations to the businesses listed below. Their applications were approved by the Board of Directors in August.

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!

AFLAC
44 Hershey Drive
Pottstown, PA 19464
610.850.4680
www.aflac.com
Insurance Companies

Aflac is insurance for daily life. We pay cash benefits when you're sick or hurt to help with expenses that may not be covered by your medical insurance.

Referred by Baran Schultz, Schultz Technology

Benxchange
1610 Medical Drive, Suite 103
Pottstown, PA 19464
212.390.8207
benxchange.com

Financial Services; Insurance Companies
Our philosophy at BenXchange is to always to put our clients' interest at the forefront of everything we do. We believe by doing this, we build a trust and relationship which will foster not only customer satisfaction but more importantly customer loyalty. Our goal is to be our clients' trusted advisors. To be the place where they can turn for an unbiased opinion.

Franklin Flooring, Inc.
Limerick Airport Business Park
211 Commerce Court, Suite 106
Pottstown, PA 19464
610.495.9200
www.franklinflooring.net

Floor Coverings and Materials; Building Materials/Supplies; Carpet/Rug/Upholstery Cleaners; Carpet and Rug Dealers; Interior Decorators/Designers

At Franklin Flooring we believe that every individual is greatly affected and inspired by the environment that he or she occupies. From this idea, Franklin Interior Solutions was born. Our design team will listen to your needs and challenges and work closely with you to transform your vision into reality.

Yucha Hearing Aids
435 West Cedarville Road
Pottstown, PA 19465
610.326.6114
Medical Equipment/Supplies
Hearing Testing, Hearing Instrument Sales, Hearing Instrument Repair/Cleaning, Hearing Loss Counseling

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!

Nutritional Products/Services

- Center for Nutritional Healing

Occupational Health Services

- ARCpoint Labs of Limerick
- Occupational Health at CarePlex

Office Equipment/Furniture/Supplies

- Furniture Soup, Inc.
- Staples, Inc. #0329
- Wrigley's Business Products and Services

Oil/Fuel Distributors

- Boyertown Oil and Propane
- Mauger Energy

Optometrists/Opticians

- Complete Family Eyecare, Ltd.
- Wyomissing Optometric Center, Inc.

Paints and Painting Supplies

- Willow House Paints

Payroll Processing Services

- Express Data Systems, Inc.
- USA Payroll

Photographers/Photography Studios

- DMKintzer Productions
- Studio 413

Physical Therapy/Rehabilitation

- Pivot Physical Therapy

Physicians/Surgeons

- Family Medicine – Tower Health Medical Group
- PMA Medical Specialists – Limerick
- PMA Medical Specialists – Phoenixville
- PMA Medical Specialists – Pottstown
- Premier Orthopaedics: Brandywine Institute of Orthopaedics
- Tri-County Emergency Physicians, LLC

Plumbing Contractors

- A. Jackson Ecker, Inc.



CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

Happy Anniversary to the following Members:

31 YEARS

Bally Block Company
Complete Graphics, Inc.
TriCounty Active Adult Center
YWCA Tri-County Area

25 YEARS

Atlantic Communications Group, Inc.

10 YEARS

LegalShield

5 YEARS

American Heritage Credit Union
Berk International, LLC
The Pennsylvania Community Development & Finance Corporation
1 YEAR
CzarStar Security
Moyer-Drabick & Associates, Ltd.
Reading Country Club Golf – Exeter Township
E. G. Pottstown

Member Renewals

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

<u>Atris, Inc.</u>	<u>Jesse Baro, Inc.</u>
<u>Borough of Boyertown</u>	<u>Limerick Bowl</u>
<u>Boyertown Area Multi-Service, Inc.</u>	<u>MEMOR Coaching & Consulting</u>
<u>Boyertown Lions First Responders</u>	<u>The Perkiomen School</u>
<u>Ches-Mont Carpet One</u>	<u>RE/MAX Achievers Inc.</u>
<u>Colebrookdale Railroad Preservation Trust</u>	<u>Tornetta Realty Corp.</u>
<u>East Coast Seed Connection, LLC</u>	<u>TriCounty Community Network, Inc.</u>
<u>Excel Collision Repair & Paint Specialists, Inc.</u>	<u>Wells Fargo Bank N.A.</u>
<u>Houck & Gofus Funeral Home, Inc.</u>	<u>Wells, Hoffman, Holloway & Medvesky, LLP</u>
	<u>World Travel, Inc.</u>

Are you Celebrating 25, 50, 75 Years?

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

The Chamber strives to recognize their Members for their success. Contact **Tarra James** at 610.326.2900 or tarra@tricountyareachamber.com



TRICOUNTY AREA
CHAMBER OF COMMERCE

THANK YOU!

2018-2019 Connections Partners:



2018-2019 Commerce Partners:



SUPPORTING COMMERCE

BUSINESS SPOTLIGHT

October's Business Spotlight is Keller Williams Realty Group. Learn more about them at the event on Thursday, October 18 from 4-6 PM, located at 245 E. High St. in Pottstown!



The owners of Keller Williams Realty Group, Terese Brittingham and her longtime partner and best friend since 1997, Tom McCouch, opened Keller Williams Realty Group in April of 2002... "It's a perfect fit for us and allows for our agents and ourselves to excel."

Since the opening of Keller Williams Limerick Realty Group in 2002, the office has grown to be the largest real estate company in the area with satellite locations in the Audubon and Quakertown areas as well.

"We are focused on providing our agents with the best tools, systems and coaching so they can achieve the highest results... Their Profit is always our focus!"

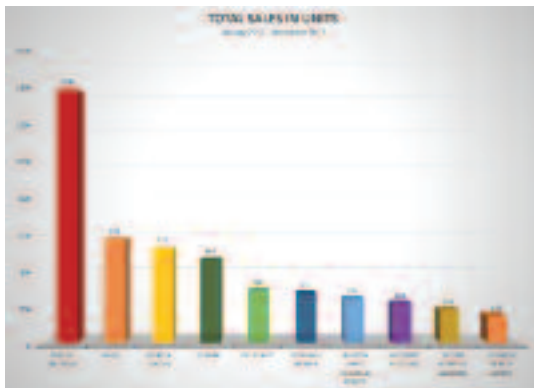
In 2007 they broke ground at their current location of 542 N. Lewis Road, Suite 100, Limerick, Pa. Starting with 30 associates, Keller Williams Realty Group has grown into the number one

office in the area with over 200 experienced REALTORS, a devoted leadership team, and is now the local icon for real estate agents and their businesses.

If you are looking for a career in real estate or are looking to take your current real estate business to the next level, reach out to our Team Leader for your personal business consultation!



Colleen Whalen
Team Leader /
Business Coach
c- 267.688.1000 Feel
free to text or call
o- 610.792.5900



AUGUST SPOTLIGHT RECAP



Members enjoyed a great night at Boyertown Area Multi-Service. Members were able to play Bingo while enjoying complimentary wine and refreshments. Tours of the facility were also given.

Sponsored by:



NEXT BUSINESS SPOTLIGHT:

- **Thursday, October 18**
- **4 – 6 PM**
- **Keller Williams Realty Group**

CONSTANT CONTACT



The Chamber offers its Members exclusive pricing on Constant Contact Services! Constant Contact brings you a great way to connect and engage with your customers! Their tools include: Email Marketing, Social Campaigns, Event Marketing, and Online Surveys.

Chamber Members who prepay for 6 months are eligible for a 20% discount; and Chamber Members who prepay for a year can save 25%!

If you haven't opened an account yet, you can also start with a 60-day trial to test out their products. New users can contact the Chamber Office for a link to receive the discount.

Already using Constant Contact? If you are already paying for Constant Contact or would like to upgrade your trial to a paid account, please send an email to chamberprogram@constantcontact.com with your username and let them know you are our Member.

FEATURED MEMBER BENEFIT OF THE MONTH

SEPTEMBER BREAKFAST RECAP

September's Membership Breakfast featured a legislative theme.

