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Cover Story: Over the past decade, The Victory Bank has grown to become a major force and regional leader in serving the financing needs of businesses, individuals, municipalities, and school districts all throughout the region.



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

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

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Mark R. Steinke

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THE VICTORY BANK

Saul S. Rivkin



Tremendous Growth Provides Increased Opportunity to Serve Communities Throughout the Region

2018 has been a banner year for The Victory Bank. “Our loan growth and our general growth is double digits, which is unheard of,” reports Senior Vice President Saul S. Rivkin, Director of Institutional Relationships and Director of Marketing & Product Development. “Generally, banks our size grow five-seven percent throughout a year, and we are at 15 percent growth across the board, which is tremendous.”



The Victory Bank, physically headquartered at 548 N. Lewis Road in Limerick Township, is digitally connected to all of its clients throughout the region. Started as a “niche” bank with a foundational philosophy that developing a superior group of bankers is the bedrock to success, the bank is poised to celebrate its 11th anniversary this January. Over the past decade, The Victory Bank has grown to become a major force and regional leader in serving the financing needs of businesses, individuals, municipalities, and school districts all throughout the region.

While the bank’s phenomenal growth and success — in terms of the number of deposits and gathering new clients and in terms of providing loans for the community — is remarkable from a financial standpoint, Rivkin says that the positive impact those loans have on the communities they serve is just as notable and equally as satisfying.

“When you think about what these loans are doing for the community, and who it impacts, it’s not just doing a loan,” he explains. “Every dollar that we take in in deposits goes out into the communities that we serve in the form of loans. When you borrow money from a bank that is headquartered in your community, where the employees live in your community, that loan provides growth for local businesses. Those businesses hire more people. Now you are supporting more families. Those families are growing. They are shopping. They are playing. They are doing business in the community. When you think about the impact that that creates, and whose lives are being positively impacted, to us, there is no greater reward than really making a huge positive change for the better in the communities that we serve. That’s what we do,” he said.

Rivkin attributes The Victory Bank’s phenomenal growth to several factors. “(2018) was probably our best year in 10 years,” he said. “Each year we experience additional growth in areas due to the geography that we touch, the talent that we hire, the needs of the economy,” he said.



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While loan demand by local businesses is certainly greater than it was during the 'Great Recession' when the bank opened, the bank's well-earned reputation for providing superior customer service is perhaps the greatest factor. "We've got a track record," Rivkin said. "We built a brand reputation in the communities we serve. We are no longer the 'new' bank. We're the bank that people choose to go get their banking services from, because they've been referred to us. Because they read a review online, or they've seen us, and they come in and experience why we are different."

The Victory Bank has also expanded the variety of type of loans it offers in recent years. "There are now more commercial construction projects that people weren't doing eight years ago that we are a part of now," Rivkin explains. "There are a lot of other businesses that are growing. And a lot of start-ups that have a need for some type of lending and we're there to help."

Not only has The Victory Bank experienced tremendous loan growth, but remarkable efficiency and profitability as well. All banks measure the number of delinquent or "non-performing" loans that they have and Victory Bank is no different, or are they? "Compared to our peers, we are one of the top banks that have very few delinquencies and little to no charge-offs," Rivkin said. "We have extremely low numbers, especially given how many millions of dollars of loans we do annually. Even those loans that we did five or six years ago have now cycled through the economy and have performed well too."

Rivkin points out that those numbers are no accident. "It's a testament to our procedures, our quality as an institution

and the exceptional clients that we have," he said. "The quality of our employees is second to none. The ability for our employees to find quality loans, and also, the support staff to maintain those loans, and understand if something is going late or if there's an issue, to get in touch with the customer," he said, pointing out that nobody's perfect.

"We've worked with a lot of our customers through some lean times," Rivkin said. "We give them advice and they'll follow it, and they've been able to recover. We do

that very successfully.

What can we do to help you? Do we need to bring in consultants?

Do we need to look at things a little more holistically in your business? We're not

just your bank. We are literally your financial partner," he said adding

businesses need several key financial partners. They need a good lawyer, a good accountant, and a good banker he said. "Without those people by your side, running your business becomes a lot more difficult. Even though you can wear many hats, sometimes you need that outside counsel to hold you accountable and help you make better decisions. We've become a part of that process, which is absolutely important," Rivkin explains.

With growth and success come challenges and growing pains. The current Victory Bank workforce has grown to 48 employees. Rivkin points out that within five years of building the bank, they had already run out of space. "We moved half of the people next door to the Keller Williams building," he said. "We rent out a substantial portion of the second floor for support staff, operations staff, and some other folks who don't need to be directly involved with clients on a day-to-day basis.

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COVER STORY

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We are coming up on almost 11 years, in January. We are almost out of space again. We're looking at how to be creative and what we're going to be doing if we hire a few more people. What do we do? Do we double them up or have some people work from home? Those are the conversations we're having. Just to be aware of the growth we are experiencing," he said.

The Victory Bank also maintains a small loan production office at 200 Spring Ridge Drive in Wyomissing to serve Berks County clients. "There are usually one or two lenders who work out of that office and an administrative assistant who supports those lenders in what they do," Rivkin said. "It provides a good presence for us in Berks County, which is a great market for us and great visibility as you drive past our office on Route 222."

Yet another major factor in The Victory Bank's growth and success has been its commitment to hiring the right people and providing employees with ongoing educational opportunities.

"We have built customized development plans for all of our bankers," said The Victory Bank CEO Joe Major. "We invest hundreds of hours every year in training and education, in the constant pursuit of building a superior team of bankers, a team that can provide our clients with notably superior advice and service."

"We spend a lot of our time making sure that our employees have all the opportunities that they need to improve their skill set," adds Rivkin. "One of our top expenses is training and education. We hold classes in our bank several times a year. We hold classes on exceeding client expectations. We do a 'cultures and values' class where we talk about the culture of the bank, and the values that people have, and should have. We talk about how the bank makes money and how the numbers all come together," he said, adding "We send

employees to a lot of various banking schools and professional schools throughout the year."

Rivkin said some employees put their lives on hold for a week and go up to the Pennsylvania Bankers School of Banking or Advanced School of Banking or Lending School. "Some of these are one-week courses and they'll come out with a certificate," he said. "Some are two or three-year courses. They go up for a week and they interact with the teachers and the other students and they work on projects and they come home. When they return to the bank, they'll have work, which will keep them busy, and tending to their family life, but now they also have homework which will take them throughout the year to complete. They need to turn homework in throughout the year or take it back with them for a final project," he said.

"A lot of banks don't spend time teaching every single employee all those details, but we believe that it is important to empower our employees, and giving them the knowledge and authority to make wise decisions for our clients, so they understand the entire process of maintaining and growing a profitable institution. By taking ownership in all aspects of assisting clients, means you've got a stake in what happens. Our employees feel better knowing that they are not just here "doing a job," rather they understand how the whole process works and ultimately they play a crucial role ensuring total client happiness."

Rivkin explains that The Victory Bank focuses on hiring self-motivated people who want to continue to learn. The bank commits a substantial amount of resources to that process, and relentlessly works to fill every position in the bank with a committed, energized and engaged expert in that field.

"There is a quite lengthy interview process that we go through, and we measure a lot of things when we look at candidates," Rivkin said. "First we look at and understand their skill set. Can they do the job? More importantly though is that we look into their personality assessments. We want to understand how they think, how they behave, how they interact with other team members," he said, adding it's very complicated putting together a group of people with different personalities, from different walks of life with different experiences.

"You put them in a team to do a job, or several jobs, and you want to make sure they get along well," he said. "You want to make sure that there's no conflict, that everybody pulls their own weight and that everybody respects each other. They all know they are working here for the greater good. If you don't take the time to have a great hiring process, then the culture of the bank will suffer. When the culture suffers, so does the client experience. Everything we do is based on making sure that we exceed the clients' expectations every time. We work hard at doing that consistently. It starts with the hiring process and continues every time we interact with a client, and everything in between."

As the dust settles following the recent wave of mega-bank mergers and acquisitions of smaller local banks, The Victory Bank has stepped up to fill the void in providing banking services to local townships, municipal authorities, school districts and universities. "With the recent mergers a number of local community banks were gobbled up," Rivkin said. "They provided services to a lot of the municipalities. They were great community banks helping their communities. Now, they've been replaced by big banks that are grossly disconnected from the process. We realized that was a great opportunity for us, not only to gain new customers and bring in deposit dollars, but really to help out the communities we serve," he said.

As a result, The Victory Bank created a new department for government banking. "We've reached out to the municipalities and school districts, and we've created special products for them, and a whole new process, and make it easy for them," Rivkin said. "We pay them better rates and we charge no fees, but more importantly we provide the white glove service that we always talk about here at The Victory Bank."

