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SMALL BUSINESS RESOURCE ASSOCIATION

In case you haven't heard, there's a new organization FOR small business, ABOUT small business, that's dedicated to HELPING small business, and it's right in your back yard. The Small Business Resource Association (SBRA) is a membership organization that provides services and resources through its *staff and members* to help small businesses GROW.

If you think you've seen and heard it all before, make sure you take a moment to look at the SBRA. The SBRA takes a different, cost-effective, hands-on approach to delivering resources to small business owners, their employees and their families... I'll say it again, their employees and their families... *specific to their needs*.

The SBRA was formed by a group of entrepreneurs, small business owners just like you, to provide advantages *exclusively* to small businesses. The SBRA is based in a culture that understands the concerns and frustrations of trying to grow a small business in a world that favors 'big' business.

Do you want to get your business name in front of clients that need your services? Would you like the opportunity to present valuable content in front of groups of potential clients that could use your products? Do you need help organizing a "pitch" to banks for funding to expand your business? How about an opportunity to air a podcast about your business? Could you use support services such as marketing consulting, HR, accounting and legal support, even (especially) insurance services, that provide just what you need at a reasonable price?

We understand that many small business owners can't afford to give up time during the day to attend a workshop, so we provide videos of those events for SBRA members to view on our website. This is just a 'taste' of what the SBRA does, why we do what we do and what we're all about.

"To empower businesses with the resources necessary to be successful and profitable through loyal, engaged employees with happy, united families."

– Small Business Resource Association Mission Statement



The offices of The Small Business Resource Association are located in the new Good Life Financial building, 2395 Lancaster Pike in Shillington. Business hours are Monday through Friday, 8:00 AM - 5:00 PM. Now accepting new members. 814-808-SBRA (7272). SBRAssociation.org.





Cover Story: Visiting Angels Pottstown is celebrating its 10th Anniversary as the area's leader in senior home care – providing in home Alzheimer's and dementia care, errands/shopping, light housework, medication reminders, meal preparation, hygiene assistance and much more.



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Visiting Angels

Senior Home Care in Pottstown



Ten years ago, as the Great Recession was just beginning, the mother and daughter team of Doris and Alycia Wertman, undaunted, made a decision to go into business together.

Doris was a seasoned entrepreneur. For 18 years she ran her Schwenksville-based American Maid Cleaning business from her home, where she could be available for her children and attend their events and activities. By 2008, with her children grown, she was ready to move on to the next challenge. "I felt I'd grown my cleaning business to the point where I didn't want to take it any further," she said.

Doris's daughter Alycia was also at a crossroads in her life. With a Bachelor of Science degree in Psychology from Liberty University, she had spent two years working with teens with psychological and behavioral disabilities. "My upbringing with a Christian background and going on mission trips in high school gave me the heart to want to serve people or help in some way, so I went to school for psychology," she said. "I wasn't really sure after I graduated what I wanted to do, so I worked at a special needs school, and I really enjoyed working with the students, but I didn't feel it was meant for me long term. I had also watched my mother be a business owner for years, and I really thought that was appealing, being your own boss, making your own hours. I was considering going back to get a master's degree in counseling or doing something else when we decided to look at business opportunities together."

The Wertmans initially considered several options until they decided to attend an open house event to learn more about Visiting Angels. Headquartered in Bryn Mawr, with 650 franchises across the U.S. and beyond, Visiting Angels is a well-established, nationally known and respected name in providing senior home care services.



Alycia Wertman and Doris Wertman, Co-Owners Visiting Angels, Pottstown.



Shelly Oxenreider, Staffing Coordinator and Becky Whorley, Scheduling Manager

"We went to a Visiting Angels open house and saw a great need and the opportunity to serve our community, Doris said. "We could work together, and we could also be helping people. We thought that would be so rewarding. We've both always loved the elderly. This just fit right in perfectly for us. We wanted to be able to help them avoid the trauma of leaving their comfortable homes and at the same time provide the quality care they need. We found Visiting Angels to be the perfect avenue to be able to reach out and fill that need in a loving and supportive manner."

Interestingly, as part of the decision-making process of whether to acquire a Visiting Angels franchise, Doris and Alycia took personality tests to see how well they would work together. They were told that their strengths were the complete opposite of each other — and as it turns out, in a good way. Their opposing strengths proved to be complementary rather than conflicting, as Alycia excels in her administrative/financial role in the business, and Doris relishes her role of working directly with clients and their families. "I do all the client care, which I love, love, love," Doris said. "I love getting out and meeting our clients and sitting down with them, finding out what their needs are, doing an assessment, creating a schedule and writing up a care plan and bringing that back to the staff."

"She's a great face of the company," Alycia confirms. "She is wonderful with making the connections with the family. She is just so great at that. I enjoy being behind the scenes making sure everything runs smoothly."

In addition to Doris and Alycia, the current office staff includes Becky Whorley, Scheduling Manager, and Shelly Oxenreider, Staffing Coordinator. "Becky has been awesome and plays a vital part in

what we do on a daily basis," Doris said. "Shelly is our staffing coordinator. Her focus is on hiring and retention. We are always looking for qualified caregivers. They both do a great job."

This year, 2018, Visiting Angels Pottstown is celebrating its 10th Anniversary as the area's leader in non-medical, senior home care, serving families in Montgomery, Chester and Northern Berks Counties. They provide in home Alzheimer's and dementia care, errands/shopping, light housework, medication reminders, meal preparation, hygiene assistance and much more to seniors and adults, so they can remain independent in their own home, no matter where that home may be. Every home care situation is different, and Visiting Angels Pottstown offers flexible arrangements, an array of options, and expert services to clients from a few hours each week, to 24/7 live in care.

Overall, the growth and success of the business over a short ten-year period is remarkable, but the path to success was a challenge in the beginning, as the Great Recession wreaked havoc on the economy.

"It seemed like it would be a recession-proof opportunity and that there was going to be a great need for (senior home care services) in our area," Alycia said, noting that Pennsylvania had the second highest per capita senior population in the country.

Nevertheless, as would be expected with any new business trying to get established in a down economy, things started out slowly. Working out of a small office on Porter Road in Pottstown, Visiting Angels began to acquire clients and establish a reputation for excellence, thereby generating referrals and increasing the number of clients they served. They began adding employee caregivers along the way.

(Continued on page 8)

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COVER STORY

(Continued from page 7)

Visiting Angels caregivers are employees, not independent contractors. "They are absolutely employees. We really stress that with all of our clients," Doris explains. "We are 100 percent employee based at Visiting Angels, which means we are bonded and insured and pay Worker's compensation and withhold taxes."

"And we run their background checks," added Alycia, who also manages HR for the company. "We make sure all our caregivers have their TB shots and their required training certifications. We make sure all that is done and up to date. We meet all the state and corporate guidelines."

The business steadily grew from its early beginnings and in 2010 Doris and Alycia hired a scheduler to handle the increasing volume. In 2013, Visiting Angels Pottstown relocated to larger offices at their current location on East High Street in Pottstown, and they expect that continued growth will necessitate another move to larger office space in the near future.

The range of services provided by Visiting Angels Pottstown fall under three umbrellas: Personal Care — which includes bathing, dressing, grooming, toileting and transfers; Housekeeping — light housekeeping,

laundry, meal preparation, etc.; and Companion Care — "The fun stuff," according to Doris. "After all the work is done you might want to make them some lunch and sit down and eat with the client, because that's always so important, keeping them mentally and physically engaged. It may be one short visit a week, or it may be 24-7. We do it all."

Doris and Alycia recognize that each client has a unique set of needs, and care should be unique as well. Doris and her team work closely with families and other health care professionals to create a care plan that addresses all of each client's individual needs. As those needs change, they will adapt that care plan to address any changes in the client's health or well-being.

"With all that is in their care plan, we place journals in the home so that if the daughter or son is only dropping in once or twice a week, the caregiver has notes there for them," Doris explains. "They can see how mom's day was. Did she eat? Did she get in the shower cooperatively? Once Alzheimer's hits they don't want to get a shower anymore. We deal with all kinds of issues."

Doris and Alycia also stress that Visiting Angels Living Assistance services are provided by experienced caregivers who understand the importance of providing quality care with compassion, dignity and respect. They believe in treating each client like family. Providing

assisted living services with a special touch is what they do each and every day.

"We all want to be home as we age, even throughout our final days, if at all possible," Doris said. "To do that with dignity is much easier if a caregiver is going into the home providing care one on one. Our caregivers truly have the desire to have that relationship with the senior and make that personal connection. They really enjoy the bond that is formed, providing in-home care with Visiting Angels."

Visiting Angels services begins with an in-home assessment and then by matching

each client with a caregiver who has the skills to care for them.

Doris also points out that caregivers and office staff are in regular communication with each other and with each client's family to discuss the care being provided. They also have a system of follow up and monitoring that includes frequent phone calls and at home visits. This system of monitoring helps Visiting Angels to ensure the client is well cared for and that they are getting along well with their caregiver.

(Continued on page 10)



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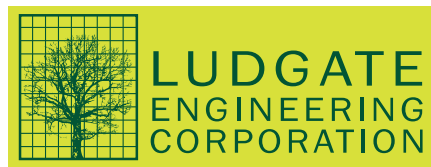
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COVER STORY

(Continued from page 8)

Visiting Angels also empowers the caregiver for each client to follow up with the office or family if they notice any changes in the client's health or well-being. They have the skills and training to notice even the smallest changes in demeanor.

Employment Opportunities

Visiting Angels is always looking for qualified, reliable, compassionate, caregivers with a desire to make a meaningful difference in someone's life. "We're always told we should hire before the need is there, so we try to always be one step ahead," Doris said. "We're always hiring. We don't just want to hire anybody. We want to hire people that we know are going to be consistent and do a good job," she said, adding "We really emphasize retention. Our Staffing Coordinator's job is to provide incentives. Our clients like to see the same caregiver on a regular basis, so we really strive to have consistency and make our caregivers feel appreciated.

"It definitely takes a special person to be a caregiver," Alycia added. "We give them a lot of credit. They are wonderful people."

Speaking of wonderful people, Doris and Alycia are grateful for the support and encouragement they received from fellow members of the Pottstown Rotary Club as they established and grew their Pottstown-based business.

"When we first came to Pottstown, we really didn't know the area," Doris explains. "We saw Rotary as the ideal opportunity to get to know other business owners and get established in the town. It's actually worked out really well for us. I know some people join Rotary for business leads. We didn't necessarily do that. We went there to form relationships. That's also helped us to get involved in the community which in turn has given us the opportunity to give back.

"We didn't have any idea what kind of relationships we'd be able to build through Rotary" Alycia added. "We've been able to make close friends. It's been a really great experience. Rotary has helped us grow as business owners and as leaders. I think that's one of my favorite parts about being a business owner. It is constantly challenging you to grow as a person, overall. You need to look at yourself and work on yourself at all times."

"We are thankful to have had the opportunity to serve the Pottstown and surrounding communities," Doris said. "It has sincerely been an honor and a privilege to assist families in the area when they find themselves at a very vulnerable time in their lives. As family, Alycia and I both know on a personal level, how great the concern is to be certain our loved one is treated with dignity and respect."

Visiting Angels Pottstown is located at 2151 E High St Suite A, Pottstown, PA 19464; Phone: 610-906-1924. For additional information, please visit: www.VisitingAngels.com/Pottstown.

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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE



Holiday Ideas

Barbara McInnis Hayman, Decorating Den Interiors

At Decorating Den Interiors, we love to help our clients create a festive atmosphere in their home or office. Here, we offer some suggestions to help you create that warm and cozy holiday glow!

Your foyer/entry way sets the stage for visitors to your space. It is where a great first impression can be made. So why not consider dressing up your front door with a beautiful holiday wreath? From natural evergreen to beautiful dried flowers mixed with silk greenery, a wreath is a great way to set the stage for your holiday décor and create an inviting welcome to guests. A well-lit entry is also a must. To achieve this, use a mirror to brighten these areas. A well selected area rug will also help add a much needed touch of warmth.

As guests or friends settle into your space, they will most likely gravitate toward your living or family room. The centerpiece of either room is typically a brightly

bedazzled holiday tree. If your room features a fireplace, most likely you have the added feature of a mantle as another focal point. Candles, pine cones, garlands and holiday stockings all add the right festive touch to your fireplace mantle. You may need to rearrange furniture to accommodate a large Christmas Tree, but be sure to keep your furniture pieces in a comfortable and conversational grouping.

If you have house guests, think of other ways to make their visit with you extra special. Beautify the guest room with just a touch of Holiday magic. Create that special welcoming touch using holiday-inspired accent pillows on the bed, or drape a holiday throw over a chair.

Above all, be sure to include your personality into everything you do. Preparing your space to welcome guests is a lot of fun! And also, a great excuse to complete that long-overdue decorating project! Call us at 484.369.8557 to schedule a complimentary consultation and hear how we can help you make some holiday decorating magic!