Members enjoyed an extended networking opportunity with Legislators and candidates. Legislators and candidates in attendance:

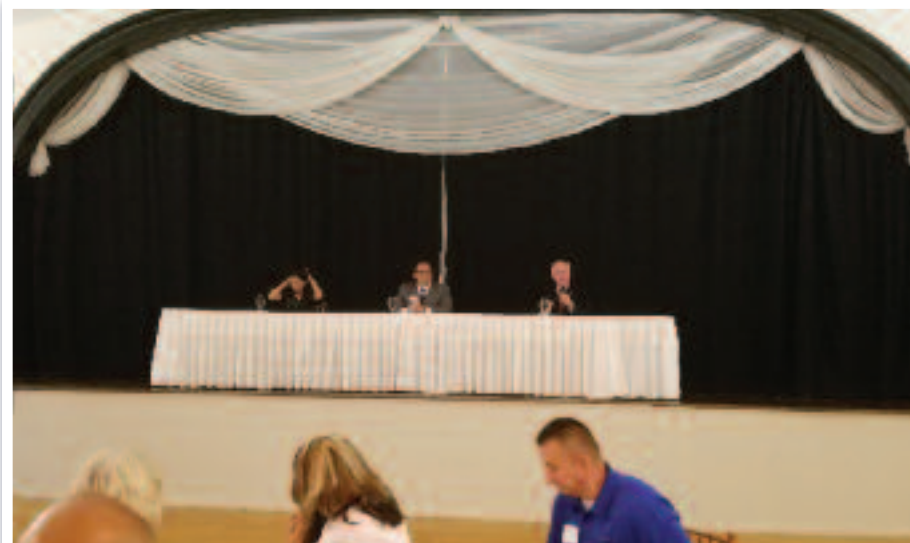
- Senator Bob Mensch, 24th District
- Senator John Rafferty, 44th District
- Representative Marcy Toepel, 147th District
- Representative Tom Quigley, 146th District
- Representative Tim Hennessey, 26th District
- Joe Webster, running for State Representative in the 150th District
- Nick Fountain, running for State Representative in the 150th District
- Josh Camson, running for State Representative in the 147th District

- Joe Ciresi, running for State Representative in the 146th District

- Lisa Fields, running for State Senate in the 24th District

Breakfast also featured a panel discussion with candidates running for Congressional seats in the tri-county region. Invited Candidates in attendance included:

- Pearl Kim, Congressional Candidate for the 5th District
- Dan David, Congressional Candidate for the 4th District
- Greg McCauley, Congressional Candidate for the 6th District



L to R: Pearl Kim, Congressional Candidate for the 5th District; Dan David, Congressional Candidate for the 4th District; and Greg McCauley, Congressional Candidate for the 6th District

Extended networking session



Thank you to our sponsors:



Boyertown Oil –
610.367.2356; www.boyertownoil.com

Delivering heating oil and propane for homeowners in Pennsylvania, along with HVAC service and repairs. Enjoy fast response time and low rates.



Foundation for Pottstown Education –
610.970.6616; foundationpottstowneducation.org

The mission of the Foundation for Pottstown Education is to support, promote, sponsor and carry out educational, scientific or charitable activities and objectives within or related to the Pottstown School District.



Montgomery County Community College –
610.819.2070; www.mc3.edu

Montgomery County Community College in Pottstown and Blue Bell provides 85 degrees/certificate programs, custom training, and workforce development in health, IT, business and public safety.

BUILDING COMMUNITIES



Mark Your Calendars!

NETWORKING

Thurs., Oct. 4
7 – 9 AM

Membership Breakfast – Sales Training

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

For over 30 years John Whitehall has led and coached high performing, winning sales organizations of all sizes in a variety of industries. He has worked with CEO's, business owners and sales leaders who rely on their salesforce to expand the customer base and consistently generate profitable sales... but find that their salespeople are not always up to the task. By helping the salesforce reorganize its sales process around a defined set of activities and specific, measurable benchmarks, they have been able to identify, qualify, and close high-quality opportunities more quickly, profitably, and consistently, even in markets where there are larger, more established firms.

\$26 per Member (prepaid by 9/27); \$32 per Member (invoiced or after 9/27); \$50 per non-member

Sponsor: SCORE TriCounty; TriCounty Community Network

Additional Business Development Opportunities Available

Thurs., Oct. 18
4 – 6 PM

Business Spotlight

Keller Williams Realty Group, 542 N. Lewis Rd., Limerick 19468

Come mix it up with the Keller Williams Realty Group! Office tours will be available throughout the evening along with some amazing food and beverage being offered. Come find out why *Entrepreneur* magazine recently ranked Keller Williams as the No. 1 real estate franchise. Attend and try your luck – you may strike a deal with a new connection at this Casino Night themed event!

Sponsored by: Keller Williams Realty Group

Members Only; Registration Appreciated; \$5 per Member will be charged at registration – you will receive your \$5 back when you check in at the event.

Fri., Oct. 19
8:30 – 10 AM

Refresh Friday: Power of Positivity

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

Are you benefiting from positivity or mired in negativity? In this energizing program you will learn the case for positivity at home and work, address real-world obstacles to positivity, and practice positivity-building strategies. Full of laughter and learning, Christin Myers provides participants with a clear understanding of the power of positivity and practical next steps to reap its benefits.

No Charge; Members Only; Registration Required

Weds., Oct. 24
11:30 AM – 1 PM

WOW Luncheon

Bally Spring Inn, 90 Airport Rd., Barto 19504

Coach Mindy Lee-Lipsky will be talking about *DISC* and how you can better communicate to individuals once you understand their natural disposition. Mindy has been speaking for over 20 years and has an amazing perspective on how to communicate with each unique individual.

\$26 per Attendee (prepaid by 10/17); \$32 per Attendee (invoiced or after 10/17)

Business Development Opportunities Available

Weds., Oct. 31
5 – 7 PM

Pack & Pub

New York Plaza Building (below Connections on High), 238 E. High St., Pottstown 19464

We are working with Operation Backpack to stuff backpacks for children in the area. Some children need a little helping hand from others and we can help provide them with that. So, come out to stuff backpacks for the community followed by a trip to the local PUB (Pottstown United Brewing) on High St.

No Charge; Young Professionals Only; Reservation Required

SAVE THE DATES

Thurs., Nov. 1
7 – 9 AM

Membership Breakfast – Route 724 Coalition

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

The 12-mile PA 724 corridor in north Chester County provides the opportunity for your business to connect to regional employment centers and other major transportation routes. Find available development sites using the Rt. 724 Opportunities Map - <http://chesocplanning.org/resources/mapping/PARoute724/>.

\$26 per Member (prepaid by 10/25); \$32 per Member (invoiced or after 10/25); \$50 per non-member

Sponsored by: Alvernia University

Additional Business Development Opportunities Available

Tues., Nov. 6
5:30 – 7:30 PM

ShowBiz Community Expo

Coventry Mall, 351 W. Schuylkill Rd., Pottstown 19465

NEW EVENT! This will be the TriCounty Area Chamber of Commerce's first Annual Community Expo. Businesses from all over the community will come together at the Coventry Mall to showcase everything that they have to offer. Make sure you don't miss this amazing experience.

\$150 per Member Business

Sponsor: Tompkins VIST Bank

Additional Business Development Opportunities Available

Thurs., Nov. 8
5 – 7 PM

Business Spotlight

Car-Tel Communications, 173 Holly Road., Gilbertsville 19525

Our November Business Spotlight will shine upon our member Car-Tel located in Gilbertsville. Car-Tel has served the Philadelphia area for over 25 years with enthusiastic representatives and a positive atmosphere. In case you didn't know, Car-Tel derives their name from the origin of the cell phone: Car Telephones. Stop by and learn even more on November 8th and enjoy some amazing networking while you're there!

Members Only; Registration Appreciated; \$5 per Member will be charged at registration – you will receive your \$5 back when you check in at the event.

Sponsor: Car-Tel Communications

Tues., Nov. 13

Economic Development Luncheon Presented by Pottstown Hospital Tower Health & TCACC

RiverCrest Golf Club & Preserve, 100 Golf Club Drive., Phoenixville 19460

Grow PA is an open-source initiative designed to engage Pennsylvanians from the business and civic communities. In a state with an unemployment rate that lags behind the national average, an aging population, and an anemic economy, the time to collectively plan a path forward is now. Grow PA began in the fall of 2017 as a virtual discussion with people from various sectors of our business and civic community. They created an online forum and weekly newsletter to share stories of growth and innovation from around the state. The newsletter has thousands of subscribers and contributors and is growing daily.

\$55 per Member; \$400 per Member table of 8; \$70 per non-member

Presenting Sponsor: Pottstown Hospital Tower Health

Platinum Sponsor: Pottstown Area Industrial Development, Inc.; The Victory Bank

Co-Sponsor: Maillie LLP; Montgomery County Community College; O'Donnell, Weiss & Mattei, P.C.