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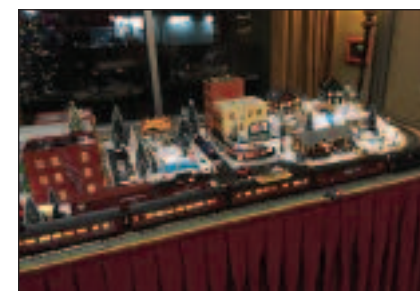
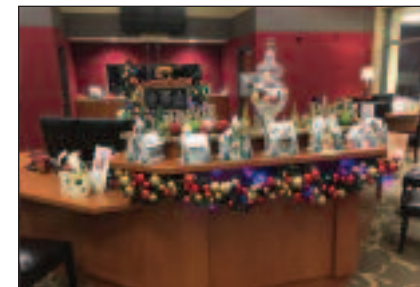
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The Victory Bank has seen triple digit growth in their government banking department over the two and a half years since its creation. "More importantly, it enables us to connect with those communities," Rivkin said. "This past year alone, we've participated in or sponsored at least 15 community events, including Limerick Community Day, and sponsoring concerts in the park. We've sponsored 'Movie on the Mountain.' We've sponsored plays at the Steel River Playhouse. We'll wrap up this year with the annual Limerick Township Holiday Light contest that the township holds for Christmas."

"A lot of these conversations we're having go full circle," Rivkin said in summation. "We're not just a bank. We're not just doing loans. We are impacting the communities in which we serve. A lot of the big banks don't really follow through with that as much as they should, and we think it's very important, so we make a very strong effort to make sure that we support that."

As a byproduct of the bank's success, The Victory Bank is now trading stock on the OTCQX as VTYB.

"The OTCQX is an over-the-counter market," explains Kelly Taylor, Executive Assistant, Investor Relations. "It provides a



market for smaller institutions, banks, and companies that are looking to give their shareholders liquidity, but they don't want to go through the cost, and all the reporting that is required by the NASDAQ (SP) exchange. Being an SEC reporting company has an expense to it, and companies such as ours, that trade a very minimal number of shares, do not have the resources or don't want to spend overhead costs on those types of things. So, this is a smaller market share that's out there for our shareholders to have some liquidity," she said.

(Continued on page 12)



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MANAGING YOUR BUSINESS WEBSITE:

7 Things to Consider



By Randy Rowe, Hureka Technologies, Inc.

At Hureka Technologies, we have served over 50 businesses with new website designs and digital marketing services. Consequently, we understand the challenges business owners face while managing a website. Be it for just maintaining the online presence, or as a key driver in your business's value delivery cycle, a website makes a huge difference, yet it's astonishing that over 46 percent of small businesses in the U.S. still don't have a fully operational website.

I say, even if you're just starting out with less than five employees, you require a website. Americans are spending more than 35 hours every month browsing online. It's much easier to reach them, in fact, a necessity to reach them via online channels. About 88.5 percent of the Americans are Internet users. That's a lot of people who could be interacting with your website, connecting with your business online, and bringing you additional revenue.

First you need a domain name. Ideally, your business's website domain should be similar to your business name. If it's not available, you can use the name of your area or your city along with the business name, especially if you're a location specific business. Try not to use numbers, hyphens and difficult to spell names. Your website name should be easy to spell and recall.

Once you have your domain ready, it's time to look for a technology partner — to setup a website, customer alerts & feedback processes, digital marketing & sales channels and conversion optimization. If you already have a website for your business, take a good look at your website today and see if it's ready to generate business for you. Is it good for your brand? Does it convert? If no, you need to get it redone.

Choosing a good technology partner gets most of the job done for you but you still have some key decisions to make, first of which is picking a content management system (CMS). A CMS is a set of related softwares that are put together to help an Internet user create digital content. Your website cannot run without a CMS and the cost and effort to make and maintain a website significantly differs with your choice of CMS.

Two options for CMS are Wordpress and Drupal. While Wordpress websites are cheaper to develop, Drupal is a favorite of business owners for the security, scalability and functionalities it has to offer. However, Drupal is complex and requires professional assistance for maintenance and upkeep. The overall cost of setting up a website depends on the features you're looking for and not just on the CMS you pick. Next month I'll discuss the features available... until then take five minutes to reassess your business website. Do you need one completely from scratch or does your existing one require an upgrade? Decide and take action today!

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COVER STORY

(Continued from page 10)

The Victory Bank shareholders are now receiving dividends as well. "We started paying dividends in December of 2017," Taylor said, "and at the last board meeting we approved the dividend again to be payable this December. We are currently paying two cents a share."

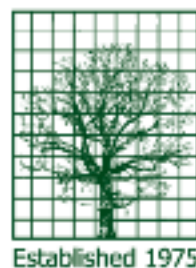
Rivkin reflects on how far the bank has come in just 11 years. "When you think that when we opened up, we were burning through \$2 million a year to just keep the bank open," he said. Now we are projected to make \$2.3 million in profits this year, pre-tax. We did what we said we were going to do, and we're turning out record profits and dividends."

But The Victory Bank is not about to rest on its laurels. "We are always forward-looking in our strategic plan," Rivkin said. "We can't just say that what we've done has been successful, and our growth is exceeding our expectations, so let's just be happy with that and keep doing more of the same. You can't. There are threats everywhere that we have to be aware of. Online lenders, are they a threat to us? How can we deliver exceptional service but do it differently? Also banking to millennials and the generation, Gen Z is different than banking in the

past. A couple of years ago a lot of industries ignored the millennials for a lot of different reasons. We didn't understand them. They're different. Millennials will inherit more than \$80 million from their baby boomer parents. So, they will be the largest generation to acquire inheritance," he said. "They are also currently the largest generation who are getting automobile loans and real estate loans. They are buying houses now compared to a few years ago. They are out buying houses, cars, and building businesses. So, we look at all of those trends and see what we need to do differently to be aware of it, and then continue our growth, but really serve the needs of everybody, and not just look at the banking industry with blinders on."



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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE

This year's guide focuses on a wide variety of great gift, dining, and service providers to help make your holiday party planning, shopping and preparations unique and special. From jewelry, clothing and accessories, unusual gifts, delicious food and specialty services, this year's guide offers something for everyone on your gift list.



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A Gift That Will Last a Lifetime ... Dance Classes from Pottstown Dance Theatre!

Studies show that regular dancing can help improve mental focus and memory, mood, self-confidence, cardiovascular health, strength and endurance, balance and coordination, flexibility and longevity.

Pottstown Dance Theater, located at 72 W. Main Street, offers a wide range of dance instruction to get you and your loved ones healthy in 2019!

The school offers classes in Ballet and Pointe, Tap, Modern, Jazz, African, Hip-Hop, Creative Movement, Irish, Break Dance, Highland, Musical Theater, and Pilates. There's something for everyone!

The new session begins February 4th, 2019.

Introductory Dance:

Students focus on imagination, musicality, enhanced motor skills, flexibility, and classroom etiquette.



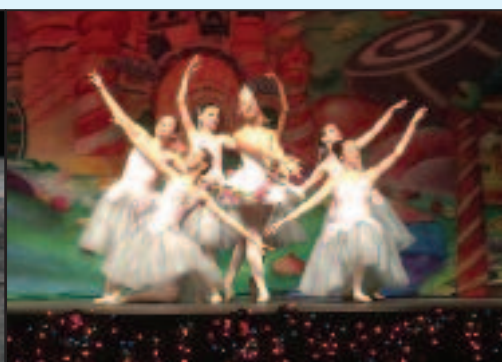
In Pre-Ballet, Ballet 2, and Introduction to Tap and Jazz, stronger fundamentals of these techniques are presented while still allowing students to thoroughly enjoy the learning process through various games and imaginative exploration.

Intensive Program:

The Intensive Program is set up as a minimum of two ballet classes weekly (preferably three), and another dance genre of the student's choice.

Academy Program:

The Academy Program is set up for semi-private classes two days a week; studying



ballet, modern dance, some jazz, Pilates, visual art as it relates to dance, choreography, dance history, theater costuming and techniques, and anatomy.

Classic Joy of Movement:

The Pottstown Dance Theatre is different from many other local schools in that they try to create and encourage students to be artists in their own right. True artists focus on the creative process and know that training is a lifelong process; therefore we do not place a heavy emphasis on an end of year recital and our teaching curriculum spans the entire school year.



Every student, regardless of long term goals, is encouraged to master skills they learn in order to appreciate self-discipline, determination, and the confidence that comes from setting and achieving goals. They have positively affected students' lives for over fifty years.

For more information please call 610.323.2569 or visit the school website at www.pottstowndance.com.



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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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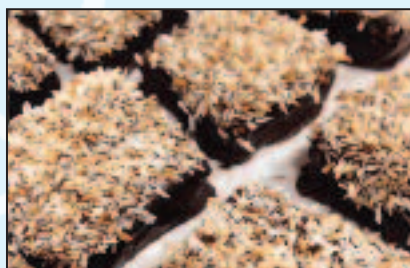
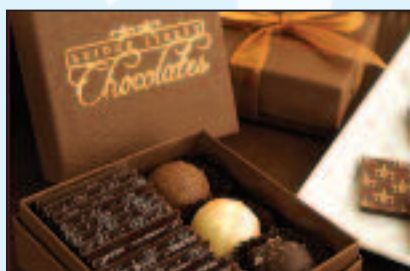
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The Benefits of Owning Real Jewelry

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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Pottstown Gets a Crafty New Addition!