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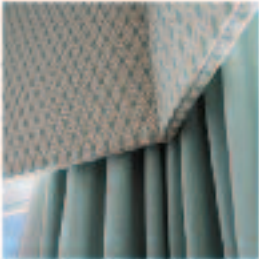
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Pottstown Dance Theatre Rep Ensemble Performs "The Nutcracker"

The Pottstown Dance Theatre once again brings back the family beloved classic "The Nutcracker" to the Hill School this December. On December 1 at 7pm and on December 2 at 3pm, professional and student dancers will grace the stage at the Center for the Arts located at Beech and Sheridan Streets in Pottstown. This full production with brand new costumes, a brand-new backdrop, and various lighting effects will tell the famous tale of Clara, her Nutcracker, and

the Mouse King. She will travel to the Land of Sweets where she will be greeted by the Sugar Plum Fairy and dancers from many lands. This is a ballet the entire family will love!

The performance is choreographed by Artistic Director and International Dance Artist Michelle Jones Wurtz with assistance from Diane Alex-Brody and Megan Schultz. Ms. Wurtz has performed, taught, and choreographed throughout Europe and is a Dance Professor at Eastern University.

Diane Alex-Brody is a long time faculty member of Pottstown Dance Theatre and Ms. Schultz is an alumnus of the school and holds a dance degree from Eastern University. Both will perform various solo roles in the production. Lizzie Rasmussen and Ashley Reicher will share the coveted roles of Clara and the Sugar Plum Fairy while Sofia Bischof will portray the Nutcracker and Brianna Shank will dance the part of the Mouse King. Students from the school complete the full cast.

Tickets are available at Pottstown Dance Theatre (72 W. Main Street), online by visiting the school website at www.pottstowndance.com, by calling 610.323.2569, or at the Box Office upon arrival. Tickets are discounted when purchased in advance and group rates are available. Start your Holiday Season right this year and see the BEST NUTCRACKER in the area brought to you by the ONLY school in the area that has performed at the Olympics!



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"The Nutcracker"
presented by The Pottstown Dance Theatre

Dec. 1 at 7pm & Dec. 2 at 3pm
Hill School Center for the Arts
(Beech & Sheridan Streets, Pottstown)

This FULL production has tickets available at Pottstown Dance Theatre or, online at www.pottstowndance.com or by calling 610-323-2569.

Tickets also available at the Box Office upon arrival. Adults in advance: \$18 (\$21 at box office). Students/Seniors in advance: \$15 (\$18 at box office) Group rates available!



Pottstown Dance Theatre
Michelle Jones Wurtz, Director
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The Pottstown location is owned by Lisa Scheidt, who resides locally. Her two oldest daughters are also instructors, and she has four part-time assistants who share a passion for all things DIY.

Their workshop calendar can be found at www.hammerandstainpottstown.com Or find them on Facebook at <https://www.facebook.com/hammerandstainpottstown>.

For more information, please contact them at: 484.420.7420 or via email at info@hammerandstainpottstown.com



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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE



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Studio 36 Bead Shop & Artisans Gallery

Studio 36 Bead Shop & Artisans Gallery opened its doors on October 13th at 105 E. High Street in Pottstown. We are a full-service bead shop offering a magnificent selection of unique Czech glass, semi-precious stones, Delica, seed and specialty shape beads. In addition to beads, we have a nice array of tools & gadgets, wire, hand-painted lucite flowers, silks & fibers, artisan components, lamp-work and kits for you to create your own little works-of-art. Whether you are a beginner or have advanced skills, no doubt you will find something to help spark your creativity.

We look forward to welcoming you to our shop. Our motto is "Enter as strangers, leave as friends." We are very excited to have our shop in downtown Pottstown, as the revitalization continues. We moved to Pottstown in 1994 and have always loved the charm of the downtown area. Our business started small. Just over 20 years ago I picked up my first bead and was quickly addicted. The colors, the shapes, the sizes, oh my! I was in love.

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Studio 36 will be offering classes from beginner to advance in all types of mediums as well as classes for scouts, Birthday parties and any other reason you can think of to celebrate. We are currently open seven days a week. In addition to a full line of beading supplies, we have a beautiful line of jewelry available for purchase. Come in and check us out. We have a great space creativity. Our phone number is 610.310.5568. You can follow us on Instagram at Lisa_Applegate. We look forward to seeing you soon!

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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE



The Benefits of Owning Real Jewelry

**By Bonnie Picone,
Store Manager, Van Scoy Jewelers**

The benefits of owning real jewelry are many. Composed of genuine gems and valuable metals like gold, silver or platinum and designed by master crafters, real jewelry literally lasts forever, if cared for properly and, becomes a part of the legacy that we leave our loved ones. Customers have told me that they purchase only real jewelry to mark special occasions, such as birthdays or anniversaries or for a graduation or wedding gift because its durability ensures that it will forever remain a tangible reminder of that special day in their lives.

For many customers, buying real jewelry at a local establishment is the only way to purchase an important piece. They can see it, try it on, and learn about it from educated and helpful staff. An educated customer

buys with confidence. In addition, they prefer a store with ties to the community and an expert jeweler on the staff for sizing, remounting and repairs. They prefer to deal with someone they can trust with their valuable items. In a sense, they're looking for an old-fashioned jewelry store with old-fashioned values of trust, service, and quality.

This is not to say that we discourage the purchase of costume jewelry. Low-cost items have a place in your wardrobe, even if they cannot be repaired. You may want an inexpensive piece for travel or as a starter piece of jewelry when you're young or you may want to match a one-time item like a bridesmaid's gown. Our advice is to buy it, enjoy it, but don't invest in it.

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THE CHANGES IN SEO PROCESS IN LAST 10 YEARS



By Randy Rowe, Hureka Technologies, Inc.

The ever-changing SEO landscape has put many well-known SEO experts out of business; making the space only for real marketers who understand customers and combine their SEO knowledge with effective marketing techniques.

But it was a gradual change. For a while, everybody thought Google would never be able to stop the spammy websites from manipulating search engine rankings. Black hat and grey hat techniques were rampant. One by one, algorithm updates were rolled out, changing the entire SEO process over the last decade.

Hurekatek has been in business for more than a decade, witnessing these SEO changes first-hand.

But, what is SEO? It's a practice of optimizing websites for search engines; so that Google would rank them higher, preferably on first page for the related search queries. Doing SEO makes sense because it gives you organic traffic, and much needed visibility. Today, I am discussing how changes in the last decade changed the SEO process. First came a filter called Panda. Released in 2011, it demoted the websites that had low-quality material and keyword stuffing. A user would see such a website full of spam and useless content.

By 2016, Google had made Panda a part of their core search algorithm, proving many marketers, including the HurekaTek team, who advocated for quality long-form content, rights. It also means there would never be another nudge to work on content quality. The update has made quality content & content marketing a must-have

for proper SEO. SEO services providers that fail to create quality content also inevitably fail to deliver results.

In 2012, Google introduced Penguin, changing how companies did link building. Link building is basically a practice of having your neighbor refer you to Google. If a website links back to you, it sends signals to Google that you're trusted by the website. Soon, people learned to manipulate this by creating links on a mass scale, even on unrelated websites with thin content. Penguin is a part of Google's core algorithm, which means it works in real-time and punishes websites that don't adhere to best link building practices. Google acts like the internet judge.

In 2013, Hummingbird killed the traditional SEO activities, changing the very basis of SEO — keywords. Earlier, SEO was all about picking the right keywords and focusing on each of them one by one. With Hummingbird, intent-based keywords achieved great importance. Hummingbird also supports Panda by hunting down websites with keyword stuffing and low-quality content, but it mainly makes it possible for websites to rank for keywords they didn't even optimize for, as long as the intent is established. The update worked in huge favor of HurekaTek clients, as we often focused on keyword variations anyway.

(Continued on page 20)

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under the Google's policing radar and harm you in the long run — these all are important in 2018.

As a business, you may think why can't I focus on some other search engine? Or why SEO at all? Google dominates over the top 10 search engines, combined. It has 93 percent of mobile search engine market share and about 74 percent of internet searches are powered by Google (as of 2018). Moreover, Google is often making the right business decisions for itself, ensuring the searchers get the best experience. Other search engines just follow suit, sooner or later. Clearly, it makes sense to focus on Google. As a business that needs leads and sales, you need the relevant people to notice you. Other marketing

tactics — PPC ads, email marketing, social media marketing etc. are limited and often, dependent on pay and reap basis. As long as you pay for it, it will work for you and the moment you stop, your growth goes nil. It's not the same with SEO, for if you hire a good company, it'll ensure you don't lose the rankings the day you stop working with them.

With that being said, it's important to understand SEO is no get-rich-quick scheme. It takes time and requires consistency in effort to hold your place at the top; for you may stop working but your competitors won't.

Hureka Technologies is here to help any business with SEO. Contact randy@hurek or call 215.816.8300.

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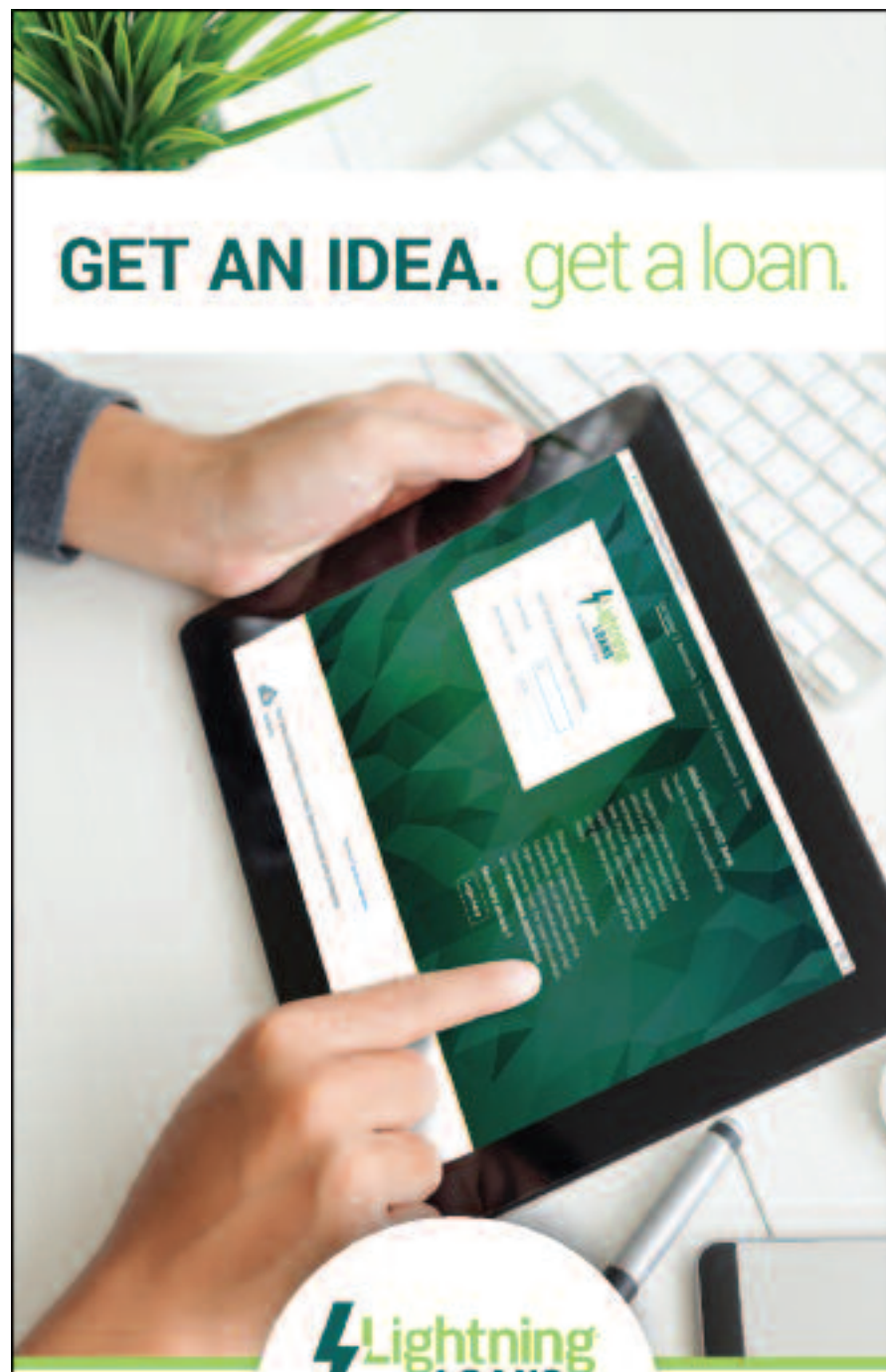
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MEP OR NOT TO MEP



By Dennis Pellegrini, ChFC, AEP, MSFS
Member, Small Business Resource Association

So what is a MEP? A Multiple Employer Plan (MEP) is a 401k that allows employers who are not affiliated with each other to set up a retirement plan that is sponsored by a third party. The third party bears the responsibility for administering the plan.

A MEP is particularly advantageous to small and medium size companies because they are less expensive with regard to administrative costs and offer some relief on fiduciary responsibilities. When multiple employers unite, the MEP becomes attractive as it allows for economies of scales.

It is often common to see associations sponsor a MEP in an attempt to attract and attain members. The association gets things kick started with a master plan. Afterwards, each member then can join as an adopter of the plan. Although the plan has features that apply to everyone, they can be flexible in design as well. Matching schedules can vary between the individual adopters as well as the types of contributions offered. Perhaps another employer would like their employees to wait longer to participate due to a high turnover rate.

With a MEP an employer can also combine profit sharing into the plan. The plan will likely offer some different alternatives to give employers flexibility with their company contribution.