Additional Business Development Opportunities Available

Weds., Nov. 14
11:30 AM – 1 PM

LEYP: Professional Development – 15 Laws of Growth

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

Our ability to grow personally is directly tied to our ability to develop professionally and vice versa. During this professional development event Jenna Armato will explore the 15 Invaluable Laws of Growth and dive into tools and techniques to maximize our effectiveness.

No Charge; Young Professionals Only; Registration Required

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

T R I - C O U N T Y

CLASS OF 2019

Blog Entry by Jeanna Baker, Market Manager, Limerick Citadel Federal Credit Union

So...apparently not everyone "loves hugs". The 2019 Leadership Tri-County Class started off with eleven strangers networking with each other, including alumni and sponsors, early on a Thursday morning. Feeling a bit awkward with the experience was definitely later expressed (especially among the non-huggers). Little did they know that in a few short hours they'd be teetering on a tightrope hoping the same strangers would breach their personal space and catch them or push them back up.

Leadership Tri-County took strangers and provided an environment where we had to get to know each other's strengths and weaknesses very quickly, and encouraging us to not only to support but to literally catch each other when we fall. And fall we did, as we shared sweaty helmets and cheered each person through the challenging and at times a bit intimidating ropes course. We went in as strangers but came out new comrades and survivors (of course survivors may be a little exaggerated as I am a high "I" on the DISC profile). The

DISC profile is a personality profile test delivered the second day amid role-playing and much hilarity by Mindy Lipsky of Innovative Coaching, and helped us to bond even more as we recounted how the personalities showed in our ropes course experience the previous day.

I am very grateful to work for Citadel Federal Credit Union, a company that has over 80 years' experience putting the needs of its members, communities, and team members first to model our core value of "people helping people". Additionally, Citadel embraces people development in many ways, especially when it comes to identifying potential community leaders and committing to help them strive for excellence in all they do. It is not surprising that Citadel chose Leadership Tri-County to help me and many others accomplish this!



Jennifer O'Donnell,
IOM, Leadership
Tri-County Director

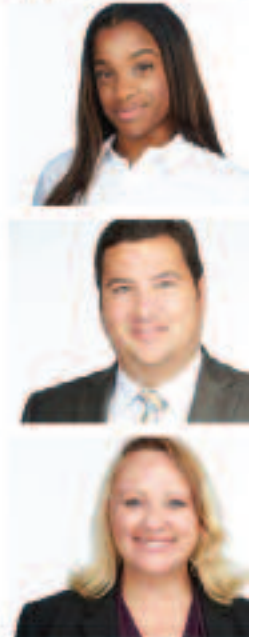
Jennifer O'Donnell and her talented team have accomplished more in a day and a half than many long-established programs could ever hope for! Leadership Tri-County was able to



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



provide unique and engaging activities and training opportunities that helped eleven strangers become supportive confidants. This comfortability fostered deeper conversation and collaboration quickly which will enable the program to meet and exceed the expectations of its participants. You would think that after many events and activities were jammed in the short day and a half we would be tired, but not so. The adjectives more suitable to describe us at the end would be energized, enthusiastic, and excited for what's to come. There is no mystery here why every alumni we spoke to wanted to do the program again! Well if not a big hug, a high five is definitely in order for Leadership Tri-County!



CLASS OF 2019

- Jeanna Baker, Citadel Credit Union
- Daniel Christopher, Fulton Financial Corp.
 - Andrew Ferens, Exelon
- Tarra James, TriCounty Area Chamber of Commerce
 - Monique Johnson, Translogistics, Inc.
 - Ron Linke, Pottsgrove School District
 - Ann E. Maletsky, MBA, Exelon
 - Brian Meyer, The Victory Bank
- Krissy Pennypacker, Borough of Pottstown
 - Alison Prosock, Schultz Technology
- Jennifer Ulrich, Pottstown Hospital - Tower Health.

CREATING CONNECTIONS

2018 GOLF OUTING & CLAMBAKE



1st Place: (L to R) Larry Davies, Santiago Torres, and Michael Stevens, BB&T.
Not pictured: Bill Carpenter



Chamber Cup Competition: Greg Cavallo, Office Technologies, representing the winning foursome for the Chamber Cup Competition.

The 2018 Golf Outing presented by Schultz Technology & TCACC, was held on September 17, at Reading Country Club Golf in Reading.

After attendees finished their round of golf, they networked during Social Hour/ Clambake portion of the event. The program at dinner featured the announcement and trophy presentation to the first, second, and third place foursomes as well as the Chamber Cup Competition.

We also thanked our sponsors because the golf outing would not be a success without their support!

Each attendee left with a goodie bag filled with items from our Members.



2nd Place: (L to R) Greg Cavallo, Jr., Scott Sucolowski, Greg Cavallo, and Tammy Sucoliski, Office Technologies

3rd Place: (L to R) Tom McCouch, Bob Brittingham, Dan Brittingham, and Emily Furman, Keller Williams Realty Group

ALSO AWARDED:

Longest Drive: Kelly Furman, Keller Williams Realty Group

Closest to the Pin: Ben Major, The Victory Bank

Straightest Drive: Rich Flanagan, Maillie LLP



Thank you to the following companies who golfed:

BB&T
The Body-Borneman Companies
Canteen Berks County
Citadel Federal Credit Union
Creative Health Services
Exelon Nuclear
Keller Williams Realty Group
Maillie LLP
Office Technologies
PECO
Pottstown Hospital Tower Health
Schultz Technology
Sealstrip Corporation
Sigel Insurance Group
Tompkins Financial
Translogistics, Inc.
The Victory Bank

Thank you to the 2018 September Scramble Hole Sponsors:

BB&T
Catagnus Funeral Home & Cremation Center, Inc.
Citadel Federal Credit Union
Diamond Credit Union
Herbein + Company
Martin Stone Quarries, Inc.
McCarthy Engineering Associates, Inc.
McCormick Chiropractic
O'Donnell, Weiss & Mattei, P.C.
Pearl Exhibit Group
Pottstown Hospital Tower Health
Schultz Technology
The Victory Bank
Tri County Area Federal Credit Union
Tri County Toyota
Valley Forge Tourism & Convention Board
Wyndcroft School

Special Appreciation To Our Volunteers For The Day:

Joe Rusiewicz, Foundation for Pottstown Education
Ashley Maack, Moore Facility Services
Arlene Stillman, Schultz Technology
Joe Cavallo, Tompkins VIST Bank

Thank You For Your Contribution To This Event:

Diamond Credit Union
Fred Beans Ford of Boyertown
McCormick Chiropractic
Office Technologies
Pottstown Area Health & Wellness
Pottstown Area Industrial Development Inc.
Pottstown Parks & Recreation
Tri County Area Federal Credit Union

A SPECIAL THANK YOU TO THE SPONSORS OF THIS EVENT

Presenting:



Dinner:



Lunch:



Goodie Bag:



Cart:



Trophy:



MAKING A DIFFERENCE IS WHAT WE DO!

BUSINESS & POLITICS

Pennsylvania politicians from both sides of the aisle agree that the Commonwealth's current tax code lacks efficiency in today's economic climate. Due to the high tax rate and complex tax codes, businesses small and large throughout Pennsylvania suffer a competitive disadvantage.

The corporate net income tax rate is the second highest in the country. This high tax rate can be a burden to Commonwealth businesses and set them at a disadvantage compared to other states. Getting the corporate tax rate down to around the national average could create a level playing field with other states, and even give Pennsylvania businesses a competitive edge.

The complexity of Pennsylvania's sales tax creates a loophole that could potentially hurt businesses.

Currently, many goods and services go through multiple layers of taxation as they pass through production processes. Instead of a sales tax being implemented to the final product, the process of production undergoes taxation multiple times before it's finished. A more simplistic code would make sales taxes more adequate.

The current tax code basically holds down businesses with the burden of high tax rates and over-complexity. The most sensible way to unleash the full potential of Commonwealth business is to make the tax code more simplistic.

Advocacy Partner:



ANNIVERSARY LUNCHEON RECAP

On August 28, the Chamber held an Anniversary Luncheon in honor of Members who renewed their Membership in the last quarter. We thank them and all of our Members for your continued support and partnership!

Engage Sponsor:

READING EAGLE COMPANY

Economic Development

November 13 • 11:30 AM - 1:30 PM • RiverCrest Golf Club

100 Golf Club Dr, Phoenixville, PA 19460

Presenting Sponsor:



\$55 per Member • \$400 per Member table of 8 • \$70 per Non-member



Grow PA is an open-source initiative designed to engage Pennsylvanians from the business and civic communities. In a state with an unemployment rate that lags behind the national average, an aging population, and an anemic economy, the time to collectively plan a path forward is now.