Hammer & Stain, a popular do-it-yourself studio with locations across the country, is open in a Pottstown, PA on Route 724 across from Coventry Mall. Have you ever explored Pinterest and thought, "Wow, I'd love to make that."? Well now you can! Hammer & Stain puts a new twist on a night out, by allowing

you to transform unfinished wood into beautiful, personalized works of art. Instructor-led workshops offer hands on, step-by-step instructions to help you create one-of-a-kind custom pieces like wood signs, centerpiece boxes, porch décor, Holiday decor and more.

The workshop provides everything you need for your project: the wood, paint, stain, stencils, etc. ... and they do all the prep and clean up. In addition, Hammer & Stain is BYOB, making it the perfect venue for private events, baby showers, bridal showers, birthday parties, or team-building events.

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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The Twin Turrets Inn

The Twin Turrets Inn Bed and Breakfast, located at 11 East Philadelphia Avenue in Boyertown, is owned and operated by four-term Boyertown Mayor Marianne Deery and her husband Frank, President of Boyertown's Borough Council.

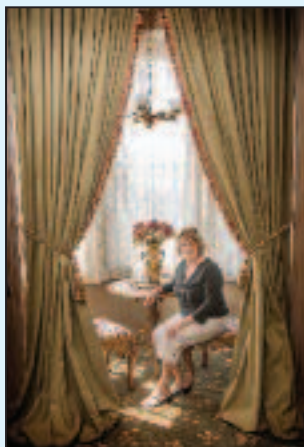
There is a lot to do in Boyertown. "All Aboard" The Little Red Caboose for an exciting excursion on the Colebrookdale Secret Valley Railroad. Or you can catch a baseball game at the famous Bear Stadium. Our park hosts a rambling walking trail, Frisbee golf and a playground for all children. Boyertown is rich in history so a visit to Boyertown's Museum of Historic Vehicles and Boyertown's Historical society is a must. Boyertown's century old State Theater provides live entertainment.

"Bear Fever" is contagious and it begins with historic "Townie Bear" and "Bubbles" located at the entrance to Twin Turrets.

There are many other bears as you enjoy your walk along Boyertown's tree-lined streets and see our beautiful architecture, unique shops, restaurants, bakeries and even a microbrewery. Our artistic community is awesome and Taylor Backes Glassblowing Studio is universally recognized.

With so much to do you should really spend an evening or two at The Twin Turrets Inn; you will be glad you did. All of the rooms are

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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.

My hobby quickly turned into my passion. After years of creating it was time to depart the corporate world and begin pursuing my own dreams. The small studio in our home was now taking me on the road to sell beading supplies at conventions. It didn't take my husband long (actually all but a few days) to encourage me to open a shop. It has been a life-long dream of mine, and I never thought this day would actually come. As I adamantly said no, he adamantly said yes. Well, I am grateful for his persistence.

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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Ask SCORE

NEED FUNDING FOR YOUR SMALL BUSINESS?

SBA Loan Programs Might Be the Answer.

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

One resource you can turn to for assistance in obtaining a loan to start or grow your business is the United States Small Business Administration (SBA). While the SBA does not directly lend money to small businesses, it can facilitate loans with third party lenders. Various banks, credit unions, community development organizations, and microlending institutions throughout the U.S. partner with the SBA to provide funding to small businesses without access to other financing options with reasonable terms.

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

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

Several advantages of SBA loans over conventional loans include:

- Lower down payments
- Longer repayment terms

Two SBA loan programs that benefit many small businesses are:

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

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

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

Borrowing Money For Your Business page (<https://www.sba.gov/business-guide/plan-your-business/fund-your-business>)

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

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

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Ask SCORE

"SUCCESS THINKING"— IT'S ALL ABOUT ATTITUDE

As a small business owner, you're not just "the boss." You're also the leader, the person employees, vendors, customers, and prospects look to for guidance, support, and confidence. And being a leader is easier than you think. It begins with a positive, "can-do" attitude that your business delivers what it promises, and can achieve any goal.

This is called "success thinking," and it's found across all successful enterprises because the entrepreneurs made it contagious among their teams. They emphasize long-term potential over short-term thinking. They learn to innovate rather than hesitate, and shun the status quo as they seek to spark new interest and enthusiasm inside the business.

When you focus on the collective success of your business as a whole—not an individual person, project or product—you can accelerate success by identifying a few profitable activities and making them happen ever more flawlessly and quickly.

One way to spread success thinking is by encouraging communication across your team. Generally, those around you need more information in order to feel successful. Let them know where you think the business

needs to go, the problems it faces and what keeps you up at night. Ask their advice about what you are doing right, what hurts and what needs fixing. That way, everyone has a bigger stake in your success. What's more they become more inspired to find new, better ways of doing things as well.

Positive thinking breeds confidence, which should always be encouraged. But don't become blinded by it. Writing in American Express's OPEN Forum, entrepreneurial consultant and author Mike Michalowicz says small businesses often set goals, then fail to adjust them when the dynamics of the environment change because they see their thinking as infallible.

"Being positive isn't a bad thing, it is simply being overdone," Michalowicz notes. "Being negative isn't bad either; its value is just being ignored. So start getting a little more negative in business. It will positively help you."

To learn more success-minded ideas for your small business, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. To find the SCORE chapter nearest you or to chat with a mentor online, visit www.score.org.

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Ask SCORE

CLOSING SALES STARTS WITH BUILDING TRUST

Making the sale, especially when your small business offers products and services to other businesses, demands more than being good at what you do. It also requires building professional relationships. To do that, you must earn your customers' trust. There's no scientific formula for earning trust. It requires time, patience, and honest effort.

Here are some suggestions to help you lay a foundation of trust with your potential customers:

Engage in a conversation, not a sales pitch.

A hard-sell approach can make a bad first impression, so do not come on too strong at networking events. Show interest in learning about your prospects' businesses. Demonstrate curiosity—listen to them more than you talk about yourself. Ask questions and learn about their situations and challenges before jumping in with how wonderful your products and services are.

Be prepared. No matter your reason for meeting with prospects or customers, always prepare in advance so you are respecting their time and demonstrating that you care about meeting their needs.

Have their best interests in mind—always.

When proposing solutions to customers, make sure you are directing them to those that are truly most beneficial to them. If you do not have a solution at a price point a customer needs, be honest.

Keep your promises. When you tell your customers you will do something for them, make sure

you deliver on your promises. Finish what you start, follow up when you say you will, meet deadlines, and ensure that the solutions you have provided meet the expectations you've given your customers.

Do not disparage your competition.

Badmouthing competitors will likely make you appear unprofessional and petty - and it probably will not make your products and services seem any more attractive to prospective customers.

Go the extra mile. You can also earn trust by doing more than just fulfilling your business obligations to your clients. Whether emailing them a link to a blog post that touches on a topic you were discussing with them at your last meeting, writing recommendations of them on LinkedIn, or referring a potential customer to them, you can show you genuinely care about their success.

The common thread binding all of the above trust-earning tips is putting the customer first. By approaching your interactions with an authentic effort to help rather than sell, you can build goodwill and gain the trust needed to make your business relationships a win-win.

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

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HOW WOMEN IN BUSINESS MANAGE THE STRESS FACTOR



By Amy Hendrix, CRNP, Owner, Elegance Derma Spa,
Small Business Resource Association Member

There's no denying that most women in business have a long list of responsibilities that can easily raise their stress levels.

Did I make the right decisions at work today? Will the company be OK when I go on maternity leave? Are the kids going to the best day care? Is my husband going to be able to help the kids with their homework tonight? The list goes on and on.

It's no surprise that some women in business are struggling to manage balancing their careers, families and their homes. Women are running their own businesses or climbing the corporate ladder and trying to maintain the balance that their mothers and grandmothers had when they had families. The question is, are we (women) doing it right?

As a business owner, wife, and mother of four, I am writing this article after serving hours at my children's school preparing for an event, cleaning up at

home, doing laundry and getting the kids to bed. I am writing this article so women do not feel like they must do it all perfectly or do it all alone.

When you consider the impact that social media has on our society today, it's easy for women to feel down on themselves. Pinterest is an amazing website that allows people to get ideas on decorating, organizing or "how-to" tips on parenting. However, it's sometimes easy to feel overwhelmed at keeping up with the never-ending stream of perfect ideas and engineered to do lists that make Donna Reed look lazy. Consider all the pictures friends and family post on Facebook, depicting their ideal lives for the world to see.