One of the disadvantages with the MEP is the so called "one bad apple rule". This could cause a disqualification to the plan if one of the employers fail to meet the administrative requirements.

Recently, President Trump signed an executive order instructing the Department of Labor to provide guidance that would relax existing restrictions on Open Multiple Employer Plans. This action will open the door further for small and midsize employers to offer retirement plans that are cost effective and more flexible than if they were to adopt a plan on their own. This not only help business owners across the country, it will benefit more working Americans who need to plan for retirement. Roughly 90% of large Employers provide 401k plans vs. half of small employers sponsor a plan.

To discuss if a MEP is for you, visit www.dpellegrini.com.

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King of Prussia Rail Coalition Continues to Champion City to Suburb Link

As SEPTA continues to advance the extension of the Norristown High Speed Line into King of Prussia, a group of regional business, civic and academic leaders are working behind the scenes to champion the project known as King of Prussia Rail (KOP Rail). Formed in October 2017 as SEPTA and the Federal Transit Administration released the Draft Environmental Impact Statement for KOP Rail, the King of Prussia Rail Coalition believes that connecting the three largest employment centers in the Philadelphia region – Center City, University City and King of Prussia – will serve as a catalyst for economic development for the entire region.

The King of Prussia Rail Coalition is led by an Advisory Committee, chaired by Jerry Sweeney, President and CEO of Brandywine Realty Trust. Joining Sweeney on the Advisory Committee are Michael G. Anastasio, President, Bala Consulting Engineers, Inc.; Matt Bayley, Senior Vice President of Strategy, Children's Hospital of Philadelphia; Mike Bowman, President & CEO, Valley Forge Tourism & Convention Board; Thomas A. Caramanico, Former President, McCormick Taylor, Inc.; Bernie Dagenais, President, Main Line Chamber of Commerce; Rev. Peter M. Donohue, President, Villanova University; Pat Eiding, President, Philadelphia Council AFL-CIO; John Fry, President, Drexel University; Gerry Johnson Geckle, Senior Vice President of Human Resources, Universal Health Services; William H. Glazer, CEO,



Keystone Property Group; Eric Goldstein, Executive Director, King of Prussia District; Bob Hart, General Manager, King of Prussia Mall; Rob Henry, Executive Director, GVF; Ira Lubert, President, Lubert-Adler Real Estate Funds; Kevin Mahoney, EVP & Chief Administrative Officer, University of Pennsylvania Health System; Suzanne Ryan, Board Member, Montgomery County Chamber of Commerce; and Rob Wonderling, President & CEO, The Chamber of Commerce for Greater Philadelphia.

Since its founding, the Coalition has focused on educating the public on the immediate and lasting opportunities that this transformational project will bring to the region. Their efforts include the launch of a website, koprailcoalition.com, social media presence and an advertising campaign. Additionally, the Coalition's free webinar series, *KOP Rail: Smart Strategies for Connected Communities*, features industry experts exploring the many anticipated benefits of this project as well as highlighting case studies from around the country, including Tysons, VA and Silicon Valley.

To learn more about the King of Prussia Rail Coalition, visit koprailcoalition.com or email info@koprailcoalition.com.



RAIL UPDATE

King of Prussia Rail: Recent Milestones & Next Steps

Wonder what's happening with the King of Prussia Rail (KOP Rail) project? Here's the latest on the transformational project that aims to connect the region's three largest employment centers – Center City, University City and King of Prussia – via a 4.5 mile extension of the Norristown High Speed Line:



October 2017: SEPTA and the Federal Transit Administration release the Draft Environmental Impact Statement (Draft EIS) for KOP Rail. The Draft EIS identifies alternatives and analyzes the effects the proposed project would have on the natural, cultural and socioeconomic environments. This federal process requires that SEPTA evaluate a range of options or alternatives that would address the project needs and goals, and determining which, if any, of the alternatives best balances potential impacts on the area environment and community with its anticipated benefits.

November 2017: SEPTA holds a series of public hearings and public information sessions to collect comments on the Draft EIS.

January 2018: SEPTA's Board of Directors adopts the recommended Locally Preferred Alternative (LPA) as presented in the Draft EIS with the North/South design option. This paves the way for the start of the Final Environmental Impact Statement (Final EIS) phase of the project.

July 2018: SEPTA releases a Request for Proposal (RFP) to progress engineering work on KOP Rail. The RFP's scope encompasses the

detailed preliminary design work, including surveying and utility and geotechnical investigations. This will progress the engineering and architectural design from the conceptual LPA, completing 15 percent of the total design. An option is also incorporated in the RFP to design engineering tasks and delivery contract documents, including technical specifications, drawings, schedule, cost estimates, survey stake-out and construction phasing documents to complete the 30 percent design.

Late 2019: Final EIS expected to release. The purpose of the Final EIS is to further identify potential impacts and develop potential mitigation strategies the Final EIS may have on the natural, cultural and socioeconomic environments. During the Final EIS phase, engineering studies also will be advanced to confirm aspects of design and construction costs.

To learn more about King of Prussia Rail, visit SEPTA's project website, koprail.com.

(Continued on page 28)

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KING OF PRUSSIA RAIL

(Continued from page 27)

New Webinar Series Highlights the Impacts of King of Prussia Rail

This September, the King of Prussia Rail Coalition launched a free webinar series highlighting the many opportunities that King of Prussia Rail (KOP Rail) will bring to the region. Once complete, KOP Rail will extend the existing Norristown High Speed Line into King of Prussia, connecting the three largest employment centers in the Philadelphia region - Center City, University City and King of Prussia. The project will serve as a regional catalyst for economic development.

"King of Prussia Rail is a necessary investment for our region to remain competitive," said Jerry Sweeney, President and CEO of Brandywine Realty Trust and chair of the King of Prussia Rail Coalition's Advisory Committee. "The benefits of this project are far-reaching, and we are excited to highlight them throughout this series."

Moderated by Wells & Associates, national transportation consultants based in Virginia, Maryland and Washington D.C., the series *OP Rail: Smart Strategies for*

Connected Communities, features industry experts exploring anticipated benefits within their fields. Elizabeth Smith, PE, PMP, Director of Strategic Planning and Partnerships for SEPTA, presented the first webinar, *KOP Rail: Tracking Progress*, on September 18. During the webinar, Smith shared the history, recent milestones and next steps for this significant project.

Future webinars include:

- **The Economic Impacts of Rail** presented by Nick Frontino, Managing Director of Projects & Operations, Economy League of Greater Philadelphia

November 13, 2018 from 1 to 1:30 PM

- **Opportunities for Walkability: Lessons Learned from Tysons** presented by Barbara Byron, Office of Community Revitalization, Fairfax County, VA

January 15, 2019 from 1 to 1:30 PM

To register for the free webinars or view archived presentations, visit koprailcoalition.com/webinar.



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DO YOU HAVE A SOCIAL MEDIA PLAN FOR THE HOLIDAYS?



SOCIAL MEDIA TIPS

By Theresa Mintzer

Do you have a social media plan for the holidays? Now is the time to plan and schedule it. Pull out a calendar and decide what dates are important to your holiday sales strategy.

Some dates that you may want to include are Black Friday- 11/23, Small Business Saturday- 11/24, and Cyber Monday- 11/26. What other information might you want your customers to know? Do you have special hours and holiday shipping deadlines?

Now that you have all this information create some graphics that you can use throughout the season. Remember, that you want it to be as easy as possible for people to find your information. Here are some graphics that you might need.

- Holiday Hours- Post once a week,
- Sale Days- Make a graphic for the actual day and maybe a teaser graphic to post before.
- Special Order and Shipping reminders- Post once a week.
- Holiday Graphic- One for each holiday.

Decide what educational and fun information you want to share with your audience. Use this to create posts to fill in the blank days on your social calendar. Next, schedule as many posts as you can in advance. Take your calendar back out and pick a date once a week to go live and let you customers know what's going on at your business. Do you have new products? Do you have some new employees?

With a little planning, your holiday social media won't be so time consuming. This will allow you to focus on your sales and customer service. Remember to also post something in the spur of moment for fun!

For further information, please contact Theresa Mintzer at 484.686.2995; email: bytheresamarie@outlook.com; and visit: MintzerSolutions.com.



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Speck's Drive-In, located at 3969 Ridge Pike in Collegeville, was recognized by Perkiomen Valley Chamber of Commerce last year as "Small Business of the Year." Speck's is a family owned restaurant that has served the community for over 50 years, employing many local youths, and teaching them through example the importance to serve and support their community and charities.

Speck's won the Broaster Company "Golden Chicken Award" a few years ago. This award is presented annually by the company to a select operator that consistently produce a top-quality product and show exemplary merchandising skills.

In 1953, Stanley B. Landis, *aka* Speck, started the original Speck's Drive-In on Ridge Pike in Limerick, based on the idea of "Pipin' Hot Sandwiches" and good, affordable fast food. The home-grown business was a big success in the small community, long before the fast-food franchise bonanza that defines the American landscape today.

Several years later, The Big Pixie, located at Ridge and Germantown Pikes, suffered a fire. Speck acquired the property and began operating at dual locations. The Limerick location changed hands many times over the years, with the last change in 1997 which included the name. This was a welcome change to the rest of the Speck's legacy, as the two locations had diverged in both style and menu.

The Collegeville location has remained in the family and many of Speck's children



and their spouses are involved in various aspects of the operations. The restaurant is still renowned for its sandwiches, but the Broasted® Chicken and homemade coleslaw are the primary draw. We pride ourselves on serving a delicious, fast, affordable meal and being a fun place to work too. Many generations of local teens have started their working experiences here, and many of them become regular customers with their children following on as employees.

Today, Speck's is a Collegeville landmark and often the first stop for people returning to the area. We invite you to stop by and try some today! "Chicken at its finest!" For additional information, please call 610.489.2110 and visit www.speckschicken.com.

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Harleysville

SINCE 1915 BANK

Upper Providence Branch

1889 East Ridge Pike, Royersford, PA 19468

harleysvillebank.com

610-454-0391



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Looking for a safe alternative to low bank interest rates, volatile low-yielding bonds, and CDs paying less than 2%? A safe guaranteed annuity could be the answer!

With a wide range of options and lots of fine print, annuities can be challenging, but I can help you fully understand the choices and determine what selections are best suited to your personal needs.

A simple 15-minute interview will provide you with a complete report tailored specifically for you. Our comprehensive software will make it easy to compare a wide range of different annuities, including any you may own. The report generated explains the actual cost and fees associated with each contract, and illustrates the current as well as the future cost of ownership. After all, don't you owe it to yourself to make sure you are getting the best return and/or highest income on your safe money? Your free report will be emailed to you at the end of our 15-minute interview. As a bonus, you will be given free access to an educational website all about Safe Money. If you cannot honestly say you have improved your understanding of annuities after our meeting, I will offer you a \$15 dollar gift card.



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TRICOUNTY AREA
CHAMBER OF COMMERCE

GATHERING OF GRATITUDE



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

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CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

152 E. High St., Suite 360, Pottstown, PA 19464 • TEL: 610.326.2900 • FAX: 610.970.9705

• EMAIL: info@tricountyareachamber.com

Eileen Dautrich, President,
eileen@tricountyareachamber.com

Gregory Glenn, Member Relations Director,
gregory@tricountyareachamber.com

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

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

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

• **Thursday, December 6**
• **11:30 AM – 1:30 PM**
• **Western Montgomery
Career & Technology Center,**
77 Graterford Rd., Limerick 19468

Chamber Members Only;
Reservation Required; Limited seating

EVENT SPONSORS:



CO-SPONSORS:



- Join us for this special Member Recognition Event – this luncheon is replacing the monthly membership breakfast
- The holidays are a time to show gratitude and the Chamber wants to as well
- Join us to learn about new and exciting opportunities for your business in 2019 that your support has made possible
- One of our sponsors, Pottstown Area Rapid Transit, is collecting personal hygiene donations to benefit the Pottstown Cluster of Religious Communities – bring a donation to win a spin of the “Chamber Wheel”
- Gift for everyone in attendance
- Lunch prepared by the WMCTC culinary students
- After lunch please tour the impressive, state of the art facilities at the school

MAKING A DIFFERENCE IS WHAT WE DO!

MEMBERSHIP HAS ITS BENEFITS!

WELCOME APPROVED NEW MEMBERS!

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

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

Coventry Neighbors Magazine
44 Fulmer Road
Pottstown, PA 19465
856.296.0598
Printers/Publishers

Four Elements New Age Center
17 North Hanover Street
Pottstown, PA 19464
484.644.9090
www.fourelementscenter.com

Behavioral Health Services; Health and Beauty Aids; Massage Therapy; Medical Services; Retail Sales

Four Elements New Age Center is located in Downtown Pottstown and provides its clients with a full range of services to choose from. Services available include – Reiki, Hot ChakraHealing, Goddess Readings, Faeire Readings, Spirit Guidance and Psychic Medium Readings.

Hilltop Drive-In, Inc.
2910 East High Street
Pottstown, PA 19464
610.326.2342
www.hilltopdrivein.com
Restaurants/Clubs

There are an extensive array of items on the menu at this vintage restaurant in Pottstown, Pennsylvania. Sanatoga's famed HillTop Drive-In has stood the test of time by providing quality food at remarkably low prices since it opened in the summer of 1952. In addition to serving up an award-winning burger, their grill offers flavorful steaks, yummy subs, broasted chicken, delicious ice cream treats, mouthwatering milkshakes, and more. If you call ahead to place an order, they will have it ready for pickup when you arrive.