GROWPA

To Register, call 610.326.2900 or visit tricityareachamber.com

MAKING A DIFFERENCE IS WHAT WE DO!



What are TDM Strategies?

Traffic congestion is something that we all experience, the Greater Philadelphia region has over four million people living and working throughout it which can lead to congestion and poor air quality if everyone drove alone. Comprising of 24 municipalities, the U.S. 422 Corridor in Montgomery, Chester, and Berks Counties has experienced three decades of strong growth in population and economic activity, which has resulted in major traffic congestion.

What can we do to improve congestion along the U.S. 422 corridor? A logical solution might seem to be adding capacity to meet demand. Adding capacity in the form of highway expansion is extremely expensive and often does not solve the congestion problem. Transportation Demand Management (TDM) is a way to maximize the use of our existing transportation system by using the latest technologies and innovative strategies.

Some of the most effective TDM strategies include:

- Organizations allowing flextime, compressed work weeks and staggered shifts
- Improving cycling amenities and infrastructure
- Providing carsharing
- Investing in park and ride facilities
- Improving pedestrian safety and accessibility
- Providing shuttle services
- Promoting carpooling and vanpooling
- Improving Public transit
- Offering telework programs

Check wearetdm.com for more information on TDM strategies.

If you or your organization would like to know more about TDM and ways to implement some of above strategies, contact Stacey Henrich, TDM Manager at GVF.

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

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At August's Refresh, Steve Goble explored 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.

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

How to Post Your Job Opening

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

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

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

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

Know someone looking for a job?

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

• **Schuylkill River Greenways National Heritage Area** – Finance Manager

MAKING A DIFFERENCE IS WHAT WE DO!

SHOULD YOU PAYOFF DEBT OR SAVE MORE FOR THE FUTURE?



By Christine Messmer, M.S.F., CFP®

The answer is "it depends." It depends on your goals, income, expenses, stage of life, the interest rate on your debt, the term of the debt, the return you are receiving on your cash in the bank, the return you are receiving from your long term investments and other various factors. Consider that the best case scenario is doing both in order to get ahead financially.

There are various types of debts, such as mortgage debt or long-term debt, automobile debt or medium term debt, student loan debt which is also medium term debt and credit card debt or short-term debt. The short-term debt most likely carries the highest finance charge and weighs heavily on your cash flow each month.

Credit card debt should be paid off every single month, but if that is not possible, then list out your credit cards with balances and the interest you pay on each one.

- Make minimum payments to all your credit cards;

- In addition to the minimum payment, use discretionary or surplus cash to pay toward the highest interest credit card;

- Once the highest card is paid off, take that whole payment and add it to the next highest interest credit card, and so on.

Eventually, you will have your credit cards paid off. Essentially, you are getting a return of 10 percent on a credit card with a 10 percent finance charge. Staying out of credit card debt is important to your financial success. If you do not have discretionary or surplus cash, then reexamine your expenses to determine where you can cut back to free up extra cash and also try to increase your income.

Student loan finance charges vary with some debt is as low as 3.5 percent and other debt as high as 12 percent or even higher on private loans. A person with student loan debt should apply the same strategy as above for credit cards. However, paying off student loan debt helps a young person to establish good credit which can be beneficial when it is time to buy a home. Some students and their parents are no doubt overwhelmed by the debt. In this case, it may make sense to refinance the highest interest debts into one lower payment.

Automobile loans generally do not carry a high interest rate, but people don't like paying interest on a depreciating asset. Paying an extra payment regularly or whenever possible will reduce the term thereby freeing up cash that can be saved toward your next vehicle or another goal.

Mortgage debt is not really a "bad" thing and interest rates in recent years have been very low. If you have a mortgage loan of 2.75 to 4 percent, then it is probably better to invest your extra cash for long term growth since you will most likely be able to earn a greater return. The likelihood of earning a greater return in a balanced investment portfolio is a reasonable assumption.

(Continued on page 44)

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**SHOULD YOU PAYOFF DEBT OR
SAVE MORE FOR THE FUTURE?**

(Continued from page 43)

However, if you have cash in the bank earning a very low yield, then paying down mortgage debt makes sense. On the other hand, if you have a 6 percent mortgage loan, it is probably better to pay one extra payment per year or add extra cash each month toward principal to shorten or eliminate the debt.

There are reasons why people like investing extra cash towards mortgage principal, such as nearing retirement or simply to free up cash for other goals or to reduce monthly obligations. The only way to get cash or equity out of real estate is to borrow against it or sell the property. Depending on your circumstances, building equity outside of your real estate may be more lucrative. Your best approach is dependent on your goals and unique circumstances.

Ideally, by utilizing a balanced financial strategy, many people are able to pay down debt while saving for the future. Many people do not like the thought of budgeting or cash management, but it is essential to get ahead financially and to realize your goals.

Visit www.christinemessmer.com for more resources to assist you.



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BUYER BEWARE: A Developer's Duties in Planned Communities



LEGAL PERSPECTIVES

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

For most people, their home is their largest asset and biggest investment. Many homebuyers assume that buying a brand-new house in a new community means less surprise issues than perhaps that 100-year-old farmhouse. Unfortunately, many buyers' "house fever" overshadows conscientious due diligence in the home buying process. Issues which should be readily apparent may be overlooked in the rush to close, and later morph into buyer's regret once the dust settles and the boxes are moved in. What's a buyer to do?

With the increasingly common sight of heavy equipment felling trees, leveling land and feverishly working to construct new communities for the numerous families looking for a great single-family or townhome in Montgomery and surrounding counties, prudent buyers should slow down and make sure to understand their rights and obligations, as well as the rights and obligations of the developer and the association of which they will become a member.

In Pennsylvania, communities created after February 2, 1997 are governed by the provisions of the Uniform Planned Communities Act ("UPCA"), 68 Pa.C.S.A. §§ 5101 *et seq.* The UPCA sets forth the rights and obligations of the unit owners as well as the association; delineates boundaries between common and individual property and elements; and provides the structure for governing the community, including how

the association makes decisions regarding maintenance, any fees to be charged and, in some cases, expansion of the community. If, however, you are a member of a small (less than 12 unit) planned community, or one that was developed prior to February 2, 1997, the UPCA does little to shed light on those same issues. Fortunately, the Commonwealth Court has recently clarified the developer's duties and its relationship with the eventual homeowners and association in *Laurel Road Homeowners Association, Inc. v. Freas*, 2018 WL 3578588 (Cmwlth.Ct., July 26, 2018).

Laurel Road involved an association with nine units which could not be subdivided, and the developer did not reserve the right to add additional units or convert any of the remaining real estate into more units at a later date.

(Continued on page 46)

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LEGAL PERSPECTIVES

(Continued from page 45)

Therefore, the association was not governed by the provisions of the UPCA. After the developer sold a number of units to buyers, the association sued the developer for, among other things, not allowing the unit owners to participate in the governance of the association or have members on the executive board who were elected by the unit owners, failing to keep any financial records for the association, not making financial and other records available for examination by unit owners, failing to create and maintain a reserve fund for the association, and attempting to amend the association's declaration – the association's governing document – without explaining the impact on the unit owners to the unit owners.

Though the *Laurel Road* association was not governed by the UPCA, the Commonwealth Court determined that this did not relieve the developer of its duties prior to transferring control to a unit owner-controlled association. Furthermore, the court held that the developer was not entitled to amend the declaration if the modification “would have a material effect on the character of the development or place an unfair burden on existing owners” unless

the declaration explicitly put unit owners on notice that the developer retained the ability to modify the declaration.

Therefore, if you live in a planned community, whether governed by the UPCA or not, the Commonwealth Court in *Laurel Road* has clarified that the developer owes fiduciary duties to the association and its members. What is a fiduciary duty? A “fiduciary” is someone who stands in position of trust with another. The duties or obligations which arise as a result of the fiduciary's position of trust are referred to as “fiduciary duties.”