(Continued on page 26)

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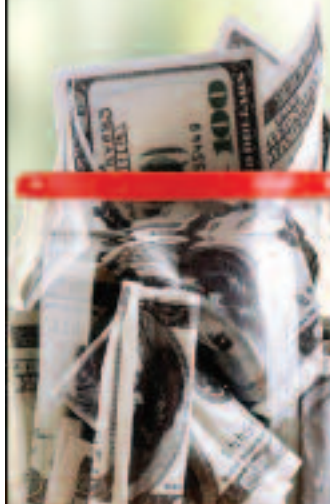
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HOW WOMEN IN BUSINESS MANAGE THE STRESS FACTOR

(Continued from page 25)

As you gaze at these pictures you can't help but wonder, "Why don't I do that for my kids?" Although these sites provide so much for the OCD, Type-A moms out there like me, it also tends to lead us down a path of "If only I could do it better," or "Am I doing it right?"

I'm here to tell you that if I must go to bed before the dishes are done, the house does not explode. If I did not get the chance to read my children all the books they want before bed, they still wake up the next day and know they are loved. If I don't have all my emails answered by the end of the day, the servers don't go down. The point is, we don't have to perform everything perfectly to be a success. Our kids, our colleagues and our families can learn as much about how we handle our imperfections as much as they can learn about us doing things great! My advice is to make to do lists and forgive yourself if they are not completed at the end of the week.

Also realize that women in business don't have to do it all alone. When I first got married, I thought that I should do everything — work, cook, clean and take care of the kids. After a few years of marriage and a few conversations from some wiser women than myself, I learned

that I don't have to do it all. I count on the support of so many people every day. First, I trust in God that he will help me through any difficult situation, help me provide the best care for my patients and the best support for my staff. I count on my husband to be there to help with the kids and the house. I count on my kids to do what they are asked to do at school and home and to help each other. I also count on the amazing staff in my office who I can trust to perform their jobs well. No matter the situation, I've learned that I'm not out there on my own.

So, before I go and pick up the Cheerios off the floor and prepare for work tomorrow, remember to support and encourage all the women around you for the great things they do. We don't have to do it perfectly and we don't have to do it all alone!

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HOW TO AUDIT YOUR SOCIAL MEDIA



SOCIAL MEDIA TIPS

By Theresa Mintzer

You can't make a plan for the future without an understanding of where you are right now. Before you put together your strategy for the New Year, let me give you some quick audit tips. Then, you will have a better understanding of where you need to focus your efforts.

Some things that you need to look at across all accounts.

List your social media platforms:

- Do you check each platform regularly for comments?
- Is your information up to date?
- Are you posting? If you aren't, why not?
- Are there other places that your ideal client might get information regularly?

Your profile picture:

- Does it look professional?
- Is it the same across all accounts?
- Does it reflect your brand?

Your bio Information:

- Are you using key words that relate to your business?
- Are you listing activities and interests that show you are a thought leader in your fields?
- Are you including a link to your website, offer, or email list?

Posting habits:

- Are you posting consistently?
- Do your posts reflect your brand?
- Are your posts engaging, educating, or entertaining your ideal clients?

Response to comments:

- Are you responding in a timely manner?
- Are your responses genuine?
- Are they more than one or two words?

The last thing you want to look at are your most popular posts over the last few months. You want to figure out why those posts resonated with your audience. Was it the topic, tone, or information? Now you can want to create similar content. If you feel like you need a little help, I do complimentary audits. Feel free to contact me.

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

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

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CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

• EMAIL: info@tricityareachamber.com

Eileen Dautrich, President,
eileen@tricityareachamber.com

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

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

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

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



TRICOUNTY AREA CHAMBER OF COMMERCE



PRESIDENT'S MESSAGE

WORKING TO GROW TWO CHAMBER COMMITTEES IN 2019!



WOW is looking to relaunch in the 2019-2020 program year. Recently we asked WOW participants to complete a survey to help the committee focus programming. Here are the results:

- 1 Top priority reason for participating - Networking and Learning
- 2 Top focus of the topics presented at WOW - Professional Development
- 3 Top format of the luncheon/way information is provided - Presentation
- 4 Frequency of luncheons - Top choice: Every other month

If you're interested in participating on the WOW committee to discuss new programming opportunities - join us at our first committee meeting on Tuesday, January 15, from 8:30 - 9:30 AM at the Chamber Office.



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

The TriCounty Area Chamber of Commerce would like to officially announce our young professionals' program - Lead Engage Young Professionals (LEYP). LEYP's mission is to energize and engage TriCounty Area Young Professionals to create a strong Network of Leaders, excellent Professional Development opportunities, altruistic Volunteerism and Community Action!

LEYP is targeted to ages 21-40, and we are currently looking for additional young professionals to join our committee. The committee currently meets every other Monday from 12 - 1 PM at the Chamber Office. First committee meeting in 2019 will be Monday, January 7. Contact 610.326.2900 if you're interested in being a part of helping us plan new and exciting events!

Past events have included: Opening Meetup at Manatwny Still Works; PDIDA 5K Run Volunteer Opportunity; Year at a Glance; Brews and Choo Choo's; Pack and Pub; and Professional Development Opportunities.

**Interested in participating on one of these committees?
Contact me at 610.326.2900 for more information!**

MAKING A DIFFERENCE IS WHAT WE DO!

WELCOME APPROVED NEW MEMBERS!

Congratulations to the businesses listed on this page. Their applications were approved by the Board of Directors in November.

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

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152 E. High St.
Pottstown, PA 19464
866.906.1800
www.alpinecyber.com

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Arrowhead Golf Course, Inc.
1539 Weavertown Rd.
Douglassville, PA 19518
610.582.4258
www.arrowheadgolf.net

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www.bairdscatering.com

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We can cater all size events. Personalized and professional service. The owner of Baird's Catering has been in the food service industry for over 25 years. Chef William and his culinary team know the importance of being flexible, while maintaining an excellent service, eloquent catering, and delicious edible art at an affordable price. Strive to meet the need of their clients by building a personalized menu or picking from the menu. Provide services from weddings, corporate events, home events, and meals as an off-premise caterer at your location. Distinguished taste, presentation and value.

Beauty Inside Out
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Pottstown, PA 19464
267.408.8725
www.facebook.com/beauty4unme2

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Bethel Community Church of Pottstown
575 Keim Street
Pottstown, PA 19464
610.326.1700
bccpottstown.com

Churches/Synagogues

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Byrd's BarBeQue
354 N. Charlotte St.
Pottstown, PA 19464
484.624.5315
www.byrdsbarbeque.com

Caterers/Banquet Services; Food Products; Food Products – Specialty; Restaurants/Clubs

Enjoy the taste of summer all year round. Byrd's Barbeque does BBQ right. Summer may end but good BBQ doesn't. ORDER NOW!

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864 E. High St.
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484.524.8055
www.giuseppespizzapottstownpa.com

Restaurants/Clubs

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2939 West Germantown Pike
Norristown, PA 19403
484.991.8241
hardhatservices.net

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Sheila Nester & Associates P.C. dba Larry E. Hoffa and Company
300 E. Philadelphia Ave.
Boyertown, PA 19512
610.367.9372

larryhoffaandcompanycpa.com

Accountants/CPAs

We are a public accounting firm providing services to businesses and individuals such as tax preparation, bookkeeping, payroll services, financial statement preparation and the like.

Lisa's Ultimate Image
1154 E. High St.
Pottstown, PA 19464
610.718.5445

lisasultimateimage.com

Health and Beauty Aids; Salons – Hair/Nail and Skin Care/Tanning

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254 E. High St.

Pottstown, PA 19464

484.300.8737

www.consignmentshopinpottstown.com

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610.327.1866

www.thepctvnetwork.com

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Pottstown United Brewing Company
251 E. High St.
Pottstown, PA 19464
484.752.4943

www.pottstownunitedbrewing.com

Restaurants/Clubs

Pottstown United Brewing Company is a brewpub started by Adam Burke of Lily's Grill, and Steve Armstrong of Armstrong Ales LLC. Enjoy Fine Brews and Good Eats in a comfortable rustic setting in Pottstown, PA.

Strategic Sales Training Solutions, LLC
2385 Lancaster Pike
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www.johnwhitehall.sandler.com

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For over 30 years I have led and coached high performing, winning sales organizations of all sizes in a variety of industries. I work with CEOs, business owners and sales leaders who rely on their salesforce to expand the customer base and consistently generate profitable sales but find that their salespeople are not always up to the task. By helping the salesforce reorganize its sales process around a defined set of activities and specific, measurable benchmarks, they are able to identify, qualify, and close high-quality opportunities more quickly, profitably, and consistently, even in markets where there are larger, more established firms. My company, Strategic Sales Training Solutions is located in Southeastern Pennsylvania and is a part of the worldwide Sandler training network.

Tornetta's Italian Restaurant
104 Wilson St.
Pottstown, PA 19464
610.326.9978

www.tornettas.com

Restaurants/Clubs

Come to Guiseppe's Pizza in Pottstown, where we serve pizza, wings, calzones, and hand-pressed Angus Beef burgers! Our menu also features hoagies, chicken steaks, and real Italian sandwiches. Find us north of Benjamin Franklin Hwy at the corner of High and Eden Streets. We're not far from Memorial Park! Order online for carryout or delivery! NO DELIVERY FEE AND NO MINIMUM. 10% Off All Business Orders 11 AM - 3 PM. Catering also available for businesses, corporate meetings, private parties, doctor's offices.