Mike's Brick Oven Pizza
601 North Charlotte Street
Pottstown, PA 19464
610.327.4042
www.mikesbrickovenpizza.com
Caterers/Banquet Services, Restaurants/Clubs

Mike's Brick Oven Pizza has been serving the Pottstown community the best pizza, wings, hoagies, and pasta since 1999. Mike's has consistently received recognition from the local community, being voted the #1 Take-Out in the Tri-County Area in 2009, 2010, 2011, 2012, 2013, and 2014 in the Pottstown Mercury poll. Whether you're looking for the best take-out in the area, pizza delivery in Pottstown, a quaint local place for lunch, or someone to cater your next social or business event... Mike's Brick Oven Pizza is the place to go.

Three Brothers Grill
1432 East High Street
Pottstown, PA 19464
484.752.4527
www.threebrothersmexicanfood.com
Caterers/Banquet Services, Restaurants/Clubs

Three Brothers Grill is a family owned, authentic Mexican restaurant. They serve breakfast, lunch and dinner. Walk-ins are welcome or take out and catering services are also available. Stop by and say hello and enjoy.

Tricia's Trinkets & Treasures
211 North York Street
Pottstown, PA 19464
215.840.9783

Gifts/Specialty Shops – Apparel and Accessories; Retail Sales

The mission of Tricia's Trinkets & Treasures is to serve the community with more than just bargains on everything from clothing to household items; she wants to provide nice clothing at a reasonable price. Patricia, the owner, believes the convenience of her consignment and thrift shop will allow her to engage with youth in the area and become a role model.

5 Ways Your Customers Win with You as a Chamber Member

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

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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

Happy Anniversary to the following Members:

29 YEARS

Borough of Boyertown

15 YEARS

Independence
Planning Group

10 YEARS

Whitegate
Contracting Company

5 YEARS

CEDARVILLE
Engineering Group, LLC

1 YEAR

AAA Ambulette LLC

Blatt Construction

Everything Printing

Lifeworks
Counseling Center, LLC

Lolli Architects, LLC

Montgomery County
Intermediate Unit

MOSAIC
Community Land Trust
Schuylkill Valley Sports

West & Company, CPAs,
PC T/A Hoffman &
West PC

Member Renewals

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

ARRO Consulting, Inc.

Bechtelsville Car Wash

Brandywine Living at
Upper Providence

Evans, Hauseman
& Richard, Inc.

Express
Data Systems, Inc.

Harleysville Bank

Hickory Valley Golf Club

Hollenbach
Construction, Inc.

James M. Capinski
and Associates

Lower Pottsgrove
Township

Maillie LLP

Orlando
Law Offices, P.C.

Owen J. Roberts
Education Foundation

PeopleShare, Inc.

Permabond, LLC

Pottstown Area Health
& Wellness Foundation

Pottstown
School District

Rotary Club
of Pottstown

Schultz Technology

Schumacher & Benner
Funeral Home &
Crematory

Service Electric
Cablevision, Inc.

Specht Realty, Inc.

Steel River Playhouse

Tri-County Emergency
Physicians, LLC

Universal Machine Co.

VideoRay LLC

Visiting Nurse
Association of
Pottstown & Vicinity

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 Farrell** 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

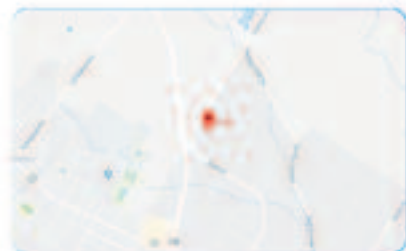


173 Holly Rd, Gilbertsville, PA, 19525

(610) 369-2530

Store Hours

Monday - 9AM to 8PM
Tuesday - 9AM to 8PM
Wednesday - 9AM to 8PM
Thursday - 9AM to 8PM
Friday - 9AM to 8PM
Saturday - 9AM to 8PM
Sunday - 10AM to 6PM



We Have Great Promotions Every Month!

Feel free to stop by our store so we can answer any of your questions about wireless or entertainment.

Use this \$5 Coupon for a New Case, Screen Protector, or Extra Charger!

★★★★★★
\$5 OFF
ANY ONE
ACCESSORY
★★★★★★

GET \$5 OFF
On Any One Accessory



Limit one \$5 off coupon per customer. Valid only on the purchase of a new AT&T mobile phone. Excludes all other accessories. Offer good while supplies last. Offer subject to change without notice. ©2018 AT&T Knowledge Ventures. All rights reserved.



#1 IN CUSTOMER SATISFACTION
FOR 17 YEARS

Get Over 155+ Channels for the Entire Family!

SEPTEMBER SPOTLIGHT RECAP



On September 18, Steel River Playhouse hosted a Business Spotlight. They were able to tour the facility and learn about all that Steel River does for the community.

Sponsored by:



COMMUNITY CALENDAR

FEATURED MEMBER BENEFIT OF THE MONTH

As a service to the entire community, and a benefit to our Members, the Chamber provides an online Community Calendar.

You can use the community calendar two ways:

- **Post your company's events**
- **Use the online calendar as a resource for "things-to-do" in the area**

To post your events – sign on to Members Only, click the 'Events' tab, and then click 'Add Event'. Fill in all of the appropriate details, click Submit for Approval and your event will be posted to the calendar after approved!

To check out upcoming community events, visit the online calendar at tricityareachamber.com. The calendar is located under the Live.Work.Shop TriCounty tab located at the top of the home page. Check back often – new events are added frequently!

October 2018 was full of Community Events – make sure to check out November & December for events around the holidays!

SUPPORTING COMMERCE

OCTOBER BREAKFAST RECAP

Chamber Members gathered at the TriCounty Active Adult Center for October's breakfast featuring Sales Training.

Our keynote speaker was John Whitehall, Sandler Training. John has over 30 years of experience leading and coaching high performing, winning sales organizations of all sizes in a variety of industries. Here are a few tips from his presentation:

- Sandler Rule – You can only perform in a manner that is consistent with where you see yourself conceptually
- Most of what we know about each other relates to the various roles we play
- What your identify is is not necessarily what your role is
- Protect your "I" - it is not how you feel that determines how you act; it is how you act that determines how you feel
- Balance is key between your "I" and your "R"

*“The only person
you are destined
to become is
the person you
decide to be.”*

– Ralph Waldo Emerson

THANK YOU TO OUR SPONSORS:



610.850.0181; www.tcnetwork.org
The TriCounty Community Network (TCN) brings together more than 90 agencies, businesses and individuals in our local community to problem solve on community needs. TCN works to build the capacity of area nonprofits by providing numerous support services and benefits that help organizations better serve their stakeholders.



610.326.3731; www.tricounty.score.org

SCORE TriCounty has served Pottstown and the Tri-County Community since 1991. Our mission is to provide **Free and Confidential Expert Business Counseling.** Our volunteers specialize in mentoring individuals who are considering starting a business, as well as owners and managers who are already in business.



ABOVE: (L to R): Richard Gensler, SCORE TriCounty; John Whitehall, **speaker**, Sandler Training; Robin McMonagle, Pottstown Hospital Tower Health; Holly Parker, TriCounty Community Network; and Henrietta Wiggins, SCORE TriCounty.

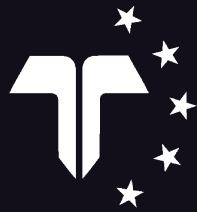


RIGHT: New Members (L to R): Caren Yucha, Yucha Hearing Aids; John, Kathleen, and Mike Collier, Franklin Flooring, Inc.; and Christopher King, AFLAC.

BELOW: Breakfast attendees enjoyed this new venue. TriCounty Active Adult Center hosted for the first time.



BUILDING COMMUNITIES



Mark Your Calendars!

ECONOMIC DEVELOPMENT LUNCHEON

Tues., Nov. 13

11:30 AM – 1:30 PM

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 Health & Wellness Foundation; Pottstown Area Industrial Development, Inc.; The Victory Bank**

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



Rob Wonderling, President & CEO, Greater Philadelphia Chamber of Commerce

Creating economic opportunities for all is the focus of Rob Wonderling's life work. As President and CEO of The Chamber of Commerce for Greater Philadelphia, Rob leads a business advocacy organization of member companies that promotes growth and economic development in the 11-county Greater Philadelphia region.

Rob joined the Chamber in 2009 with an agenda to advance the region's businesses, particularly by strengthening opportunities for entrepreneurs and minority-owned businesses. He is committed to inclusion and excellence in management of all diverse people irrespective of differences. Shortly after his arrival, he greatly expanded the Chamber's highly successful CEO Access Network to connect CEOs and minority entrepreneurs in order to drive business growth and create economic opportunity.

SAVE THE DATES

Thurs., Dec. 6

11:30 AM – 1 PM

Membership Luncheon – Gathering of Gratitude

**Western Montgomery Career & Technology Center,
77 Graterford Rd., Limerick 19468**

Gathering of Gratitude

See page 33 for details!

Members Only; Reservation Required

Sponsored by: **Alvernia University; Exelon; Pottstown Area Rapid Transit, Inc.; Schultz Technology**

Thurs., Dec. 6

5 – 7 PM

LEYP: Holiday Party

Red Horse Motoring Club, 132 E. 3rd St., Pottstown 19464

Come celebrate the season with the rest of the LEYP group at an amazing new venue called the Red Horse Motoring Club. Bring a toy to donate to the Salvation Army and you will receive free entry to the event. Don't forget the real reason for the season and help out others in need! Complimentary food and alcoholic beverages provided.

Donations for entry; Young Professionals Only; Registration Required

Tues., Dec. 11

11:30 AM – 1 PM

WOW Holiday Networking

The Carousel at Pottstown, 30 West King St., Pottstown 19464

It's the holiday's already! Come and join us at the Carousel for some fun holiday networking. Get ready to have some fun and meet some new people all while experiencing some holiday festivities. The Carousel will be decorated for the holidays and will be running for our event.

\$26 per Member (prepaid by 12/4); \$32 per Member (invoiced or after 12/4)

Business Development Opportunities Available

Thurs., Dec. 13

5 – 7 PM

Business Card Exchange

The Victory Bank, 548 N. Lewis Rd., Limerick 19468

It's the Holiday Season and Victory Bank would like all Chamber Members to come out to their offices and celebrate! This mixer features wonderful decorations and Christmas music to get you in the holiday mood. Victory Bank enjoys bringing the holiday cheer to the area and community.

No Charge; Members Only; Registration Appreciated

Sponsor: **The Victory Bank**

Thurs., Jan. 10

7 – 9 AM

Economic Forecast Breakfast

Sponsored by **Tompkins VIST Bank and Tompkins Insurance**
Stay tuned for additional details.

February 12

5-8 PM

Women's Roundtable

Stay tuned for additional details

April 10

Boyertown Area Progress Dinner

**New
Date!**

**Please note this annual January event is
being moved to the spring!**

Call Tarra Farrell, 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.

“October provided an opportunity for the Class to learn how three very different organizations developed community partnerships and increased stakeholder relationships to strengthen and sustain their mission.”

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

Leadership

TRI-COUNTY



The Leadership Class of 2019 with Jenna Armato, Attract, Engage, Inspire.

OCTOBER SESSION RECAP

A Blog by Class of 2019 Participant, Ann Maletsky of Exelon

Kicking off our Leadership Tri-County experience was a motivating presentation from John Whitehall at the Chamber Membership Breakfast. His knowledge and expertise were enlightening, and I definitely took away a good deal from his presentation. As the Breakfast sponsor, TCN presented the Corporate Toolkit for the Amazing Raise which I helped create and was proud to work on its development with Holly and her team at TCN. After Breakfast, our class worked on our leadership development with Jenna Armato then hit the road for some local site visits.

Our first stop was at the Western Montgomery Career and Technology Center, it was amazing to see all the new careers the center offers to our local high school students from Pottsgrove, Spring-Ford and Upper Perkiomen School Districts. While we were there, we were provided a very delicious lunch by the culinary students and I have to say it was absolutely delicious!

Our next stop was to a local historical location, Dewees Tavern, for a presentation by Lisa Minardi,



The class enjoying a delicious meal prepared by students at the Western Montgomery Career and Technology Center.

Executive Director of The Speakers House. It was very encouraging to hear how this nonprofit has put themselves on the map in Trappe and forges ahead bringing History alive at all the events they hold. I will be sure to attend one of the many festivals they sponsor.

Our last stop was a very impactful tour of the new Limerick Township Building by Township Manager, Dan Kerr. Limerick township's ode to community and how much they support their officers, fire fighters and emergency responders are truly an inspiration. All townships should model the partnership they have created with local government and community.



Ann Maletsky and Holly Parker



Limerick Township – Thank you Dan Kerr, Township Manager, for the tour of the new building.

“I have gained so many valuable experiences in this Leadership class with the TriCounty Area Chamber already. I cannot wait to see where this journey leads.”

– Ann Maletsky



The class at Dewees Tavern with Lisa Minardi, The Speaker House.

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WOMEN OF THE WORKFORCE



On September 26, Chamber Members gathered at Brookside Country Club in Pottstown to hear **Lucretia Coleman, Jameri Enterprises LLC** present on *Diversity and Inclusion*.