A developer, specifically, as a fiduciary of the community and the association which he or she creates, owes duties of good faith, exercising proper management of the association, and avoiding conflicts of interest. As the *Laurel Road* court set forth, before a developer transfers control of the association to its members – usually once a certain number of units are sold to people other than the developer – the developer must “(1) [use] reasonable care in managing common property, (2) ensure that association finances were handled responsibly,

(Continued on page 48)

Ask SCORE

PROS & CONS OF OUTSOURCING YOUR SMALL BUSINESS PAYROLL PROCESSING

Paying employees involves far more than just cutting a check on payday. Managing your small business's payroll encompasses a variety of responsibilities that need to be met accurately and on time.

As an employer, you must:

- Withhold employee taxes.
- Pay withholdings to government agencies.
- File quarterly reports.
- Issue W-2 forms at the end of the tax year.
- Issue summary filings to the state.
- Manage your employees' health plan and retirement contributions.
- Handle state disability, unemployment and family leave assessments.
- Inform the government when you hire new employees and when employees leave your company.

If that sounds overwhelming, you might be wondering if you would be better off delegating the work to a payroll company. Outsourcing your small business payroll has its advantages and some disadvantages.

Pros of Outsourcing Payroll:

- **It could save you time.** You will not be bogged down with calculating payroll deductions, remitting checks, etc.
- **It could give you greater peace of mind.** With a service provider specializing in handling your payroll, you might sleep better at night knowing payroll taxes will be calculated accurately and paid on time. A reputable payroll company will have a staff knowledgeable and up-to-date on all payroll tax deduction rules.
- **It could save you money and make you more productive.** Although you are paying someone else to manage your payroll, you free up your in-house

resources (including yourself) to take care of other important aspects of your business. Rather than spend time trying to figure out payroll and fix errors, you can instead focus on generating sales and innovating new products and services.

Cons of Outsourcing Payroll:

- **You may pay for more than what you really need.** Some payroll services bundle offerings together in all-inclusive packages. Be wary of these as they might include services you do not need and will never use.
- **Errors might happen if your business has unique circumstances.** If your business deals with situations the payroll service provider is not familiar handling (e.g., union employees, tips made by restaurant or salon employees, etc.), the company may make unintentional errors. You need to be sure you choose a service with staff that understands your industry/type of business and your company's specific needs.
- You relinquish some control but are still ultimately responsible. This can be a bit unnerving; even if a mistake was not your fault, you may be subject to fines for inaccuracies or late payroll tax payments.

Tips for Choosing A Reputable Payroll Service Provider

- **Ask around.** Talk with other small business owners to find out whom they use and what their experience with those providers has been like. SCORE mentors can also help you evaluate and connect with reputable payroll service providers.

(Continued on page 49)

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LEGAL PERSPECTIVES

(Continued from page 46)

(3) enforce the servitude regime, including payment of assessments, and (4) to disclose certain matters to the association."

Whether a development/association is properly managed has a significant impact on the values of the properties in the development, and thus on your investment, as well as the assessments charged, and thus your monthly or annual budget. If the developer failed in its fiduciary duties, engaged in self-dealing or conflicts of interests which caused the association to require either higher annual assessments or any special assessments, the wary homebuyer may see that as a red flag. Fortunately, once the developer transfers control to the association, the members are in charge of managing all aspects of the community.

As a prospective buyer, you have the right to review the association's finances and governing documents prior to closing. You should carefully review these documents to determine whether the association has properly budgeted for necessary and regular maintenance, as

well as capital expenditures (e.g. replacing the roof on the clubhouse), and to ensure that you understand what constitute common elements – which are therefore maintained by the association – versus an element incorporated as part of a unit – for which the unit owner is responsible (e.g. sidewalks, driveways, lawns).

If you believe that your community has been mismanaged, or if you have questions or concerns regarding your association or potential purchase within a community, or would like assistance in completing your due diligence before buying, contact an experienced attorney.

Faye C. Cautin, Esquire recently joined the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, West Chester, and Reading. The firm has represented employers and employees in business matters and litigation for over 40 years. She may be reached by calling 610.323.7436, or by e-mail at fcautin@wolfbaldwin.com.

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Ask SCORE

(Continued from page 47)

- **Talk with your accountant.** This can give you insight into the right questions to ask and what expertise to look for.
- **Ask for detailed pricing.** When getting a quote, ask for an itemized breakdown of fees. That way, you will see if their services cover what you need and you can make sure you will not be paying for anything you will not need.
- What are your customer service and technical support hours?
- Is your system capable of handling employees' health and retirement plan contributions?

A Choice Worth Careful Thought

When deciding whether to keep payroll responsibilities in-house or outsource them, you will need to carefully weigh the pros and cons. Consider the level of comfort and expertise your staff has (or lacks) in dealing with payroll tasks and weigh that against the ongoing costs associated with contracting a payroll service provider. Do not make this important decision in haste, as it will affect your bottom line and how you spend your time.

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

Questions To Ask Prospective Providers

- When and how often will I receive reports from you?
- Will your system integrate with my accounting software?
- What is the turnaround time to process payroll after you have my information?
- If a mistake is made, how quickly will you correct it?
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- Will you assign my company a dedicated representative?



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GETTING SERIOUS ABOUT INFRASTRUCTURE

ReBuild USA Announces Advertising Campaign Asks All Federal Candidates to Take "Infrastructure Pledge"

ReBuild USA recently announced a six-state advertising campaign and a national "pledge" drive urging all candidates for federal office, including incumbents running for re-election, to get serious about fixing America's roads, bridges and water systems, and protecting our energy grid from foreign hackers, who already have the ability to turn off the lights throughout the United States.

According to Lori D'Orazio, national political director of ReBuild USA: "It's time to get serious about rebuilding America by passing a national infrastructure bill in the next Congress. That's why we've launched a 50-state campaign asking all candidates for federal office to sign ReBuild USA's Infrastructure Pledge, in addition to a digital advertising campaign. We will release the names of signers and non-signers so that voters can make an informed decision about who is serious about protecting America from unfixed

and dangerous infrastructure problems."

The six-state, \$1 million digital campaign begins last month and will last through February, targeting voters in six battleground states: Illinois, Indiana, Michigan, Ohio, Pennsylvania and Wisconsin. These ads will highlight the dangers of America's broken infrastructure, including hazardous roads and bridges, crumbling water systems, and the covert risks to the US energy system and electric grids, which have been hacked by foreign agents and remain vulnerable to a terrorist attack.

ReBuild USA's Infrastructure Pledge will be distributed to all candidates for Congress and Senate in all 435 Congressional Districts and all 35 Senate seats on the ballot this year. The Infrastructure Pledge states: "If elected to Congress in 2018, I pledge to support a \$1 trillion federal infrastructure package that is broad in scope, robust in funding, sustainable for future generations, efficient

in design, and that has worker standards to ensure we rebuild America and empower communities across the country."

Decades of budget cuts have devastated our infrastructure, and the American Society of Civil Engineers gives our infrastructure a "D+" rating. Every day, Americans make 188 million trips over 56,007 bridges that are structurally deficient. Our roads are crumbling, contributing to traffic delays that cost us over \$160 billion a year and cause more than 35,000 traffic fatalities. Cities across the country — like Flint, Michigan — have

unsafe drinking water, and 240,000 water main breaks a year waste over two trillion gallons of water.

ReBuild USA is a 501(c)4 non-profit organization launched in 2016 to advocate for a bipartisan federal infrastructure bill to fix the numerous dangers and economic losses that result from dangerous roads and bridges, unmet energy needs, and poor safety and training standards that endanger the lives of workers and the general public.

For additional information, visit: www.rebuildusa.org.

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CAN'T DO SOCIAL MEDIA BECAUSE OF COMPLIANCE? **YES, YOU CAN.**



MASTERING SOCIAL MEDIA

By Alyse Mitten, Connector
Interlace Communications, Inc.

We have had the wonderful opportunity of working with a financial advisor to do her marketing, be it social media marketing, email marketing or print marketing. To work with her, I had to go through security screening and fingerprinting for compliance. Needless to say, we take the responsibility of working with her seriously. Every article, advertisement and online change to the website goes through a process of approval. We actually have an employee who has been trained to make certain there are no issues with any sort of implications of guarantees. All her posts are monitored as well by an electronic system to make certain her posts meet the standards set by compliance.

Have you held off on getting involved with marketing your business because of compliance or HIPAA or any other legal reason? What can you do?

Let's start with one of the most difficult marketing pieces for those whose need have everything be approved, photos and videos.

We know that photos and videos are very important to the success of marketing your business. So here are a few rules we have learned:

- Take photos which don't show faces. Just show the backs of people or blur the photo enough that those viewing it can tell what the concept is of what is happening without compromising the privacy of those in the photo.
- Take closeup photos of equipment you might use.
- Not a good photographer? There are free and paid sites with photographs available to download.