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484.752.4076

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Interested in learning more about Chamber Membership?

Contact Gregory Glenn at 610.326.2900 or gregory@tricountyareachamber.com to learn more!

BUSINESS SPOTLIGHT

December's Business Spotlight is The Victory Bank. Learn more about them at the event on Thursday, December 13 from 5-7 PM, located at 548 N. Lewis Rd. in Limerick!

The Victory Bank Exceeds Expectations . . .



Our values-based company was started with the core mission and commitment to deliver a client experience unmatched in the banking industry, and our entire team is passionately focused on delivering on that promise, each and every day.

Here is what some of our customers are saying...



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"Lender was easy to work with and the branch staff is excellent!"



"Easy, quick, and efficient (loan) process. Don't think I'll ever leave The Victory Bank."



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610.948.9000 ~ www.victorybank.com**

ALWAYS BUY CHAMBER

FEATURED MEMBER BENEFIT OF THE MONTH

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

Printers/Publishers

- Atlantic Communications Group, Inc.
- Boyertown Publishing Co.
- Colorworks Graphic Services, Inc.
- Complete Graphics, Inc.
- Everything Printing
- MACnificent Pages/Route 422 Business Advisor
- Smale's Printery

Public Affairs / Government

- Wanner Associates

Real Estate – Commercial/Industrial

- 422 Business Center
- Glocker Realty and Insurance
- Pennmark Management Co., Inc.
- Pottstown Industrial Complex
- Sher Properties, Inc.
- Specht Realty, Inc.
- Sunnybrook Village Business Campus
- Tornetta Realty Corp.
- Vista Realty Partners LLC

Real Estate – Residential

- Herb Real Estate, Inc.
- Ironhorse Realty LLC
- The Mike Howell Team
- Janet Flack – EXP Realty, LLC
- Keller Williams Realty Group
- Kelly Real Estate, Inc.
- Ogilvie Real Estate Team – Coldwell Banker Preferred
- RE/MAX Achievers, Inc.
- Richard A. Zuber Realty
- Schuylkill Holdings

Real Estate Appraisers/Consultants

- James M. Capinski and Associates

Real Estate Developers

- E. G. Pottstown

Real Estate Investment

- Helping People Get Homes
- O'Connor Investment Company

Recreation

- Greater Pottstown Tennis Association
- Hopewell Furnace National Historic Site
- Pottstown Area Police Athletic League

Recreational Vehicle Sales/Service

- Berks-Mont Camping Center, Inc.

Remodeling/Renovations/Repairs

- Scott A. Weller Carpentry & Cabinets, Inc. dba Solar by Weller
- Whitegate Contracting Company

Restaurants/Clubs

- Connections on High, Inc.
- Copperfield Inn at Lakeside
- Cuisine India
- Hilltop Drive-In, Inc.
- House of India PA
- Juan Carlos Fine Mexican Cuisine
- Lily's Grill
- McDonald's – Pottstown
- Mike's Brick Oven Pizza
- Three Brothers Grill

Retail Sales

- Philadelphia Premium Outlets

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- Frederick Living
- Keystone Villa at Douglassville
- Sanatoga Ridge Community, Inc.

Roofing/Siding Contractors

- Rutter Roofing



Don't forget to Always Buy Chamber this holiday season!
A complete list of members can be found on the online business directory at tricountyareachamber.com.

THANK YOU!

2018-2019 Connections Partners:



2018-2019 Commerce Partners:





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

Mission: We energize and engage TriCounty Area young professionals to create a strong Network of Leaders, excellent Professional Development opportunities, altruistic Volunteerism and Community Action!

This program is the young professionals' group of the tri-county region, targeted to ages **21-40!**

LEYP recently held two events:

- **Pack & Pub** on Wednesday, October 31. Young professionals stuffed 173 backpacks for **Operation Backpack** – benefiting students of local school districts. After packing, the group walked over to **Pottstown United Brewing** to celebrate a job well done!



• Professional Development:

15 Laws of Growth
on Wednesday,
November 14.
Jenna Armato,
Attract Engage
Inspire, LLC



HOLIDAY PARTY

Come celebrate the season with the rest of the LEYP group at an amazing new venue called the Red Horse Motoring Club. Don't miss the opportunity to see inside of this member-only exclusive club.

Wear your best ugly sweater and join in the festivities!

Register online at tricountyareachamber.com or by calling Tarra at 610.326.2900 - Registration is required.

Stay tuned for more exciting opportunities for LEYP in 2019!

• **Thursday,
December 6**

• **5 – 7 PM**

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

**Admission: Bring a toy for
our drive!**

BUILDING COMMUNITIES



Mark Your Calendars!

NETWORKING

- Thurs., Dec. 6**
11:30 AM – 1:30 PM
Membership Luncheon – Gathering of Gratitude
Western Montgomery Career & Technology Center, 77 Gratersford Rd., Limerick 19468
TriCounty Area Chamber of Commerce welcomes you to a FREE Membership Luncheon that will be taking the place of our monthly breakfast. Join us at the Western Montgomery Career & Technology Center for an amazing lunch prepared by the students and staff. During the holiday's we all feel a sense of gratitude towards one another and the Chamber is no different. We would like to thank our members for being a part of our organization and share our new initiatives with everyone. Tours of the facility will be available from 1:00pm-1:30pm after the luncheon presentation is complete. One of our sponsors, Pottstown Area Rapid Transit or PART, is collecting donations! Bring a personal hygiene donation with you to the luncheon and get a free spin of "The Chamber Wheel" to win a prize!
No Charge; Members Only; Reservation Required – LIMITED SEATING
Lunch Free Thanks To: Exelon
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. Don't forget the real reason for the season and help out others in need! See Chamber website for list of donations.
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 holidays 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 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)
Sponsor: Citadel Federal Credit Union
- 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
- Fri., Dec. 14**
8:30 – 10 AM
Refresh Friday: Strategic Management
TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown 19464
Strategic Management: Realities of Executing Your Strategic Plan
Many organizations have good strategic plans. A mistake many of them make is not realizing the plan is a dynamic document. In many cases, execution is not tracked, and accountability not clearly assigned. In this session, **Don Schalk** will discuss the execution side of strategic management and how to ensure success with the daily realities of budget cuts and competing priorities using various tools and techniques.
No Charge; Members Only; Registration Appreciated

SAVE THE DATES

- Thurs., Jan. 10**
7 – 9 AM
Economic Forecast Breakfast
Copperfield Inn, 594 W. Ridge Pike, Limerick, 19468
\$26 per Member (prepaid before 1/3); \$32 per Member (invoiced or after 1/3); \$50 per non-member
Sponsored by: Tompkins VIST Bank and Tompkins Insurance
More details to come!
- Weds., Jan. 16**
12 – 1 PM
Discover Leadership Tri-County
TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown 19464
Learn how this ten-month, tuition based, leadership and professional development program can equip you or a member of your organizational staff with the skills and understanding of the problems, opportunities, and resources throughout the tri-county region to effectively serve on a nonprofit board and sustain community participation and involvement. *Now enrolling for the Class of 2020!*
Free; Registration Requested
- Tues., Jan. 29**
8 – 9 AM
Discover Leadership Tri-County
TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown 19464
Learn how this ten-month, tuition based, leadership and professional development program can equip you or a member of your organizational staff with the skills and understanding of the problems, opportunities, and resources throughout the tri-county region to effectively serve on a nonprofit board and sustain community participation and involvement. *Now enrolling for the Class of 2020!*
Free; Registration Requested
- Tues., Feb. 12**
5 – 8 PM
Women's Roundtable: inspired
Brookside Country Club, 850 N. Adams St., Pottstown 19464
Stay tuned for more details! Our guest speaker will be the **Honorable Cheryl Lynne Austin**, Judge in the Orphans' Court of Montgomery County PA.
\$35 per attendee (prepaid before 2/5); \$40 per attendee (invoiced or after 2/5); \$250 per table of 8
Sponsor: YWCA Tri-County Area
Additional Business Development Opportunities Available
- 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.



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Leadership

TRI-COUNTY

CONNECTING THE DOTS



By Jennifer O'Donnell, IOM, Director

Discovering how Business Growth, Leadership and Governance all tie together became the focus of Leadership Tri-County's November session.

Through a full day of varying topics and perspectives, the Class of 2019 started out hearing from business owner and community investor, Rick Lewis, President and CEO of The Lewis Group. Rick talked about his evolving leadership style, the importance of setting the standard in corporate culture by believing not only in himself, but in his people, and his investment in the Royersford – Spring City community project with Save the Trestle. The Class also participated in the second round of five deep dive John Maxwell leadership sessions with Jenna Armato of Attract, Engage, Inspire with a focus on character and creating positive change; received an update on Pottstown Area Industrial Development's (PAID) initiatives, the visionary I Pick Pottstown campaign, and current projects from Executive Director, Peggy Lee Clark; as well as receiving four hours of in-depth instruction on Nonprofit Board Governance facilitated by Laura Otten, Ph.D. of The Non Profit Center at LaSalle.