Understand Diversity – if we don't the consequences are: discrimination, narrow-mindedness, impaired morale, damaged productivity ...and it's illegal!

Positives of Diversity: more effective communication; teamwork; employee retention (a happier and more valued work environment)

Without diversity, companies are missing out on diverse thinking and in turn diverse solutions.



(L to R) Sara Wein, YWCA Tri-County Area; September's speaker, Lucretia Coleman, Jameri Enterprises LLC; and Stacey Woodland, YWCA Tri-County Area.

NEXT WOW LUNCHEON

• **Tuesday, December 11**

• **11:30 AM – 1 PM**

• **The Carousel at Pottstown,**
30 West King St., Pottstown 19464

Join us for Holiday Networking
at the Carousel!

\$26 per Attendee (prepaid by 12/4); \$32 per
Attendee (invoiced or after 12/4)



COLLEGE FAIR RECAP



The Chamber's Annual College Fair was held on Monday, October 1, from 5:30 – 7:30 PM at the Coventry Mall.

This year's format provided parents/guardians the opportunity to learn more about the options available to their child and benefit from face-to-face interaction with the schools, being able to have a dialogue and have their own questions answered.

The 80 exhibitors supplied valuable information to aid students in making the right choices for their futures.



CREATING CONNECTIONS

The TriCounty Area Chamber of Commerce is excited to introduce our new Member Relations Director –



GREGORY GLENN

Gregory started his employment with the TriCounty Chamber on Monday, September 24. Gregory will primarily be focused on recruiting new members for the Chamber. He will work to grow the size of our Chamber Community while guiding new members on how to grow their business through their membership.

He spent the last year working at Tri County Toyota where he was busy learning about the car business and selling 15 to 20 cars a month while educating customers on vehicle safety. Before that, he spent 12 years with Yellowbook (HIBU) as a sales executive assisting customers on their advertising campaigns by putting together their optimized websites and placing their ads in the phone directory.

Serving the tri-county region is important to Gregory, a Pottstown resident and graduate of Pottstown High where he excelled in Football and Basketball. After high school, he went on to play football and graduated from Kutztown University with a B.S. in Management and Marketing. After college he moved to the Maryland area and took a job working for the Department of Health and Human Services. He moved back to his roots to take a sales position for WFMZ-TV Channel 69 while also coaching basketball for the Pottstown High Boys Basketball team.

Gregory is married to his high school sweetheart, Barbara. He enjoys watching sporting events with Barb and spending time with family, especially daughters Asia, Alexis & Jasmine and with friends. He also keeps busy with officiating PIAA Basketball and Football games.

TRANSPORTATION NUMBER ONE CAUSE OF CO2 EMISSIONS IN U.S

New data shows that transportation emissions have replaced power as the top source of CO2 emissions in the USA. With billions of people driving their cars alone to work every day it is no surprise to hear that transportation has become the leading source of carbon emissions. The U.S. transportation sector now emits 1.9 billion tons of CO2 annually. The power sector emits 1.8 billion tons. *

How we travel can have a direct impact on local air quality, putting our communities at risk of health issues such as asthma and cardiovascular disease. Each one of us can make a difference by reducing transportation emissions improving the environment for all.

Try an alternative transportation mode:

Public Transit: Public Transit consists of using busses, trolleys, and trains. Using public transit will save you money and reduce stress caused from driving in traffic. It reduces CO2 emissions by taking one extra car off the road.

Vanpool: If you live at least 15 miles away from your work site vanpooling is a great option for you! When you factor in fuel, maintenance, insurance and depreciation, driving alone can cost an average of \$10,000 a year. Vanpooling can cut those costs by as much as 80%.

A Vanpool carries between seven to fifteen passengers traveling between pick-up locations and the workplace. Amenities could include on-board Wi-fi, luxury seats and bike racks. Maintenance and insurance are covered by the vanpool vendor and the number of cars on the road are reduced.

Carpool: A carpool consists of two to four people riding together to a similar area on similar schedules. A personal vehicle is typically used to run a carpool. Carpooling reduces your travel costs such as fuel costs, tolls, decreases vehicle wear and tear and the stress of driving. Carpooling improves the environment by reducing the number of cars on the road, resulting in less air pollution and congestion.

Biking: Biking is becoming a more common form of transportation. The Greater Philadelphia region's trail connections continue to grow. Biking can save commuters tremendous amounts of money, time and improve health.

Walking: Walking is the best way to get to work: it costs nothing, admits zero emissions and promotes physical health.

These are just a few ways you can make a difference. For more information on ways you can reduce your transportation emissions check out wearetdm.com.

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

Stacey Weiss works as a TDM Manager with GVF. To reach Stacey by email: sveiss@gvftma.com, or by phone: (610)354-8899

Economic Development Luncheon

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 tricountyareachamber.com

MAKING A DIFFERENCE IS WHAT WE DO!

WELCOME COFFEE

The Chamber hosted a welcome coffee on October 17 to introduce the Membership to new and existing Board Members as well as our new Member Relations Director, Gregory Glenn. It was a great morning of networking!



2018—2019 Chamber Board of Directors: Stacey Machalette, Longstreth Sporting Goods, LLC; Dr. David DiMattio, Montgomery County Community College; Dr. William Shirk, Pottsgrove School District; April Barkasi, CEDARVILLE Engineering Group, LLC; Baran Schultz, Schultz Technology; Sean Deviney, The Body-Borneman Companies; Lee Levengood, Everything Printing; Richard Graver, The Victory Bank; Michael Stevens, BB&T; Elaine Schaefer, Schuylkill River National State Heritage Area; Frank Strunk, Tompkins VIST Bank; Peggy Lee-Clark, Pottstown Area Industrial Development, Inc.; and Eileen Dautrich, Chamber President. Not Pictured: Bill Breslawski, Maillie LLP; Twila Fisher, The Hill School; Joseph Koury, O'Donnell, Weiss & Mattei, P.C.; Rick Libra, Exelon; Rich Newell, Pottstown Hospital Tower Health; Eric Phillips, Dana Incorporated; and Greg Richardson, Traffic Planning & Design, Inc.

LEYP – BREWS AND CHOO CHOOS

LEYP TriCounty had a great evening at the Colebrookdale Railroad for our Brews and Choo Choo event! We enjoyed a tour of the beautiful train cars and free drinks courtesy of The Other Farm Brewing Company. Thank you to everyone who came out!



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Check out LEYP's new website:
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**General Spaatz
Museum,**
45 S. Warwick Street,
Boyetown, PA 19512

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

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



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

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Rich Newell, CEO, Pottstown Hospital Tower Health

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April Barkasi, President & CEO,
CEDARVILLE Engineering Group, LLC

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Richard Graver, Chief Lending Officer, The Victory Bank

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Joseph K. Koury, O'Donnell, Weiss & Mattei, P.C.

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Development, Inc.
Lee Levegood, Everything Printing

Rick Libra, Exelon
Stacey Machalette, Longstreth Sporting Goods, LLC
Eric Phillips, Dana Incorporated

Greg Richardson, Traffic Planning and Design, Inc.
Elaine Schaeffer, Schuylkill River Greenways
National Heritage Area

Dr. William Shirk, Pottsgrove School District
Michael Stevens, BB&T
Frank Strunk, Tompkins VIST Bank

Refresh

REFRESH FRIDAY - SEPTEMBER



September's Refresh Friday focused on Communication & Connections. Thank you to Jenna Armato of Attract, Engage, Inspire for providing tips on how to make every communication an opportunity for a powerful connection!

NEXT REFRESH SEMINAR:

Friday, December 14, 8:30 - 10 AM, "Strategic Management"

JOB POSTINGS

LOOKING TO FILL A POSITION?

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

How to Post Your Job Opening

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

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

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

LOOKING FOR QUALIFIED INDIVIDUALS?

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

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

Know someone looking for a job?

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

• **American Crane & Equipment Corp.** - Project Manager; Service Technician

• **Brookside Country Club** - P/T Servers, Bussers, Dishwashers

MAKING A DIFFERENCE IS WHAT WE DO!

RISK MANAGEMENT

Insurance Coverage Considerations



By Christine Messmer, M.S.F., CFP®

Risk management is an important aspect of the financial planning process. As a financial advisor, it is essential to assess a person's insurance coverage to determine areas of strength and areas for improvement. Any person who is not adequately covered with life, disability, medical, automobile, homeowners and any other appropriate insurance may have a serious risk management problem. For retirees, an appropriate medicare supplemental plan and possibly a long-term care policy should be in place.

Life insurance is essential to create assets when your assets are insufficient to protect your family and loved ones in the case of your premature or untimely death. Life insurance is used to pay final expenses, to provide cash flow to your loved ones and to fund financial goals, such as paying off your mortgage and other debts or funding your children's education or providing for a more secure nest egg for your spouse. Term insurance is generally recommended when there is a need, since it is generally inexpensive and may be acquired for a 10, 15, 20 or even a 30 year period. Permanent plans, such as whole life, universal life or variable universal life are much more expensive because they offer savings or cash value, as well as protection. In my opinion, there are better ways to save for the future other than through a life insurance policy. However, sometimes permanent insurance makes sense. Keep in mind that group insurance through work goes away upon separation from service, so it may be important to have an individual plan in place.

Disability insurance protects your income in the case of serious sickness or disability if you are unable to work for an extended period of time. Business owners can acquire business overhead insurance in addition to disability income to cover business expenses for a period of time, such as for one year. Disability income insurance covers only 60 percent of your income. Some professionals are able to obtain a higher replacement income, such as 80 percent. If your long term disability income plan is employer paid, then benefits are taxable. On the other hand, when you pay the premiums, the benefit is not taxable income. Disability plans require the insured to choose a 30, 60 or 90-day waiting period before the benefit commences, so it is important that you have a cash reserve to replace your income until you begin receiving benefits. Waiver of premium is an optional rider on a life insurance policy that is beneficial and inexpensive to add, so if you become sick or disabled, the rider allows your premiums to be paid and then you do not run the risk of losing your life insurance benefits.

(Continued on page 44)



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INSURANCE COVERAGE CONSIDERATIONS

(Continued from page 43)

Medical insurance should be in place for catastrophic or major medical expenses. The four types of plans are fee-for-service, managed care, high deductible health plans and, of course, Medicare for persons age 65 or older. Medicare supplements plans are also essential for persons on Medicare. The specifics for each plan is out of my realm, but the important thing is that people have comprehensive coverage to best meets their needs. For example, a high deductible plan that allows for doctor and specialist visits without getting a referral may be important to some people. Whereas, an indemnity plan that covers many services with certain limits or exclusions may be better suited for other people.

My recommendation is to acquire the most comprehensive medical plan with the least amount of exclusions. Please consider finding a specialist for specific questions about medical insurance, since it has changed dramatically over the past few years and most likely will be changing again in the future.

Property and casualty insurance should be reviewed to be certain it is adequately protecting your home and automobiles. Be certain that your coverage provides full replacement cost on your home and automobiles. Please be sure to review coverages with your property and casualty agent every year or every couple of years because your agent understands the property and casualty business best and can help you to navigate what is best for you.

Your auto insurance policy should have adequate liability limits. Liability protects against injury claims and property damage brought on by other drivers or property owners when you are at fault in an accident. Collision coverage reimburses you for repairs if your vehicle is damaged in a collision. Comprehensive covers vandalism, theft, fires or storms. Personal

injury covers medical expenses from an auto accident regardless of who is at fault. Uninsured or underinsured liability coverage protects you and any passengers if your car is hit by a motorist without insurance or inadequate insurance, and it is very important to be sure these limits are adequate.

Homeowners insurance protects against home losses from fire, smoke damage, wind storms, explosions and damage or losses from a theft. It covers your dwelling, other structures on the property, your personal belongings and liabilities if a guest suffers an injury. It also covers legal expenses if you are sued and the cost of repairing damage you accidentally caused to someone else's property. Renters also need a policy to cover personal belongings.

Umbrella Liability Policies may provide \$1 million to \$5 million in protection over and above the liability limits of your regular home and auto policies. It protects you in the case of negligence claims, libel, slander or defamation or a catastrophic accident when you are held responsible for damages or bodily injuries, and it helps to protect your valuable assets and your future. Other insurance plans, such as professional liability are available for business owners and professionals.

As a financial advisor, my role is to assess your situation, point out areas for improvement and follow up to be sure that the risk management part of your financial planning is in order. The best way to avoid a serious risk management situation is to take the time to review all of your insurance plans. Then, make plans to correct areas in need of improvement. You do not want to have a loss only to find out that your coverage is inadequate causing a very real setback to your overall financial plans. Please visit www.christinemessmer.com for more resources.

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"LET'S BLOW THIS POPSICLE STAND"

Relocation in Custody Cases



LEGAL PERSPECTIVES

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

People move. It's part of life. Sometimes people want a new house. Sometimes people want a new neighborhood. Sometimes people just want change. Whatever the reason, it is rare that people stay in the same house the entire time their children are young. With an intact family, there are fewer problems that arise with a move. When a family is divided, moving can end up costing both parties a lot of time, headache and money, including court battles. However, when custody of children is contested, the courts will not get involved with every move.