(Continued on page 54)

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STATE AND COUNTY ELECTION STAFF PARTICIPATE IN NATIONAL CYBER TRAINING EXERCISE

Pennsylvania's new Inter-Agency Election Preparedness and Security Workgroup and county election personnel from across the commonwealth participated last August in a first-of-its-kind national and local election cyber exercise organized in collaboration with the U.S. Department of Homeland Security.

The three-day Tabletop the Vote 2018 exercise was designed to assist election, information technology and security personnel in training for cyber incident response by simulating scenarios that could impact voting operations. Each state could choose from among the three days of identical exercises. Staff from approximately ten commonwealth agencies and ten counties participated at the Pennsylvania Emergency Management Agency's headquarters in Harrisburg.

"Pennsylvania has numerous protections and layered defenses already in place to secure the integrity of Pennsylvania's elections," Acting Secretary of State Robert Torres said. "This exercise allowed us to test our response plans so that we could share best practices to enhance our preparedness. State and county election officials had valuable practice putting emergency plans into effect."

Torres and John MacMillan, Deputy Secretary for Information Technology and

Chief Information Officer at the Office of Administration, are co-chairs of the inter-agency workgroup.

"We want to ensure that elections in Pennsylvania continue to be secure and that trust in the democratic process is preserved," said MacMillan. "We welcomed the opportunity this exercise provided for us to learn and improve."

Member agencies of the workgroup include the Department of State, the Office of Administration, the Governor's Office, the Office of Homeland Security, the Pennsylvania Emergency Management Agency, the Pennsylvania State Police, the Office of State Inspector General and the Department of Military and Veterans Affairs.

Over the next few months, the workgroup will collaborate on increasing security resources, training, support, information-sharing and preparation at all levels of election administration. Additionally, the workgroup will hold several community forums around the state on election security.

The commonwealth also works with county boards of elections, the Pennsylvania National Guard, the Center for Internet Security and other key partners to maintain and enhance the security of Pennsylvania's election process.



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MASTERING SOCIAL MEDIA

(Continued from page 52)

Here we are showing an example of one of our clients, who is a chiropractor, who does a procedure with his clients that needed a particular photo. When we were unable to find a photo, I became the model and we show just enough of the procedure so you see what he is doing without showing faces.



Photos of Children

Whenever we take photos or videos of children for Facebook we always ask the parents if it's ok to take their child's photo. You wouldn't believe how many people will personally thank us for asking permission to tape their children or take their picture. When in a situation where we are taping a group of children, where I can't be as careful to exclude those who do not want to be in the videos, I tell parents to please be aware of where I am and always keep my back to them. It works. Those are the moments when at WK&S Railroad with the kids hunting Easter eggs or finding their favorite pumpkin. Talk about kids running around. There is no way for me to

monitor who I can and can't video tape. Check out their Facebook page at www.facebook.com/WKSRailroad.

Don't know what types of photos you can use for your business? Just do a search. You'll quickly find out. A word about using photos from the internet. Do not just copy photos from another website.

They may be copyrighted and, if protected by a copyright, may be very costly to you should your site be discovered. Again, as was mentioned earlier, there are numerous websites with free and paid photography and videos available to use. One of my favorite free sites is called Pixabay and my favorite paid sites are DepositPhotos and Shutterstock. The small investment in purchasing these photos and videos is a very small investment when it comes to advertising your business.

Next, let's talk about social media channels.

All the major social media channels are very sensitive to what you can and can't do.

(Continued on page 56)

CUSHMAN & WAKEFIELD BROKERS \$32 MILLION SALE OF HIGHVIEW I & II IN COLLEGEVILLE

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Cushman & Wakefield has arranged the \$32 million sale of Highview I & II (200 and 400 Campus Drive) in Collegeville, PA. Maguire Hayden Real Estate Company acquired the 183,363-square-foot, Class A office portfolio from TA Realty.

Joseph B. Hill, Jr., executive director with Cushman & Wakefield, led the Pennsylvania Capital Markets team of Robert Yoshimura, Eric Mattson and Joseph R. Hill, which represented the seller.

"The portfolio represented an excellent opportunity to acquire Class A, institutional-quality suburban office product offering stable, current yield and prominent credit tenancy in a superb, accessible location," said Hill.

The two buildings, which are currently 93 percent leased, are home to anchor tenants IQVIA, Fidelity Information Services and FirstService Residential. Highview I, located at 400 Campus Drive, totals 78,564 square feet and is comprised of three floors. Highview II, located at 200 Campus Drive, totals 104,799 square feet and is comprised of four floors.

The properties are well situated within Montgomery County and offer close proximity to U.S. Route 422, PA Route 29 and other regional roadways. Nearby arterial connections include I-76, The Pennsylvania Turnpike and U.S. Route 202, providing convenient accessibility to population centers within the Philadelphia MSA, including the Philadelphia CBD.



In addition, tenants benefit from the variety of premier amenities located nearby. These amenities include Providence Town Center, King of Prussia Mall, Philadelphia Premium Outlets, as well as numerous hotels, restaurants, parks and entertainment facilities, such as the Valley Forge Casino Resort.

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MASTERING SOCIAL MEDIA

(Continued from page 54)

This section alone could be an article itself. I will keep it brief and general to say, with the onset of privacy issues with social media sites like Facebook and the European Data Protection Regulations, social media channels have become safer and easier to set up your accounts exactly how you want them. A for instance, our financial advisor can't receive reviews or recommendations on social media sites like LinkedIn and Facebook. Both of these social media channels make it very easy to choose not to receive these. In the case of private groups on social media channels like Meetup, you are able to approve anyone wanting to join as well as only allow certain people to have access to your information. YouTube has also tightened up their privacy. I could go on and on with examples but will stop to say, whatever your challenge, there is a solution.

How about what to write?

Not sure what to write about? Maybe it's best to source information already on the internet and write a brief description of why you want to encourage the readers to learn more about the topic you

find beneficial. If you don't know what to write about, Google it. A word about plagiarism, Google frowns upon copying and using content from another site but doesn't have a problem if you write your own comments and copy the link back to the source as well as give mention of what it is you are sourcing. That is not only beneficial for you and your website but also proper.

So, is compliance holding you back from getting involved with marketing your business online? I hope in sharing these suggestions you have a better understanding of what you can do as well as what is available to you online to market your business. Do you have your own challenge with privacy and compliance? We'd love to hear from you and learn about your needs.

Alyse Mitten and the team at Interlace Communications are well versed in the does and don'ts in working with businesses with challenges in marketing their business. With over 40 years of experience in marketing and advertising and business partners to help our clients market their business, we find the right marketing strategy that works. We realize every client is different. Give Interlace Communications a call at 484.709.6564 or email us at theteam@gomaava.com.

PHOENIXVILLE RAIL SERVICE? LOCALIZED FINANCE MODELS AND A CHANGING PARADIGM



DOWNTOWN DEVELOPMENT & CHANGE

By Barry Cassidy

We have passed my first initiative challenge in attempting to bring train service to Phoenixville. On September 11, 2018 Borough Council approved without comment or question that we should proceed with the investigation to determine if we are able to create passenger rail service to Phoenixville.

It could be interpreted that we keep getting approval from ourselves, but the process is sort of stacked against localized efforts. There is a process for negotiating change in the status quo. It is not easy. There must be an official government action in order to effectuate change in this particular process. The process is not responsive to individuals or groups of citizens seeking to implement train service.

I had learned this lesson a few years ago when we wanted to have service to Paoli from Phoenixville. I was unable to get a grant for an alternative analysis and our effort failed. This time, we did it a little different and secured local money to fund the local initiative, and hired a rail road engineer to create our "operational plan".

The first step was to seek permission to create an operational plan to enable the existing rail line, in this case Norfolk Southern, to see if the project fits their guidelines. We asked for permission to explore the opportunity and if it made any sense to follow-up and find out for ourselves if it is possible.

What we found was that it is doable. The next phase is the stakeholder contact and the outreach. We received permission from the borough to move forward and contact relevant agencies in their name. We scheduled a meeting with Norfolk Southern for the 21st of September and we will get input from them as to the reasonability of our request. They have their list of criteria, which we believe that we met, after reviewing the freight schedules and matching them to a SEPTA schedule.