When you connect the dots of the day, it was about developing awareness of the resources, opportunities, and needs that exist within our communities and workplace. It elevated the awareness of decision-making skills and level of influence. That just because someone has a title, it doesn't mean they are a leader. The November session highlighted the importance of doing the right thing, being accountable, and getting involved in the many resources that are happening right here in our communities. It was about passion. So, whether they realize it or not, with only three months in to the program, it's evident that the Class of 2019 is already beginning to influence one another by sharing new ideas and offering solutions. Trust is building. Community knowledge is building. Understanding the role of governance in serving on a nonprofit Board is building.



The class with Rick Lewis, The Lewis Group.

Lunch provided by: Baird's Catering



Part 1 of 3
BoardCorps:
Bootcamp sessions.



The class with Peggy Lee-Clark,
Pottstown Area Industrial Development, Inc.

JOIN THE CLASS OF 2020!

Learn how this ten-month, tuition based, leadership and professional development program can equip you or a member of your organizational staff with the skills and understanding of the problems, opportunities, and resources throughout the tri-county region to effectively serve on a nonprofit board and sustain community participation and involvement. Now enrolling for the Class of 2020. Applications due June 30, 2019. Class starts in September.

Learn More!

Register for an Info Session!

WEDNESDAY, JANUARY 16th 12 – 1 PM

or TUESDAY, JANUARY 29th 8 – 9 AM

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Dashing through the Snow: Winter Commuting Tips



By Stacey Weiss, TDM Manager at GVF

On average, there are over 5,748,000 vehicle crashes each year. Approximately 22% of these crashes – nearly 1,259,000 – are weather-related. Weather-related crashes are defined as those crashes that occur in adverse weather such as ice, snow, rain etc.*

Instead of becoming an addition to the number of crashes this winter, why not try one of these transportation alternatives:

Public Transit

Catching the bus or train instead of driving means avoiding deicing your car, driving on slick roads, and the general stress of winter travel. It's cheaper, safer and reduces CO2 emissions.

Vanpool

Don't like to drive on icy, snow covered roads? Then vanpooling is a great option for you! A vanpool carries between seven to fifteen passengers, to and from the workplace. A vanpool has a designated

driver, so you don't have to! A vanpool uses a larger, safer vehicle. A vanpool typically includes amenities such as on-board Wi-fi, luxury seats and bike racks, and can cut your commuting costs by as much as 80%.

Biking

Some would believe that the end of summer marks the end of biking season, but that is not necessarily true. Many people continue to commute by bike throughout the winter to avoid sitting in traffic and to save money. If you decide to bike during the winter make sure to utilize a winter bike, ensure you have all necessary safety equipment and dress appropriately.

If you MUST drive during inclement weather stay safe by using these websites:

Phillytraffic.com

See how the roads look before taking off on your journey. Check to see if major roadways have been plowed and how traffic is moving through the several live cameras that monitor roadways such as, I-76, I-95, U.S. 422 Corridor and U.S. 202. Phillytraffic can help you determine the best route to travel during adverse weather conditions.

US202.com

The U.S. 202 site provides traffic alerts, construction updates related to

U.S. 202 roadway. Check here for information on delays on 202 during inclement weather.

422improvements.com

The 422improvements website provides traffic alerts and construction updates related to the U.S. 422 Corridor. Check here for information on delays during severe weather conditions.



WeareTDM.com

Wearetdm.com provides the latest and most up to date transportation information. It also shares information related to alternative transportation options. If roadways aren't safe check here to find alternative transportation options to get to where you need to be during the winter months.

For more information contact Stacey Weiss at GVF, sweiss@gvftma.com.

*(Source: Ten-year averages from 2005 to 2014 analyzed by Booz Allen Hamilton, based on NHTSA data).

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

"Blue Wave" Hits PA Mostly in the Southeast; Wolf and Casey Re-elected Easily

Although many political pundits predicted a Trump-inspired "blue wave" of Democrats overwhelming Congress and state legislators across the country, the actual results nationwide were not as dramatic as expected on November 6. The Democrats did indeed regain control of the US House of Representatives, but not by the margins that have been customarily seen in "mid-term" elections after a new president is elected. The parties of Clinton, Bush and Obama all lost more seats than the Republicans did this year, and they actually ADDED to their majority in the US Senate, giving President Trump even more of an advantage should another Supreme Court seat come open.

In Pennsylvania, Democrats did make inroads in reducing their deficits in both the state House and Senate, with nearly all of those seat switches coming in the "collar counties" surrounding Philadelphia. Hardest hit were the Chester and Delaware County Republican delegations, where Republican Reps. Becky Corbin (155th - Chester); Warren Kampf (157th - Chester), Eric Roe (158th - Chester) Duane Milne (167th - Chester), and Jamie Santora - 163rd (Delaware); Alex Charlton - 165th (Delaware) and Sen. Tom McGarrigle (26th - Delaware) all were defeated. Over in

Montgomery, Reps. Kate Harper (61st) and Tom Quigley (146th) also lost their seats, and Democrats flipped long-held Republican Senate seats in Montgomery and Bucks Counties.

The GOP entered election night with a commanding 121-79 majority in the House, with three vacancies in Democratic seats, while Senate Republicans looked to defend their 34-16 cushion. While a couple of House election results are still being determined, it appears the ratio will be 110-92, plus the seat currently by Democrat State Rep. Vanessa Lowery-Brown who won re-election, but will be sentenced November 28 for her bribery conviction. The GOP was successful in knocking off just two Democratic incumbents, Bryan Barbin (71st-Cambria) and Helen Tai (178th -Bucks). A third seat, the 49th (Fayette/Washington), currently held by GOP State Rep. Bud Cook, is also the subject of ballot challenges.

Pending the outcome of some contested close races, including the 6th Senate district in Bucks County, where long-time incumbent Republican Sen. Tommy Tomlinson appears to have squeaked out a 100-vote victory over Democrat State Rep. Tina Davis, the Senate will swear in

28 Republicans and 21 Democrats, and newly elected Lt. Gov. John Fetterman will call a Special Election to fill a vacancy created in the 37th district by the resignation of Republican Sen. Guy Reschenthaler, who was elected to Congress on election night. Davis, who also easily won re-election to her own House seat, was calling for a recount at this writing. In the 10th Senate district, Democrat Steve Santarsiero beat State Rep. Marguerite Quinn, flipping the Bucks County seat, and Democrat Maria Collett won a victory over Stewart Greenleaf Jr. to capture the 12th district Montgomery/Bucks seat held since 1977 by Greenleaf's father. The most unexpected upset occurred in the 44th (Montgomery/Chester), where first-time candidate Katie Muth unseated Republican Sen. John Rafferty, who had served the district since 2003. Over in the Pittsburgh suburbs, Democrat Lindsey Williams beat Republican Jeremy Shaeffer, who had upset incumbent Sen. Randy Vulakovich in the 38th to pick up another seat for the Dems.

It remains to be seen how these smaller majorities, and a Governor entering his second and final term, will affect the flow and nature of legislation in the new session.

Statewide, the races for Governor and US Senate came in pretty much as expected. Governor Tom Wolf easily won a second term, defeating Republican Scott Wagner by a 58%-41% margin after a blistering campaign, mostly on the part of the challenger. Wolf will be joined by a new Lieutenant Governor as he enters his new term, as the aforementioned John Fetterman takes over for current Lt. Governor Mike Stack, whom Fetterman defeated in the May primary.

PA's Senior Senator, Bob Casey, Jr. also easily defeated his opponent for U.S. Senate, Congressman Lou Barletta, by a roughly 55%-42% margin, to earn a third term.

In Congress, Republicans went in with a 13-5 advantage in the PA delegation, but a combination of newly drawn Congressional maps and backlash against the President resulted in the Democrats winning the new 4th, 5th, 6th, 7th and 17th Congressional Districts, while the GOP won the new 14th. The PA Congressional delegation will now be split 9-9, including a historic four women.

Advocacy Sponsor:



CREATING CONNECTIONS

2018 ECONOMIC DEVELOPMENT LUNCHEON

Presented by Pottstown Hospital Tower Health & TCACC

Chamber Members gathered at RiverCrest Golf Club & Preserve on Tuesday, November 13 for the 2018 Economic Development Luncheon Presented by Pottstown Hospital Tower Health & TCACC.

In addition to the awards that were presented, Chamber Members celebrating significant anniversaries were recognized.

- **150 Years:** Reading Eagle Company
- **110 Years:** YWCA Tri-County Area
- **90 Years:** C. Raymond Davis & Sons, Inc.; Smale's Printery
- **70 Years:** American Heritage Credit Union
- **30 Years:** Gateway Ticketing Systems, Inc.; Kriebel Security Inc.
- **25 Years:** Translogistics, Inc.
- **10 Years:** Complete Family Eyecare

Our guest speaker, Rob Wonderling, President and CEO of the Chamber of Commerce for



Greater Philadelphia presented on the Grow PA Initiative. Grow PA is an open-source initiative designed to engage Pennsylvanians from the business and civic communities. This initiative convenes those people and organizations to establish and discuss how we can work together to build a modern economic growth agenda. Rob discussed the three pillars of growth:

- Modernizing all facets of our infrastructure
- Transforming post-secondary education
- Accelerating the development of innovation in health care technology and delivery

More information on the Grow PA initiative can be found at <https://chamberphl.com/growpa-toolkit>



MAKING A DIFFERENCE IS WHAT WE DO!