Pennsylvania courts have specific standards for "relocation" cases. Relocation is when a party "changes the residence of a child which significantly impairs the ability of a non-relocating party to exercise custodial rights." So, what does this mean in English? Leave it to the legislature to be ambiguous when it comes to people's lives. Essentially, it means if you move across town, it is probably not considered relocating. If you move across the state or out-of-state, you are probably relocating. I tell my clients that generally anything under thirty minutes is okay; more than that and you are moving into relocation territory. Anything in the same school district is generally okay; moving the children into a new school district may be considered relocation. Note I am using the words "probably" and "generally" in all of these statements. That because the law plus facts equals results. Change the facts an itsy-bitsy tiny bit and the results can change drastically.

I am sure by now some are asking, "why should I care what my ex or the courts have

to say about me moving?" The answer is because either that ex has to agree or the court has to approve the move if you have a custody case and your move is deemed a relocation. And there is a whole process you have to go through whether it is your ex or the court approving the move.

First, you have to give notice. And not the casual text, "Hey, soooo surprise. I'm moving to Hawaii!!!!" There are specific rules about each step of the process. The notice has to be a formal legal document that is served on the other party with definite time-frame parameters. If you fail to give notice, the court can use that failure when considering whether or not to grant the relocation. However, they can mitigate the lack of notice if it was not given due to abuse.

Then the other party gets time to agree or object. If the other party agrees you can do a confirmation of relocation, which is pretty straightforward. But if the current custody order is changing at all, it still may be necessary to do a modification of custody.

(Continued on page 46)

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LEGAL PERSPECTIVES

(Continued from page 45)

If the other party objects, the case will be scheduled for a hearing in front of a judge.

At the hearing, the judge must consider the best interest of the child when determining whether to grant a relocation. The judge will consider ten factors as part of his or her determination of the best interests of the child, giving deference to those regarding the child's safety. The ten factors are:

(1) The nature, quality, extent of involvement and duration of the child's relationship with the party proposing to relocate and with the nonrelocating party, siblings and other significant persons in the child's life.

(2) The age, developmental stage, needs of the child and the likely impact the relocation will have on the child's physical, educational and emotional development, taking into consideration any special needs of the child.

(3) The feasibility of preserving the relationship between the nonrelocating party and the child through suitable custody arrangements, considering the logistics and financial circumstances of the parties.

(4) The child's preference, taking into consideration the age and maturity of the child.

(5) Whether there is an established pattern of conduct of either party to promote or thwart the relationship of the child and the other party.

(6) Whether the relocation will enhance the general quality of life for the party seeking the relocation, including, but not limited to, financial or emotional benefit or educational opportunity.

(7) Whether the relocation will enhance the general quality of life for the child, including, but not limited to, financial or emotional benefit or educational opportunity.

(8) The reasons and motivation of each party for seeking or opposing the relocation.

(9) The present and past abuse committed by a party or member of the party's household and whether there is a continued risk of harm to the child or an abused party.

(10) Any other factor affecting the best interest of the child.

(Continued on page 48)

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WHAT DOES RETIREMENT LOOK LIKE TO YOU?



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

Perhaps in our grandparents generation, retirement looked like quitting your job or selling your business, then having a retirement party before proceeding to a new phase. That phase consisted of watching TV, yardwork, travelling to visit friends and generally being helpful to the extended family. In the generation of clients that I'm working with now, there are as many individuals approaching retirement as I have clients. I'll share a few of their stories to spur your imagination about your own possible vision for retiring.

Many of my clients and friends may use the word "retire" when what they really mean is transitioning into a new phase of work/family/interest balance. For example, a friend of mine (let's call him Stanley) in his early 50s wants to quit his long commute tech job and begin doing technology consulting predominantly from home. Stanley's financial plan includes making sure that the resources already in place allow him to consult without worrying whether it will be very lucrative; since success is not assured. Having a plan B in

place is especially important because he could be retired for perhaps 40 years.

A doctor client in her mid-50s has been saving assertively throughout her working life. Her goal is to be able to retire young. She was able to "retire" from the hospital where she worked knowing she had enough retirement income in place to support her lifetime spending plan. Now she works about four days a month as a visiting doctor to other hospitals who need coverage when their own take vacation or go on leave.

(Continued on page 49)

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LEGAL PERSPECTIVES

(Continued from page 46)

In short, the courts will look at how much time is the non-relocating party really missing out on due to the move, is there a close relationship between the minor child and the non-relocating parent, are there any siblings the child will be relocated away from, will the child be able to emotionally and academically handle the move and my personal favorite: why is the relocating parent looking to move. I don't know how many people have sat down in my office and said to me that they were looking to move because they met someone on Tinder two months ago and it's love so they have to be together. Well, okay, that really only happened once. But in all seriousness, a new paramour is the most frequent reason I get when I ask a parent why her or she wants to relocate. Which leads to my response that this will be an uphill battle and you had better be

prepared financially. Another common reason is that the party's job has relocated. This is a much stronger reason to relocate.

The moral of the story is that before you put a down payment on that sweet, new, ocean-front/mountain-top home, if you have physical custody of children you should consult with an experienced family law attorney in your county. You will end up saving yourself a lot of time and money if you are ahead of the game when it comes to relocation.

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



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THE GOOD LIFE

(Continued from page 47)

As she is still quite young by traditional retirement standards, this gives her freedom over her schedule and a chance to stay involved in medicine.

Some of my clients are simply frustrated with the persistent "do more with less" attitude of their employers. Several have quit their jobs, spending six to nine months on their household backlog list (I call it the honey-do list) and then take part-time jobs in completely different industries or start a small business. They do this as a way to try and supplement their retirement income yet expel previous sources of frustration.

Many business owners no longer have the retirement mentality of "sell the business and walk away." Their slowdown plan involves making sure that there are the right set of competent employees to operate the helm while they go on vacation, travel, or take time away to help family members. Some plan their slowdown according to the seasons, so they can enjoy the warm weather in January at Florida.

Employees leaving their W-2 income jobs, often choose the new world of starting their own business. Sometimes out of supplemental income necessity, but frequently because it will possibly give them more freedom. They may be able to set their own

schedule, pursue marketable ideas that interest them and enjoy some of the tax benefits that go with being self-employed.

Whether your retirement dream is to quit your job, slow down gradually, begin pursuit of long seeded interests or just take more vacations; you'll most likely want an individualized plan. Talking with a financial planning professional may help structure lifelong layers of income. Pensions, Social Security income, investment income, and even continued earnings from some type of work can be blended together for what could be decades of retirement. According to the Society of Actuaries, a 65-year-old man has a 41 percent chance of living to age 85 and a 20 percent chance of living to age 90. A 65-year-old woman has a 53 percent chance of living to age 85 and a 32 percent chance of living to age 90. That's a long time for yardwork, TV and golf.

Merra Lee Moffitt, CERTIFIED FINANCIAL PLANNER™ Professional (CFP®), is a Senior Partner, Wealth Strategist at Good Life Financial Group. She loves helping business owners grow their financial independence via their businesses. She helps her clients keep work/family balance while they pursue lifetime financial success. She can be reached at, 610.488.7353 or by email at merralee.moffitt@lpl.com. Also check out www.MerraLee.net. Oh, by the way we've grown and now have moved to 2395 Lancaster Pike, Reading, PA 19607.

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ROUTE 422 BUSINESS TAX PLANNING AND PREPARATION SERVICES GUIDE

New Tax Savings for Your Business



By **Anthony Mazzo**
A. Mazzo Accounting Services

There's good news if you've purchased depreciable property

for your business in 2018!

The Tax Cuts and Jobs Act (TCJA), which has reduced taxes across the board, has several new mechanisms to reduce taxes paid by small businesses that will be applicable for the upcoming tax filing season.

One of these mechanisms is depreciation.

Businesses have always been able to deduct the cost of tangible property placed into service with their business, over the useful life of the property.

There are positive changes effecting three types of tax depreciation, let's examine each type individually.

Section 179: The maximum amount a business can expense increases to \$1 million. The phase-out threshold amount increases to \$2.5 million. This means you can now deduct 100% of the cost of fixed assets placed into service in 2018, up to \$1 million. For amounts over \$1 million a partial deduction is available up to a phase out of \$3.5 million. Also, if the business has a loss in 2018 it can't use any of the section 179 depreciation in the current year, but this amount is carried over to the subsequent tax year.

And, the definition of what type of property qualifies for section 179 depreciation to include certain improvements to nonresidential real property placed in service after the date such property was first placed in service.

Bonus Depreciation: This amount has increased from 50% of the cost of property placed into service to 100% in 2018. Also, Bonus depreciation is available for both new and used properties. The only caveats to this is the property in question must be used at least 50% of the time for business and it must not be purchased from a related party.

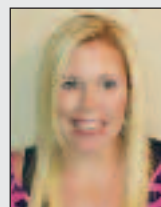
Vehicle Depreciation: The cap placed on depreciation deductions for business-use vehicles has increased. The new higher limits apply to vehicles placed in service after 12/31/17 and meet certain criteria.

The information and examples in this article should not be considered tax advice. The new tax law is complex, and every business situation is unique.

To learn more about tax issues for both individuals and business, check out Tony's Tips on www.amazzoaccounting.com. Also, should you have any questions about this article, don't hesitate to give us a call at 610.775.9216.

Anthony Mazzo is owner of A Mazzo Accounting located in Kenhorst, PA. Tony assists many businesses with their accounting needs including payroll, bookkeeping and tax preparation. They also assist individuals with their tax preparation.

Behind Exciting Long-Term Business Growth is a Boring Bookkeeper...



By **Beth Breslow**,
Breslow's Bookkeeping Business

The end of the year is a busy time for many reasons. Holidays, travel plans, and family visits consume most of our days starting in November through January 1. But as a small business owner, there is even more you have to handle at the end of the year.

Right now is the time of year when your business really needs your attention, especially in regards to accounting. Doing so not only helps you close out the current year on a high note, but it also sets you up for starting off the next year on the right foot.

Is your business on par with the following accounting tasks?

• **Monthly bank, credit card and loan reconciliations** — For the year-end, it is important to make sure what you show on your financial statements matches up with your bank and credit card accounts and your year-end statements.

• **Reconcile your accounts receivable and accounts payable** — There is a tendency to forget to collect on your invoices if you do not use invoicing software. Without a good collection system like Quickbooks, you may be missing out on money you are owed.

• **Gather and Organize Your Receipts** — It is important to gather and organize your business-related receipts. A shoebox full of receipts is the last thing your CPA wants to see. There are many apps available to download, which will simplify this.

• **Check Payroll** — A few common areas to watch out if you're worried about end of year accounting are withholding taxes for fringe benefits, deferred compensation, and end of year bonuses.

• **Collect W-9s** — Did you use vendors this year? If so, you will have to collect W-9 forms for some of them. The W-9 form can be used as a paper trail for the IRS to track your expenses.

For every vendor that you have spent \$600 or more for services, you are required by law to issue and complete a 1099 form. The 1099 must be filled out and sent to the IRS by January 31st.

• **Take Physical Inventory** — For some of you, there is no need to take physical inventory. For others, getting an accurate account of your inventory is important. You will want to match it with your end of year balance sheet. It will also be helpful for your bookkeeper, especially to know how much you have spent on inventory throughout the year and its current value.

If the above-mentioned tasks are a foreign language to you, or if you know that there is not enough time in the day to tackle this checklist, call Breslow's Bookkeeping Business at 215.272.5217 today; email: bethbreslow@gmail.com; and visit: www.breslowbookkeeping.com.



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How to Pay for Assisted Living

Assisted living can cost from \$2,000 to \$5,000 per month, and Medicare does not pay for it. If your loved one will need long-term care, it is important that you understand how he or she might pay for it. The professionals at Elder Care Direction are available to help you with planning. Here are some ways that you might be able to help your loved one pay for the care that he or she might need.

Long-term care insurance. If your loved one owns a policy for long-term care insurance, it should pay for the cost of assisted living. You will want to check his or her policy to make certain that it does not specify that it only pays for skilled nursing care, however. If your loved one's insurance company initially denies the payment, you may need to advocate for him or her in order to gain approval. The benefits available from long-term care insurance will vary depending on your loved one's policy.

Life insurance. Your loved one may be able to use his or her life insurance policy to pay for care. You can ask the agent about whether it offers living benefits or can be accelerated or

cashed out. If the company won't agree to cash it out, your loved one might be able to sell it to another company to receive a life settlement.

Veterans benefits. If your loved one is a military veteran, he or she may be eligible to receive benefits to pay for care. People who have suffered injuries from their service will easily qualify. Those that haven't may still be eligible to receive aid and attendance benefits to pay for a portion of the assisted living costs. These benefits are available to disabled surviving spouses and veterans. The veterans must have served a minimum of 90 days of active duty or at least one day during a war. Your loved one must file an application with the Veterans Administration.

Selling the home. If your loved one will not leave anyone behind to live in his or her home, he or she can sell it to pay for assisted living. Renting it out may also be an option.

Reverse mortgages. A reverse mortgage may be an option for an elderly person who needs assisted living but who has a spouse who will remain in the home. This lets your loved one borrow money against the built-up equity in the home. When the last person no longer lives in the home, the money will need to be repaid, or the home will need to be sold.

Bridge loan. Bridge loans are short-term loans that are designed to pay for assisted living while people are waiting for their property to be sold or for their pension to be approved.