That meeting will offer us guidance and indicate if our mission will be successful. Are we looking for a hard yes and a commitment to a specific schedule? Not really. What we will be seeking to obtain is a willingness on their part to work with us in development of the passenger line. I believe that we a decent shot to have them work with us.

Remember that the two efforts to do this previously revolved around unsuccessful attempts to secure dollars from the federal government and tolling on Route 422. Neither alternative presented really impacted Phoenixville in the way that our proposal impacts the area. Our funding plan is more locally based, and utilizing efforts for value capture that were not addressed in the previous efforts.

To date we have completed our operational study and a couple of meetings to get a committee up and running. We have held three public meetings, and because we are a grass-roots organization and effort, we will hold many more. We need this input to the plan in order to make the effort successful in the long term. Something kind of weird happened at our second public meeting. WHYY showed up and did a story on our effort. I thought that it was out of the ordinary that on a second meeting like that, public radio would show up.

(Continued on page 58)

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DOWNTOWN DEVELOPMENT & CHANGE

(Continued from page 57)

I was not surprised however when we received a somewhat negative article and it was picked up and published by PlanPhilly.

I thought the comments on the article were interesting because we had not released the plan yet. We did not release it until four days later because of spelling errors and the appendix could only be viewed as a pdf and we needed to make those technical and grammatic adjustments. One comment that struck me was: "It's one of our most active freight lines in the region, and that's something that every study has kind of come up against and never quite found a way to resolve".

But the long and the short of it was, our efforts were labeled a "long shot." I spoke later with some gamblers I knew to get the odds, and they were loath to provide betting odds. I needed a little closure to really interpret the article. Two of them said a long shot is a hundred to one and a couple of them were in at twenty to one.

I wondered what the odds were when the proposal was to toll 422 to fund the rail? They must have been much closer two or three to one for that project. They also faced the never quite found a way to resolve question and did not seem to

matter to anyone. Then I asked myself why are they spending millions and millions of dollars on a study to do what we want to do, and do not have confidence that the issue can be resolved?

All that being said, what difference does it make? We will keep on our schedule and attempt to secure the necessary approvals, and continue to seek input and have people ask the hard questions in one of the numerous public meetings we will hold as we continue to build our grass roots support. But the one issue I want to address at my September 21st meeting is the never quite found a way to resolve issue.

I do believe that the project will happen. I know a lot of smart people have tried to do this project and failed. Many of those people are helping us behind the scenes because they want to see it happen. So, can a group of lawyers, engineers, railroad enthusiasts, and business people do what others have tried to do and succeed? Don't know for sure, but if they do it could act as a new paradigm to promote localism in planning and development in any number of areas where the bureaucracy has become so bogged down and it cost millions of dollars and takes decade to do anything.


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BARRY CASSIDY INVITED TO ATTEND 2018 URBAN AGE CONFERENCE

Barry Cassidy will be one of two hundred and fifty invited attendees at this year's Urban Age Conference in Addis Ababa Ethiopia. Holding the conference in Addis Ababa considers the city as both a relevant and an exceptional case study in understanding trajectories of urban development.

Like many other cities on the African continent, it has witnessed a remarkable transformation in recent decades. Addis Ababa's urban development is a demonstration of the national government's unprecedented commitment to plan and transform the city through investments in transport, infrastructure, housing and real estate, combined with policies that target the economic bases and spatial organization of urbanization, including those concerned with industrialization and relations with secondary cities.



The Urban Age "Developing Urban Futures" conference, jointly organized by LSE Cities at the London School of Economics and the Alfred Herrhausen Gesellschaft, will focus on the development of cities in rapidly urbanizing countries. By convening urban experts, policymakers and practitioners from sub-Saharan Africa and other world cities, the conference will raise questions about the economic foundations of urban change and investigate how current models of planning and governance succeed or fail to achieve greater integration between efficiency, accessibility and social justice. This will be the seventeenth Urban Age conference organized since 2005, most recently in Delhi, the Venice Biennale, Hong Kong, Rio de Janeiro and London.

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Valley Forge Tourism & Convention Board Upcoming Events:

The Valley Forge Tourism & Convention Board is the official tourism agency of Montgomery County; a private, non-profit sales and marketing organization with the primary goal of strengthening the economic prosperity within the region by promoting it as an ideal destination for weddings, sporting events, meetings, conventions, and leisure travel.

Membership with the Valley Forge Tourism & Convention Board opens the door to new opportunities within the local hospitality industry! You will gain exposure on our award-winning website - tap into our strong social media presence - connect with fellow members to develop business referrals; for more details, attend our next Member Welcome Session!

NEW MEMBER WELCOME EVENT October 2, November 6, December 4

When: 3:00 p.m.

Where: Valley Forge Tourism & Convention Board Office

1000 First Ave, Suite 101
King of Prussia, PA 19406

What: This event is open to all members of the Valley Forge Tourism & Convention Board but is geared specifically toward new and prospective member businesses as well as new employees and contacts at our current members.

The 90-minute session includes a tour of the VFTCB offices, an opportunity to meet the sales and marketing teams, and introduction to the member HQ, and a short presentation "How to Maximize Your Membership."

Complimentary snacks and refreshments are provided.

ANNUAL LUNCHEON 2018 - October 26

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

Where: Greater Philadelphia Expo Center at Oaks

What: Join us for our largest event of the year. The 2018 Annual Luncheon will be held on October 26 and feature an unforgettable keynote speaker, great food, pre- and post-receptions, and plenty of surprises. The 2017 event was SOLD OUT so make sure to reserve your space as soon as seats to this year's luncheon go on sale this summer.

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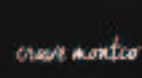
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REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 33-42 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: www.PVchamber.net. Visit www.PVchamber.net to view membership directory. **Don't miss Chamber events, member news, special offers and more...** Like us on FaceBook @PerkValleyChamber and email info@pvchamber.net to receive weekly enews!

UPCOMING EVENTS

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

FEATURED EVENT


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

**Showcase YOUR Business
to Pfizer Employees and
PV Chamber members at
the Annual PV Chamber
Business Expo.**

Admission to the event is restricted to pre-registered exhibitors and Pfizer employees (not open to public). Both the Expo and online magazine are exclusive member-only benefits. Exhibitor table \$200...very limited availability at time of print. Online coupon magazine advertisement available in two sizes. Deadline for submission 10/2/18.

Pfizer Business Expo Details & Registration:

<https://perkiomenvalleychamber.org/event/pfizer-business-expo-2/>

or email info@PVchamber.net or contact the Chamber office at 610-489-6660

October 16, 2018 – Annual Mixer at The Victory Bank

Welcome to the Victory Bank...custom built to be different! Then Annual Mixer is always a great networking event! Once again, Mr. Orlando will provide delicious food and Jeremy Fanucci will entertain us on the piano. Join the large crowd in the stunning offices at The Victory Bank...bring plenty of business cards and an extra one to enter the gift basket raffle! RSVP 610-489-6660.

The Victory Bank, 548 N. Lewis Road, Limerick
5:00-7:00pm. Members: FREE; Nonmembers \$10.

New Date... October 25, 2018 – Ladies Event

Risher Van Horn Florist and S&B Event Concepts & Catering are teaming up to sponsor our next PV WIN event. Join us for food, flowers, wine and fun! Registration opens early September. Visit PV Chamber website for details.

October 25, 2018 – Business Owner Roundtable

The PV Chamber welcomes business owners and key decision makers to participate Business Owner Roundtables. Each monthly session facilitates peer-to-peer discussions that drive solutions for important business issue. Limited to 18 attendees, PVCC members-only. Next month's session will be on November 29th. Cost: \$25.

Margarita's Restaurant, Providence Town Center,
350 Water Loop Lane, Collegeville

Time: 11:45am – 1pm

October 31, 2018 – New Member Orientation

sponsored by 

Wednesday, October 31st, 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

November 8, 2018 – Mixer at PMA Sleep Wellness Center

PMA will host November's Chamber Mixer at the PMA Sleep Wellness Center. Enjoy networking, food and drinks. Bring plenty of cards to pass along and one to enter the business card drawing! RSVP 610-489-6660.

PMA Sleep Wellness Center, 826 W. Main Street,
Suite 100, Phoenixville PA 19426

5:00-7:00PM; Members: FREE; Nonmembers \$10

FEATURED EVENT! Sponsorship Opportunities

Two-Hour reception includes delicious stationed and butlered hors d'oeuvres, open bar (house wines/domestic beers & soda) and Dessert. **Silent Auction Baskets, Raffles, Music, Networking & Exhibitors Showcase!** More details available online www.PVChamber.net or call the PV Chamber office at 610-489-6660 to donate a raffle prize (\$25+ value) or silent auction donation (value \$100+).