1 Our speaker, Rob Wonderling, The Chamber of Commerce for Greater Philadelphia, presented on “Grow PA”

2 The 2018 Worksite Wellness Initiative Awards were presented to the Sole Proprietors Group. Pictured L to R: Cindy Mellor, Barbara A. Akins, CPA; and Amy Konop, Amy’s Upcycles, LLC. Not Pictured: Barbara Akins, Barbara A. Akins, CPA; Carina Hatfield, Weigner Insurance & Financial Services, Inc.; and Traci O’Connor, O’Connor Investment Company, LLC.

3 The 2018 Economic Development Award was presented to CEDARVILLE Engineering Group. April Barkasi, President & CEO of CEDARVILLE, accepted the award.

4 The 2018 Community Impact Award was presented to Community Health & Dental Care. Bridgette McGivern, CEO, centered holding award, accepted the award.

5 The 2018 Regional Planning Award was presented to Chester County Economic Development Council and the Chester County Planning Commission for their work on the Route 724 Opportunities Map. Accepting the award (L to R): Doug Meneely and Jaime Jilozian, Chester County Planning Commission; and Gary Smith and Mike Grigalonis, Chester County Economic Development Council.

6 The Limerick Township Board of Supervisors received the 2018 Legislative Award. Accepting the award – Vice Chair Ken Sperring (L) and Supervisor Kara Shuler (R). Dave Kraybill, Pottstown Area Health & Wellness Foundation, centered, presented the award.



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CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

Happy Anniversary to the following Members:

40+ YEARS

**Pottsgrove
School District**

**A. Weitzenkorn's
Sons, Inc.**

30 YEARS

Gorski Engineering, Inc.

5 YEARS

L&J Cleaning Service, Inc.

**Pottstown
Dance Theatre**

1 YEAR

Alvernia University

Ironhorse Realty LLC

**Lords & Ladies Salons
and Medical Spa –
Douglassville**

**Lords & Ladies Salons
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Member Renewals

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

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**American Heritage
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Bally Block Company

Beacon Container Corp.

**Boyetown
Publishing Co.**

**Chris Rowe,
State Farm Agent**

**DaBrian
Marketing Group**

Dana Incorporated

**DeMedio's Building
Maintenance, Inc.**

FlagZone LLC

**Foundation for
Boyetown Education**

**Gateway Ticketing
Systems, Inc.**

Herbein + Company

**Keller Williams
Realty Group**

Kelly Real Estate

Meridian Bank

**Montgomery County
Community College**

Norco Fire Company

Patient First

**Precision Polymer
Products, Inc.**

**Sanatoga Animal
Hospital**

**Staybridge Suites
Royersford –
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Eric Phillips, Dana Incorporated

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**Elaine Schaefer, Schuylkill River Greenways National
Heritage Area**

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Michael Stevens, BB&T

Frank Strunk, Tompkins VIST Bank

JOB POSTINGS

LOOKING TO FILL A POSITION?

The Job Postings and Resume
Service helps Members that are
looking to fill a position by
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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@tricityareachamber.com.

2. They can also go to the Chamber's website
and view Chamber Members who currently
have positions available at their company.

• **LifeWorks Counseling Center** –
Licensed Mental Health Therapist
(Contracted Position)



REFRESH FRIDAY - OCTOBER

October's Refresh Friday focused on The Power of Positivity.

Christin Smith Myers provides participants with a clear understanding of the
power of positivity and practical next steps to reap its benefits. Attendees
learned the case for positivity at home and work, address real-world obstacles to
positivity, and practice positivity-building strategies.

NEXT REFRESH SEMINAR:

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

MAKING A DIFFERENCE IS WHAT WE DO!

OPEN SPACE AND ITS PRESERVATION



LEGAL PERSPECTIVES

By Charles D. Garner, Jr., Esquire; Wolf, Baldwin & Associates, P.C.

Depending on where you live, open space or the preservation of open space can be a very controversial topic.

There is always a balance between property owners' rights to develop their property pursuant to municipal ordinances while, at the same time, ensuring that there is quality open space preserved for the use and enjoyment of current and future generations.

The amount and type of open space that one might expect is based upon the type of municipality. In a city-type environment, open space simply might consist of municipal parks and recreation areas that have been constructed and retained over the years while the remaining land is fully developed. In suburbia, there is likely a mixture of municipal parks and other larger areas of open space that have been created by and through residential developments. These areas could be publicly owned or privately controlled. In rural settings, meadows, farmlands, and forest areas are common, while, otherwise, the landscape is occasionally interspersed with housing developments.

Regardless, the preservation of open space has become more of a concern to many municipalities. There are several different ways the law now allows for open space to be either created, maintained or preserved.

First, when new residential/commercial developments are proposed, most ordinances now have minimum open space requirements so that all of the land is

not developed. Ordinances generally require larger areas of open or green space. Also required are perimeter common open space areas that provide buffers from existing neighbors. Depending upon the type of the project, such open space land could be privately owned by individual lot owners, owned and maintained by a Homeowner's Association, or dedicated to a municipality who then retains ownership and maintenance responsibilities. Second, many boroughs and townships now have adopted Open Space Plans which are planning tools to predetermine areas that would be conducive for open space preservation. These plans can target environmentally sensitive areas such as floodplains, woodlands, and wetlands. Such areas can serve as land for municipal trail systems. The benefit of these plans allows municipalities to obtain grant funds for acquisition of open space through a variety of county, state and federal funding sources. Usually, with these grants, only a low percentage of local tax money is required.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 41)

Finally, under Pennsylvania Law, townships and boroughs, through voter referendum, are permitted to place on the ballot a question if voters wish to consent to the imposition of additional earned income tax for the purpose of acquiring and maintaining open space. If voters approve such a referendum, the municipality may adopt an amendment to its Earned Income Tax Ordinance to allow a designated stream of earned income tax funds to be used for open space acquisition and maintenance. This, of course, allows a municipality to create a designated open space fund to actually negotiate with landowners and purchase larger tracts of open space to then be preserved in perpetuity.

As mentioned, there are various types of open space, which can include open space for passive and active use. Rural municipalities tend to want to keep open space passive such as farmlands, meadows, and forests, so maintenance obligations are limited. It is not unusual that a pedestrian trail could be constructed around a passive recreation area, which could include a pond, gazebo, or benches that would allow residents to fully appreciate the natural setting within the community. However, many times in

residential developments, municipalities encourage or require developers to construct larger areas of active recreation, which include soccer fields, baseball fields, football fields or simply develop large, flatter areas of grass that can be used by local youth sports teams or simply a place for gathering for community events.

Overall, there is an intrinsic value to municipalities that have parks and open space systems that are attractive to both current and prospective residents. Appropriately maintained park systems and recreational areas also tend to increase property values. All of the methods described in this article to obtain or preserve open space are viable. Most municipalities use a combination of them to ensure that land within their borders is not overly developed, allowing the residents to use and enjoy their open space.

Charles D. Garner, Jr., Esquire, is an attorney at the law firm of Wolf, Baldwin & Associates, P.C., which maintains offices in Pottstown, Reading and West Chester. He has significant experience in municipal representation, zoning and land use matters. He and the firm have other diverse experience including small business representation, municipal employment negotiation and litigation, contracts and civil litigation, and estate planning and administration. In addition, Mr. Garner is currently the Chairman of the New Hanover Township Board of Supervisors and has served as an elected supervisor since 2016. Mr. Garner can be reached at 610.323.7436 or by email to cgarner@wolfbaldwin.com.

THANKS TO MY DAD FOR WHAT HE TAUGHT ME ABOUT SMALL BUSINESS



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

About this time of year I like to express my love and appreciation for my father who died in December 1987 at the young age of 47. As a small dairy farmer in Oley, he was surely considered self-employed. Farming has never been an easy profession and by the 70s when I was growing up, small farms were struggling. As the oldest of six kids on the farm I learned many lessons about running a small business.

Let's thank and reflect how and what my dad taught me. Although the lessons included a lot of hard work for a young girl, I started milking cows at age nine. Cows need to be milked twice a day, every day — whether it's your birthday, Christmas, it's snowing or there's a hurricane, that still means every day. I learned to take care of the resources and tools that create your income. Those cows created the milk that was sold to support our family. Dad taught me to care for others above myself.

There are things that you just can't control. When you grow the food for your animals, you are subject to the weather. So one year there could be a drought and another year be a flood. Some years there would be extra that could be sold to generate cash; and some years there was a shortage. Then, he would have to go out and buy cow feed. I learned that in business there can be unexpected income and sometimes unexpected expenses.