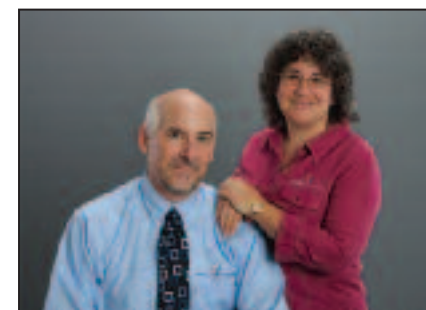
Private pay. If your loved one is financially able, he or she can pay for the cost of assisted living out of pocket. However, most people are unable to afford this option for very long.

Annuities. Annuities may provide an ongoing income for a set period. You place a lump sum with the annuity's underwriters and then receive ongoing monthly payments.

Medicaid. If your loved one meets the income and asset limits and is otherwise eligible, he or she may qualify for Medicaid. However, the program is not required to pay for assisted living. You will need to check the rules in your loved one's state to find out what Medicaid might pay for assisted living care.

Paying for assisted living care can require advance planning. If you believe that your loved one might need this type of care, please call the professionals at Elder Care Direction at 267.368.4201 and visit www.eldercaredirection.com.

Provided by David Dempsey, Sr., Founder-CEO, Elder Care Direction



Seniors Helping Seniors

It has been 20 years since Kiran Yocum started Seniors Helping Seniors® in-home care services to help seniors in Berks County remain living independently in their homes. Kiran moved to the US from India and quickly discovered that we don't care for our seniors nearly as well as families do in India. In 2009 Kiran and her husband Philip began franchising Seniors Helping Seniors services nationwide to help even more seniors. In 2010 the offices covering Chester, Montgomery and Bucks counties were opened and have helped thousands of local seniors over the past eight years.

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the same way. Recently a client in Phoenixville stated, "Linda has become a dear friend, and I rely on her for so much!"

By the way, did I mention that Kiran worked with Mother Teresa for 14 years in India? With a pedigree like that, it's only natural that Seniors Helping Seniors in-home care is a leading national provider of senior homecare! For more information about our services or to become a paid caregiver call 610.590.4888.



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

Comprehensive care plans are tailored to meet individual needs, including long-term care, respite care, or assistance during recovery from an illness, injury or hospital stay. Experienced caregivers provide daily living support services and companionship to residents and home care clients. Families have peace of mind knowing their loved one is receiving the ultimate care experience

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Chestnut Knoll's collaboration with FOX Rehabilitation gives every resident access to state-of-the-art wellness programs. Individuals living with Parkinson's disease or other movement disorders benefit from evidence-based programs called LSVT BIG and LSVT LOUD. The FOX Optimal Living exercise program promotes overall wellness and has proven results! Residents average 160 minutes of moderate-intensity physical activity per week!

Make an impact in the life of your loved one; call Chestnut Knoll Personal Care Community at 610-473-8066 or At Home Services at 610-473-3328.



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FOCUS ON SENIOR CARE & SERVICES

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Senior Helpers is available for an hour or two for a one-time event (respite, wedding, etc.), or for a few hours on a weekly basis, and are also available to cover round the clock care if the need arises. Senior Helpers' Care Givers are available every day; 365 days a year. Hours and services are tailored to the current need and can be cancelled or changed whenever necessary.

Our well-trained, reliable, compassionate and trustworthy caregivers are committed to delivering the highest level of personalized care for our clients. Visit www.seniorhelpers.com/pottstown, check us out on Facebook, or call 610.323.0460 (answered 24-hours by us!) for more information and to schedule a FREE in-home consultation.

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Let H & F Tire Service check your tires' inflation, alignment and determine if any need replaced. In the long run, cheap tires won't save you money. They don't last as long as higher quality tires and may result in a rougher ride and inferior handling. Your goal in tire shopping should be to find the highest quality tire that meets your specific need and budget. H & F Tire Service carries 13 brands including Bridgestone, Firestone, Goodyear, Michelin, B.F. Goodrich. Let our tire professionals help you maintain your tires and choose the right tire for your vehicle. Check us out at any of our four locations: Pottstown, Lancaster Ephrata, and Reading or on the web at www.hftire.com.

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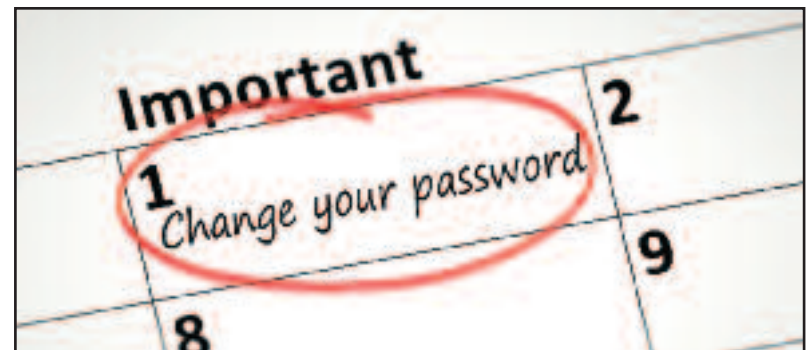
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CHANGE YOUR PASSWORDS!!!!



MASTERING SOCIAL MEDIA

By Alyse Mitten, Interlace Communications

You are probably wondering why I am saying "Change Your Password!" instead of, "You want me to change my passwords? Really?"

The reason for this month's column is to encourage you to get into the habit of changing your passwords on all your accounts. Why? There are a multitude of reasons which run the gamut of malware, ransomware, spam, hackers, and the list goes on and on.

But you say to me, "I don't know how to do this." It's simple. Click on forgot password and follow whatever prompt happens after that. Create one password pattern which has symbols, letters with upper case and lower case in them, and numbers as part of it. Keep the password pattern in a safe place. So, what do I mean by create a password pattern. Maybe I should say it differently by saying, what shouldn't you do.

First, don't use common words like your name, your pet's name, and even your friend's name. Stay away from using personal information about yourself, acronyms, and, for goodness sake, don't use the word "admin."

Another rule of thumb is that a password should be at least 12 characters in length. Longer is better. So how do you create a password like that which you can

remember? One suggestion I recently heard was to take a sentence you would remember which includes numbers. Such as, when I was a child, I lived at 143 Jalappa Road. That's actually true. I would then take the sentence and do the following WIwacIL@143JR. I'd remember that. Is there a sentence you could remember?

In writing this article I discovered a website which will tell you if your password is secure or not. Check out <http://password-checker.online-domain-tools.com/>. I had some fun using the tool to check a few of my own passwords to see how they rated. They are coming up ok, but it seems I may want to work on making them stronger. Check your passwords and change them often.

So, folks, it's ok to forget your password and reset it. In fact, mark your calendar at least every six months and make a habit of changing your passwords.

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BUSINESS SPOTLIGHT



The Coventry Mall is a one-stop shopping mall in North Coventry Township. With a convenient location at the interchange of Route 100 and Route 724, the Coventry Mall is the perfect place for people to shop at for all their needs.

The Coventry Mall houses over forty-five business including five anchor stores like **Kohls** and **Dicks Sporting Goods**. **Christopher & Banks**, **Victoria's Secret** and **Bath & Body Works** are just a few of the mall's popular women's retail stores. The mall also has four major cell phone providers, **AT&T**, **T-Mobile**, **Sprint** and most recently **Verizon Wireless**.

Coventry Corners is a family owned and operated boutique, offering beautiful gifts for any occasion. This past Fall, the mall welcomed both **The Morgue** year-round Halloween store and **Terror Labs** haunted house. **Captured in Coventry** is a physical escape room game unlike any in the area located only at the Coventry Mall. **Community Health and Dental** joined the directory in September and has been an excellent addition to the mall as well as the community.



The mall's food court has all the options one might want from Subway to Wayback Burgers. Other restaurants unique to the Coventry Mall food court are Corrado's Pizza, Penn Steak & Fries, and China Express. The Cheese Melt is the food court's newest addition, serving breakfast lunch and dinner. Another newcomer to the mall is Fairycakes, known for its delicious pastries and coffee.

Unlike typical shopping malls, **Coventry Mall hosts weekly free events for the community like craft nights and free bingo**. In November, the mall will be hosting its first ever Adult Fall Ball on November 10th. Other events that the mall has hosted in the past year have included the 2018 College Fair, Food Truck Festivals, Fall Festivals, as well as a Family and Home Expo. As the holiday season approaches, the Coventry Mall is looking forward to the 2nd Annual **Welcome Santa Parade** on November 16th and the **Santa's Secret Workshop** starting on November 29th through December 22nd. Be sure to shop at the Coventry Mall for all your Holiday needs!

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(ZC1070) **100 Porter Rd., Pottstown-** Professional office building situated in the immediate vicinity of the Pottstown Memorial Medical Center. Handicapped Accessible. Elevator. Ample Parking. Various Size Suites from 200-1500SF. Competitive rates and flexible terms. All utilities are included. NO COMMON AREA MAINTENANCE CHARGES. Call for more details!

(ZC1181) **301 N. Lewis Rd., Royersford-** Park Town Plaza Shopping Center located in Royersford. Retail/Office spaces. 5 spaces available, various sizes, various prices. Call for more information and showings.

(ZC1182) **3319 Main St., Morgantown-** Morgantown 1st floor office space, 12x17. Approximately 200SF. Shared bathroom. \$400/Month includes heat and A/C. Lessee pays electric. Morgantown 2nd floor office space, 26x26. Approximately 676SF. 3 offices and Bath. \$900/Month includes heat, A/C and electric.

(ZC1183) **700 Main St., Red Hill-** Approximately 1,700SF. First floor-reception room, conference room, computer room, 3 private offices. Second floor-4 private offices, conference room. \$1,500/Month + Utilities. *Separate meters for heat/A/C.

(ZC1184) **31 E. Phila. Ave., Boyertown-** Former Boyertown Community Library space situated on busy East Philadelphia Avenue. Approximately 1879SF first floor space, ideal for retail/office. Some off street parking. \$10/SF + elec., A/C, & trash.

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

(ZC1187) **24 N. Reading Avenue, Boyertown-** Boyertown Library 2nd floor office space, 7400SF +/- . Elevator access; offstreet parking. Space can be divided into private offices with access to a conference room. Call for details.

(ZC1188) **191 County Line Road, Boyertown-** 1 space - 4,200SF of warehouse space; no office. Loading dock; Overhead door. \$3.50/SF + CAM charges.

Call 1-866-948-2255 for more details on listings!

FOR SALE- (ZC2182) 101 N. YORK ST., POTTSTOWN- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. **WAS**

FOR SALE- (ZC2183) CAMP SWATARA RD., MYERTOWN- 112 ACRES OF PRIME DEVELOPMENT LAND. 1.8 MILE FROM I-76 AND SERVS PARK 78 AND NEW PET SMART AND DOLLAR GENERAL DISTRIBUTION WAREHOUSES. **\$3,600,000**

FOR SALE- (ZC2245) 100 PORTER ROAD, POTTSTOWN LOWER POTTSBORO TWP. 16,000SF OF OFFICE BUILDING WITH GREAT INCOME AND PLENTY OF PARKING WITHIN WALKING DISTANCE TO PWWC. CURRENTLY ALMOST FULLY OCCUPIED. CALL FOR DETAILS. **\$5,000 BONUS TO SELLING AGENT FOR AN ACCEPTABLE AGREEMENT OF SALE. REDUCED TO \$194,900**

FOR SALE- (ZC2257) LOT 1 & 3 E. 2ND STREET, BOYERTOWN- 2 LOTS ZONED LIMITED INDUSTRIAL IN THE BORO OF BOYERTOWN. 1 LOT IS .36 ACRES AND 1 LOT IS 2.02 ACRES. MANY PERMITTED COMMERCIAL, INDUSTRIAL, OFFICE AND OTHER USES. BOTH LOTS ARE BEING SOLD TOGETHER. THE LOTS ARE LOCATED IN THE 1ST BLOCK OF E. 2ND STREET NEXT TO THE BOYERTOWN AMBULANCE BUILDING AND ADJUTS THE RAILROAD RIGHT OF WAY. CALL US FOR TAX MAP AND ZONING INFO. THIS A GREAT LOCATION TO EXPAND YOUR BUSINESS. **REDUCED TO \$299,900**

FOR SALE- (ZC2270) 601 AND 619 W. HIGH ST., POTTSTOWN- GREAT BUSINESS LOCATION WITH ACCESS TO ROUTE 100 AND 422. LEVEL CORNER PROPERTY SUITABLE FOR RESTAURANT, FOOD SERVICE/CONVENIENCE, MINI STORAGE, AUTO REPAIR, PROFESSIONAL/MEDICAL OFFICE BUILDING. **\$259,000**

FOR SALE- (ZC2271) 33 E. PHILADELPHIA AVENUE, BOYERTOWN- COMMERCIAL UNIT ON FIRST FLOOR. 3 BEDROOM APARTMENT ON 2ND FLOOR. TWO CAR DETACHED GARAGE IN REAR OF PROPERTY. ONE CAR PARKING BEHIND GARAGE. ONE CAR GARAGE USED BY TENANT UPSTAIRS. OTHER GARAGE CAN BE USED BY TENANT TENANT IN THE FIRST FLOOR. LOCATED IN MIDDLE OF BOYERTOWN. VARIOUS POSSIBILITIES. BOTH FLOORS ARE LEASED. **\$765,000**