Spring Ford Country Club, 48 Country Club Road, Royersford

December 12, 2018 @ 5:00 – 7:00PM

Individual Tickets - \$35pp for PV Chamber member/Spouse; \$50 for non-members

Sponsorship Levels starting at \$250



Nominate a Star!

PV Chamber's Annual PV Stars Gala honors outstanding businesses and community stewards for their efforts that have had a positive impact on life in the Perkiomen Valley this year. Nominated company does not need to be a current member of PV Chamber. All nominations must be received by December 1st. Finalists and winners will be recognized in the below categories at RiverCrest Golf Club & Preserve at the Gala in February 2019. Stay tuned for the announcement of our Keynote Speaker!

Now accepting nominations in the following award categories: Emerging Business of the Year, Local Business of the Year, Large Business of the Year, Business Star of the Year, Non Profit of the Year, Chamber Member of the Year, Citizen of the Year.

**Nomination form can be found at
www.PVchamber.net**

NEW MEMBERS:

Videon Chevrolet of Phoenixville: Steve Videon
600 Nutt Road, Phoenixville, PA 19460
(610) 933-7707, Email: stevevideon@videon.com
videonchevrolet.com

Higher Information Group: Tom Palmer
480 N Gulph Road, King of Prussia, PA 19406
(800) 564-7002, Email: tpalmer@higherinfogroup.com
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Erica Q Business Optimization: Erica Quigley
(484) 681-2499, Email: erica@ericaq.com
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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.

WHAT IS AN "INTERACT" ROTARY CLUB?

Interact is a Rotary International service club for young people ages 14 -18. Interact clubs are sponsored by individual Rotary clubs, which provide support and guidance.

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- Serve your local community?

Learn more on how to start an Interact Club or join one in your local community by contacting your local Rotary Club or Interact at interact@rotary.org

POTTSTOWN ROTARY CLUB:

www.pottstownrotary.org

SPRING-FORD AREA ROTARY CLUB:

www.springfordrotary.org

COLLEGEVILLE ROTARY CLUB:

www.collegevillerotary.org

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REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 33-42 FOR THE TRICOUNTY AREA CHAMBER OF COMMERCE NEWS AND INFORMATION SECTION IN THIS ISSUE.

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

UPCOMING EVENTS

RSVP for all events online at
www.springfordchamber.com

October 4 – Chamber Mixer

Holy Cross Catholic School
701 Locust St, Collegeville, PA 19426
5 p.m. to 7 p.m.
Free for Members
\$10 for Non-Members

October 9 – Network Before Work

Lindt Chocolate
Philadelphia Premium Outlets
18 Lightcap Rd #1029, Pottstown
8 a.m. to 9:30 a.m.
Free for Members
\$10 for Non-Members

October 11 – Chamber Luncheon

Western Montgomery Career and Technology Center
77 Graterford Rd, Royersford
11:30 a.m. to 1:00 p.m.
\$25 for Members
\$35 for Non-Members

October 16 – Chamber Workshop

Citadel Federal Credit Union
36 W. Ridge Pike, Limerick
8 a.m. to 9:30 a.m.
Free for Members
\$10 for Non-Members
*Topic Basics of Financial Planning

October 18 – Shark Think Tank

Copperfield Inn at Lakeside
594 W Ridge Pike, Limerick
11:30 a.m. to 1:00 p.m.
\$25 Business Owner Members Only



October 18 – Chamber Mix and Mingle

Creekside Bar and Grill
765 N Lewis Rd, Royersford
6 p.m. to 8 p.m.

Mix and Mingle 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! **REGISTRATION REQUIRED and Deadline is Monday, October 15th**

\$40 for Members and Non-Members
(Beverages and Food included)

October 25 – Chamber Workshop

Presented by Delos Inc.
Staybridge Suites
88 Anchor Pkwy, Royersford
8 a.m. to 9:30 a.m.
Free for Members
\$10 for Non-Members
*Topic: Why You? Developing the Right Value Proposition for the Right Customer

November 7

Presented by Focal Point Business Coaching
Staybridge Suites
88 Anchor Pkwy, Royersford
8 a.m. to 9:30 a.m.
Free for Members
\$10 for Non-Members

November 8 – Chamber Luncheon

Sunnybrook Ballroom
50 Sunnybrook Rd, Pottstown,
11:30 a.m. to 1:00 p.m.
\$25 for Members
\$35 for Non-Members
Topics: Employee Retention
Presenter: Spring Valley YMCA

November 13 – Network Before Work

Raymour and Flanigan,
Philadelphia Premium Outlets
300-A Water Loop Ln, Collegeville
8 a.m. to 9:30 a.m.
Free for Members; \$10 for Non-Members

Chamber Notes

- Thank you to our Annual Sponsors: Patriot Pest Solutions, Pottstown Hospital and Tompkins VIST Bank
- Save the Dates for the following upcoming events: Spring-Ford Chamber Holiday Mixer December 6th Cutillo's Restaurant
- Introducing our New Holiday High Tea on Wednesday, December 19th at the WMCTC. More information to follow...
- The Spring-Ford Chamber's official hours are by appointment through the fall.
- 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

WELCOME NEW CHAMBER MEMBERS

• Planet Fitness, Royersford • Collegeville Costume



Welcome Collegeville Costume!

Join Collegeville Costume to the Limerick Square Shopping Center Come in for all of your Halloween Needs.

REGIONAL CHAMBER ROUNDUP

PLEASE SEE PAGES 33-42 FOR THE TRICOUNTY AREA CHAMBER OF COMMERCE NEWS AND INFORMATION SECTION IN THIS ISSUE.

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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

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

UPCOMING EVENTS

Young Professionals Networking Events (YPN) with the Phoenixville Jaycees – Tuesday, October 2nd, 6PM, Root Down Brewing Company



Join the Phoenixville Chamber and the Jaycees at the Professional Networking Group in the Phoenixville Area. Created for business minded people aged 21 to 40 to gather in a relaxed atmosphere, YPN meets the first Tuesday of every month. Join us to network with other young professionals. Refreshments will be provided with a Cash Bar Bring plenty of business cards. Visit our website at www.phoenixvillechamber.org for information and registration

Monthly Membership Meeting – Tuesday, October 9th, 11:15-1:00 PM Phoenixville Country Club

Join the Chamber and Phoenixville Borough Manager, Mr. E. Jean Krack, for a presentation on the State of the Borough, including upcoming events, projects, and more. Visit our website at www.phoenixvillechamber.org for information and registration

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

Phoenixville Food Truck Fest

If you've ever wanted the chance to sample grub from 35 food trucks in a single day, Phoenixville's Fall Food Truck Festival is the place to be!

Saturday, October 6th 12:00 – 6:00 PM
Downtown Phoenixville



Phoenixville Oktoberfest



Mark your calendar and iron your lederhosen. Phoenixville will be hosting its 1st ever Inaugural Oktoberfest Beer Festival courtesy of the Phoenixville Regional Chamber of Commerce, Phoenixville Public Library,

Bistro on Bridge and SLY FOX BEER! It will be a fun filled day, outdoors, loaded with Brats, Oompah Music, Pretzels, Games, and of course, plenty of German beer! For more information, visit www.phoenixvilleoktoberfest.com

Saturday, October 13th 11:00 AM-9:00 PM
Kimberton Fire Company Fairgrounds



Phoenixville Harvest Fest

Join us for a four-day harvest party!

This event features a Night Market, Movie in the Park, Pet Day & Parade, Children's Harvest Carnival, Beer Garden, and more! For information, www.phoenixvilleharvestfestival.com.

Thursday, November 1-Sunday, November 4



2018 Annual Chamber of Commerce Charity Gala to benefit the Phoenixville Police Association Shop with a Cop Program

Join us for the Chamber's annual charity fundraising event! Enjoy a lovely dinner, live music, a silent auction, and an evening of giving back to the Phoenixville community. Visit www.phoenixvillechamber.org for information on this spectacular event.

Saturday, November 17th, 5-9pm
Phoenixville Country Club

WELCOME NEW CHAMBER MEMBERS!

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Colebrookdale Railroad

Framework Development, LLC

Joe Pugh, EA

Lindt Chocolate

Malvern Capital Management

Phoenixville Area Time Bank

Shelly Gill

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