FOR SALE- (ZC2273) 237 W. HIGH STREET, POTTSTOWN- 4600SF BUILDING SUITABLE FOR VARIOUS BUSINESSES. SHOWROOM AREA, LARGE WAREHOUSE AREA, OVERHEAD GARAGE DOOR. CONVENIENTLY LOCATED TO ROUTE 100 & ROUTE 422. APPROXIMATELY 15 PARKING SPACES. **REDUCED TO \$249,900**

FOR SALE- (ZC2275) LOT #5, QUARRY ROAD, DOUGLASSVILLE- COMMERCIAL/INDUSTRIAL BUILDING LOT SITUATED IN INDUSTRIAL PARK, VERY CONVENIENT TO RTS 100, 422, 734, 682. 3+ACRES WITH APPROVED LAND DEVELOPMENT PLAN TO CONSTRUCT A BUILDING COMPRISING OF UP TO 29,120SF OF FLEX SPACE. CALL FOR DETAILS OF LOT, CONFIGURATION, PROPOSED BUILDING WITH PARKING AREAS, PUBLIC WATER, SEWER, GAS AVAILABLE. ALL THE TEDIOUS WORK IS DONE. IT'S READY TO GO IF YOU ARE! **\$350,000**

FOR SALE- (ZC2276) SCHOOLHOUSE ROAD, SOUDERTON- LEVEL 9 ACRE LOT WITH 75' FRONTAGE. PUBLIC WATER (NOT CONNECTED) AND PUBLIC SEWER AVAILABLE (ON THE STREET). POWER COMPANY (PECO) HAS AN EASEMENT TO SERVICE ELECTRICAL LINES. **\$895,000**

FOR SALE- (ZC2277) 535 E. HIGH STREET, POTTSTOWN- BRICK/VINYL SINGLE BUILDING IN POTTSTOWN BORO. 1ST FLOOR SPACE FEATURING FOYER, OFFICE, CONFERENCE ROOM, RECEPTION AREA, KIT AREA, WAITING ROOM, POWDER ROOM. 2ND FLOOR FEATURES 2 OFFICES WHICH ARE LEASED MONTH TO MONTH \$215/MONTH. 2ND/3RD FLOOR APT. FEATURES 2BR, 2BA, LR, KIT, CEDAR CLOSET. OUTSIDE ENTRANCE LEASED FOR \$730/MONTH+UTILITIES. BUILDING WAS RENOVATED IN 1996, PARKING LOT WAS REDONE IN 2000. PARKING LOT IS IN THE REAR. FULL UNFINISHED BASEMENT. **\$190,000**

FOR SALE- (ZC2278) 700 MAIN STREET, RED HILL- MAIN STREET LOCATION, UPPER PERK AREA. OFFICE/APARTMENT BUILDING, APPROXIMATELY 1700SF OF OFFICE SPACE ON 2 LEVELS. WOOD CARPETING, RECEPTION AREA, 8 OFFICES + CONFERENCE ROOM. ALSO 2BR APARTMENT WITH KITCHEN, LR AND BATH. MAGADAM PARKING LOT W/12 SPACES. **\$325,000**

SOLD (ZC2272) 111 N. LEWIS ROAD, ROYERSFORD

SOLD (ZC2268) 160 N. KING STREET, POTTSTOWN

SOLD (ZC2266) 219 E. 1ST STREET, BOYERTOWN

PENDING (ZC2274) 2438 NEW SCHUYLL RD., POTTSTOWN

SOLD (ZC2256) 500 E. PHILADELPHIA AVE, BOYERTOWN

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RAMPS TO NOWHERE



DOWNTOWN DEVELOPMENT & CHANGE

By Barry Cassidy

Last Saturday morning my wife and I were going out to breakfast and she pointed at the Wendy's on Route 30 in Thorndale and remarked about the fact that they used such big stones that people waiting for the bus had to stand on the road to wait for the bus. There was not a lot of room between the cart way and the curb, making it a dangerous bus stop.

On the way back to our house, I pulled over and took a closer look because aesthetics and safety in highway improvements is part of my professional routine. When we got closer, we found that not only did the stones force people onto Route 30, there was a single solitary handicapped ramp. It went nowhere, as it ended with a curb and a pole (See photo). There was another one just like it on the other side of the driveway, but that can be expected.

Handicapped ramps to nowhere were not that prevalent when I first started working on streetscapes, but over the years the activity picked up as rules and regulations were interpreted locally by officials and engineering staffs. The practice happened in a frenzy when the Obama stimulus money was out there.

The stimulus money came with strings attached but mostly the famous "shovel ready" requirement ruled the day. The project had to be "ready to go" and unfortunately there did not seem to be enough projects that could be done quickly, so the crosswalk program was born. Every signalization project (closed loop) had to have handicapped ramps, and the race was on to spend this money.

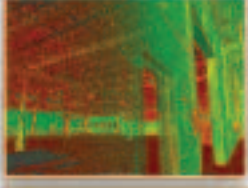


From the standpoint of being able to spread this work around, it served its purpose of putting money on the street. People were out of work and construction trades were in for some poor economic times. In this frenzy, crosswalks were popping up everywhere. Too many times, these ramps essentially went to nowhere. It appeared to be a trend, because one borough or township had these ramps, it must be the right thing to do.

(Continued on page 60)


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DOWNTOWN DEVELOPMENT & CHANGE

(Continued from page 59)

It was not just in Pennsylvania either. We went to the beach in Manasquan, NJ and on the way home we were going to go to Point Pleasant's Spikes Fish Market and Restaurant to get some flounder, and I was in the wrong lane on Route 35 and I missed my turn. I went down about a mile on Route 35 and swung around the exit to get back to 35 North. I came to a red light, and there were four handicapped ramps to nowhere, as it was a field on two sides and Exxon Station and the turnaround ramp on the other corner. No sidewalks, no walking traffic, but there was a crosswalk with a ramp to nowhere.

It must be widespread, and appears it is becoming a folkway as a standard accompanying amenity. It has gained legitimacy in accepted culture. How could something like this happen?

Most of the time, when Federal money comes down, you are subject to the handicapped regulations. Sometimes the state will have a stricter interpretation, but pretty much, this is a federal standard. I view putting in ramps to nowhere as being "good enough for

government work." We are looking at mindless expensive improvements. Just because there is a space, a handicapped person does not have to get there — if there is no way for them to get there, and there is nowhere for them to go once they get there. In other words, people in wheelchairs rarely want to play "Frogger" with live action cars in the middle of highway somewhere. It is just not something people do. People that are ambulatory don't want to do that. No one wants to do that. Why are we allowing for it?

The regulations do not say to "waste money" and there is a "not technically feasible" category which in this case would fit the bill. I want to protest, but with the practice so widely used I feel that my concerns are falling on deaf ears. It is a trend.

This practice is a waste of valuable resources that could be directed elsewhere in an effort to improve our highways.

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

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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

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Welcome to the Perkiomen Valley Chamber of Commerce!

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

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

November 29, 2018 – Business Owner Roundtable

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

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

Time: 11:45am – 1pm

New Date!

November 15, 2018 – Mixer at PMA Sleep Wellness Center

Are you getting enough sleep? Are you having problems getting and/or staying asleep? The Sleep Specialists at PMA Sleep Wellness Center guide patients through the process of diagnosis, treatment and management so that you can enjoy your life, feeling healthy and rested again.

In addition to the great food and networking, the mixer will feature **CPAP Machine Demonstrations!** PMA CARES is collecting donations for Phoenixville Area Community Services. Visit event registration page for list of items most needed such as snacks, cheese, oatmeal, and canned pasta. **BRING YOUR DONATION TO THE MIXER!**

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!

December 12, 2018 @ 5-7PM - Annual Holiday Mixer

Join us in celebration and gratitude as PVCC Honors our Community Leaders!

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 Opportunities

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. Top three finalists in each category will be announced on December 12th at the PV Chamber Annual Holiday Mixer. **Stay tuned for the announcement of our Keynote Speaker!**



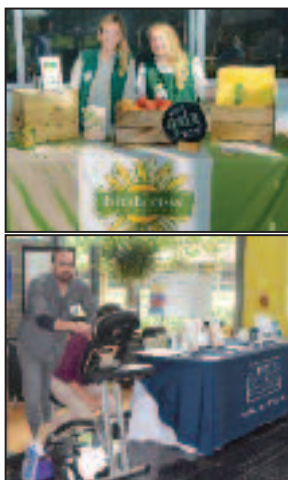
October 10, 2018 – Annual Pfizer Business Expo

Thanks to all participants and special recognition to event volunteers: Giuseppe Scillia, Scillia Photography; Dave Maris, Marco Motors; Bob Clark, Interface Financial Group; Cathy McKeever, Bond, Pezzano & Etze, PC; David Akers, LMS Solutions; Jessica Lester, PV School District; Denice Harrison, Patriot Pest Solutions; Kelly Taylor, The Victory Bank.

92 Exhibitors participated in the Annual Business Expo at Pfizer on October 10, 2018. Special thanks to Pfizer for the opportunity to showcase PV Chamber businesses! Look for the banner on PVchamber.net for a complete list of Pfizer Exhibitors and special savings offers for all to enjoy!

Including a bit of pampering thanks to Dr. Matthew Baker, Chiropractic Wellness Associates!

Kimberton Whole Foods Collegeville, handed out 500 delicious gala apples and KWF shopping bags to attendees!



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Clean Floors & More also provides hard floor care and commercial carpet cleaning services and treatments including: Deep

Cleaning and Sanitizing; Low Moisture Carpet Cleaning; Eco-Friendly Dry Cleaning; and Hot Water Extract (Steam Cleaning).



Clean Floors & More provides customized preventive cleanings that fit your budget and focus on maintaining your floors luster. Having preventive maintenance floor program as the forefront of your floor care helps save you money by protecting your investment.

Clean Floors & More also works with many realtors and landlords. One of the first things a potential buyer or renter will notice is how the home smells and how the home looks. Clean carpets have the potential to play a major role concerning a purchaser's or renter's perception. Move In/Move Out services and Market Ready Cleaning packages are available.

For additional information about Clean Floors & More commercial and residential cleaning services, please call: 484.599.2751; email: CleanFloorsandMore@aol.com; and visit: www.cleanfloorsandmore.net.



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What does the typical Building Permit Plan consist of?	How long of a process is this?
What grading or elevation needs to be shown?	How much does a Building Permit Plan cost?

Where do I find the help I need to get a Building Permit Plan done? You need to look no further than All County & Associates, Inc. (ACA). ACA is a professional Land Surveying, Civil Engineering and Environmental Permitting firm located in southeastern Pennsylvania ready to serve your Building Permit needs. Our experienced staff works throughout Pennsylvania and has done so since our inception in 1992. As a full service company, ACA has the knowledge and experience to make your goals become a reality.

We offer many other services, including:

• Subdivisions/Land Development Design	• On-site Sewage Disposal System Inspections
• Environmental Permitting	• Boundary Surveys
• Hydraulic Load Testing	• Wetland Investigations

On-site Sewage Disposal System Inspections...Let it flow.

BE SURE TO ASK THESE IMPORTANT QUESTIONS!

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What type of Septic System do I have?	Should the septic system be inspected?
Where are the components of my Septic System located?	How much does an On-Site Sewage Disposal System Inspection cost?
What is a septic tank?	

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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

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: Living A Balanced Life

Presenter: Spring Valley YMCA

December 6 – Holiday Happy Hour

Cutillo's Restaurant

2688 E High St, Sanatoga

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

Free for Members

December 19 – WIN Ladies Holiday Tea

Western Montgomery Career & Technology Center

77 Graterford Rd, Royersford,

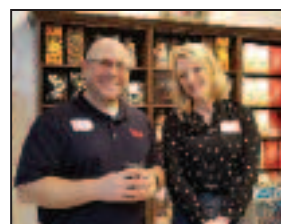
11:30 a.m. to 1:30 p.m.

\$20 for Members

\$25 for Non-Members

WELCOME NEW CHAMBER MEMBERS

• Huntington Learning Center Limerick • Greater Pottstown Tennis League



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.
- Thank you to the Western Montgomery Career and Technology Center for hosting our October Luncheon.
- Thank you to the TriCounty Federal Credit Union, Lindt Chocolate and Holy Cross Regional Catholic School for hosting mixers in the month of September and October.
- 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



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 Event with the Phoenixville Jaycees – Tuesday, November 6th, 6PM, Riverworks Clubhouse

PHOENIXVILLE YPNE 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

Networking & Chocolate – Thursday, November 8th, Lindt Chocolate

The Chamber is teaming up with Lindt Chocolate in the Philadelphia Premium Outlets for a morning of networking and chocolate! Visit our website for details: www.phoenixvillechamber.org. Cost: free

Monthly Membership Meeting – Tuesday, November 13th,

11:15-1:00 PM Phoenixville Country Club

Join the Chamber for a presentation by Brynne Tillman, a successful sales professional, sales trainer, and coach spanning over 3 decades who has unlocked the power of LinkedIn for Sales and Business Development Professionals. Visit our website at www.phoenixvillechamber.org for information and registration

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

Phoenixville Harvest Fest: Thursday, November 1 – Sunday, November 4

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.phoenixville-harvestfestival.com.



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

Holiday Parade & Winter Wonderland

Phoenixville First and the Kiwanis Club present the Holiday Parade and Inaugural Winter Wonderland Shopping Village! Friday, December 7th, 5:00 – village opening, 7:00 – parade, 8:00 – tree lighting





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