Profitability can be hard to find. Feed prices go up, veterinary prices go up but the price of milk, our main product, mostly stayed flat. Sometimes you just can't raise your prices enough because the marketplace won't allow it. I grew up seeing my dad worry about money. I learned to always set aside some cash for events that you can't control.

Finding things to sell. Because there is never enough cash whenever a big bill came along, like insurance, taxes, and my tuition bill when I went to college, my dad would have to find something to sell. Often that would be an extra load of hay, some steers, and sometimes even one of the cows that didn't produce enough milk. That taught me to be creative about financing.

Every day was a workday. Saturdays, Sundays, holidays, every day the animals need to be tended. I learned that sometimes the business that you're in requires a lot of overtime. When you're doing something you love, it generally doesn't even feel like work.

(Continued on page 45)

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BIGGER ISN'T BETTER



Written by: Sean Fox
Presented by: Andrew Rohrbough

We've all heard the biblical story of David, whose well-aimed stone brought down the giant Goliath. When negotiating telecom services, small companies armed with powerful negotiating techniques can do as well or better than their larger counterparts. Here are four tips to help:

- 1. Know what you have and what you need.** Whether it's excess phone lines, unnecessary features or too many shared mobile plan minutes, most companies pay for services they don't need. The solution: an audit. Review contracts with service providers or a third party to understand what you are paying for. For example, most businesses can function with a ratio of one line for every three employees. Internet providers can provide traffic studies to ensure that the bandwidth you are purchasing is being utilized.
- 2. Scrutinize services.** Carriers love to sell emerging services like hosted voiceover Internet (VoIP) that are margin-rich and tie the client more closely to the provider. Sometimes basic services get the job done for less. Ask will the service: 1. Improve the customer experience; 2. Increase efficiencies and/or productivity; 3. Reduce costs. If a carrier can't prove you'll get at least two of these results, you probably don't need the service.
- 3. Be willing to walk.** Ever negotiated for an item in a foreign country? You thought you got a good deal at 20 percent off, and then discovered another traveler got the same item

for 70 percent off. How? The sharp negotiator probably started with an absurdly low offer and started to walk away at some point in the deal. Telecom isn't much different. Usually, all services are negotiable. Compare quotes from three sources. Ask for free features, free equipment or free months of service. Keep pushing until the carrier says no at least three times, and then walk. The offer they come back with then is usually their best.

4. Leverage. Negotiation 101 – the person with the most information usually wins. You need benchmark data on what others are paying for the same services to negotiate from an informed position. Many telecom consultants have this type of data based on the multitude of clients they represent. I've never gotten a carrier to pay a customer, but I've been able to negotiate lots of free stuff based on knowing the precedent a carrier has set with another client.



For additional information, please contact: Andrew Rohrbough, Schooley Mitchell at 484.885.4191; and visit: www.schooleymitchell.com/arohrbough.

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THE GOOD LIFE

(Continued from page 43)

Outdoors in the sunshine. I believe my father picked farming because he liked being outdoors. He also liked the freedom of deciding what to do next and not being told by someone else.

Growing your business. Even when times are good there can be a lot of restrictions on growth. My dad had to go buy the 'rights' to get more cows to produce more milk. Each farm had what was called a quota, buying the government's permission from another farmer who was downsizing. That taught me that every business has rules you need to abide.

Whenever there is a pork shortage one year all the farmers were tempted to raise a big pen of pigs for the pork. Inevitably next year, the price of pork would go really low (since farmers all thought the same thing). Great for consumers who were buying at the grocery store but not for the farmers. I learned to not only look at short-term sales, but also long-term trends.

Family is important. My dad was the youngest of nine children. I have over 39 first cousins mostly here in Pennsylvania. We helped each other with building, remodeling, childcare and numerous other projects.

Choose your business carefully. No one could imagine having a bookstore or video store these days. But a generation ago these would've been thriving businesses with lots of hope.

In closing, this December, I'd like to thank my father for giving me the strength to persevere when things were tough, the loyalty to help others in providing a truly needed service, and the wisdom to prepare for the things that might happen along the way.

So thank your father when you see him next. And thank him in your heart if he is no longer here.

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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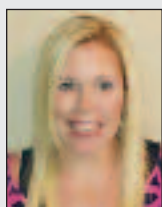
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ROUTE 422 BUSINESS TAX PLANNING AND PREPARATION SERVICES GUIDE

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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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.

(Continued on page 48)

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SECTION 1031 CAN HELP ACCOMPLISH 2019 GOALS

As the year winds down, many of us are beginning our annual list of resolutions and evaluating our goals. For some, our goals might include the purchase of a vacation home, diversify our real estate portfolio, increase our revenue stream, retire and maybe even find more time to enjoy life. Yes, they all sound great but for those that currently own investment property, a 1031 exchange may help you accomplish these goals even sooner!

A 1031 exchange is a tax deferral strategy allowed under Section 1031 of the Internal Revenue Code. It provides that no gain or loss will be recognized on the exchange of real property held for use in a trade or business or for investment. The deferral includes the gain and depreciation recapture. A 1031 exchange is much like a sale followed by the acquisition of real property linked together by paperwork and completed with the required time periods. To maximize your tax deferral, you must acquire replacement property of equal or greater net value and net equity or pay tax on the difference. A qualified intermediary is an independent party that is required to facilitate your exchange.

Acquire a Vacation Home

Today's market conditions are providing incredible opportunities that may not be here when you are ready to buy a vacation home in a few years. While interest rates are starting to tick upwards, they are still near historic lows and make properties that were once out of reach now viable. While you cannot acquire a vacation home directly through a 1031 exchange, you can acquire a property that would be used as a rental for two years and then converted into your vacation home. Exchange an investment property for another rental in the resort area of your choice. Use the replacement property as a rental for at least two years while minimizing your personal use and then you can convert it to your vacation home.

Retire to a Warmer Climate

Similar to the strategy explained above, an investment property can be exchanged for a rental property that could be converted to your primary residence after two years. When selling the house you lived in before relocating, if you used it as your principal residence for at least 24 of the 60 months prior to the sale, you can exclude up to \$250,000 of gain if you are single / \$500,000 if married filing jointly.

Business Exit Strategy

If you own a business and are planning to retire, you may also own real estate used by your business. While the goodwill associated with your business cannot be deferred through Section 1031, the real estate can be exchanged for other real property. This allows you to defer the gain and depreciation recapture but also buy something that will eventually be your retirement home or second residence and/or create a new cash flow.



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Diversification of Properties

One of the great benefits of 1031 is the ability to diversify your properties to better fit your needs while creating a well-balanced real estate portfolio. Whether you wish to diversify the specific type of property or their geographic locations, 1031 can help you accomplish this goal.

Increased Cash Flow

Use 1031 to exchange your investment properties for replacement property with a greater return on investment. Whether the new property is newer, has more units or is closer to the water in a resort community, exchange up and enjoy your additional cash flow.

More Time to Enjoy Life

Anyone who has rental properties knows they can take quite a bit of your time to manage and maintain. If you have amassed significant real estate value, you might consider exchanging into a Triple Net Lease (NNN) property or Delaware Statutory Trust (DST) interest. A NNN requires the tenant to pay rent, as well as, some or all of the property expenses including real estate taxes, insurance, maintenance, repairs, utilities and other items. With this passive investment, you can get back to doing the things in life you enjoy.

Expand or Relocate your Business

Whether your current facilities are too big, too small or no longer in an ideal location, a 1031 exchange can help you relocate into that new, more desirable replacement property. The exchange allows you to defer the gain as well as the depreciation recapture so all your equity stays invested in real estate and working more efficiently for you. You can even use a 1031 exchange to split your equity towards multiple locations.

While you can no longer exchange tangible personal property, such as furniture, fixtures and equipment, and relinquishing them does create a taxable event, it is important to note that you would be eligible for 100% immediate expensing on the acquisition of new capital assets. This gives you the opportunity to relocate your business and replace equipment, fixtures and furniture to set yourself up for additional growth in 2019 and beyond.

Refinance to Accomplish Other Goals

To maximize your tax deferral in a 1031 exchange, you must reinvest all of the equity netted from the sale of your relinquished property. Fortunately, there is nothing to prevent you from refinancing after you complete your purchase which enables you to pull cash out tax-free. This cash can be used to accomplish many other objectives from making improvements to the new property, acquiring other real estate or diversifying your investment portfolio by investing in stocks, bonds or mutual funds. Some of this money could be used to pay college tuition for your child or grandchild, plan the vacation of your dreams or purchase the boat you always wanted.

Summary

Many investors are well aware that a 1031 exchange provides immediate tax deferral and is a great way to build your real estate portfolio. Unfortunately, many fail to realize that 1031 exchanges can also be used to help you accomplish many long-term investment objectives.

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ROUTE 422 BUSINESS TAX PLANNING AND PREPARATION SERVICES GUIDE

NEW TAX SAVINGS FOR YOUR BUSINESS

(Continued from page 46)

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.

How To Find The Right Accountant For Your Small Business

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

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

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

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

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

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

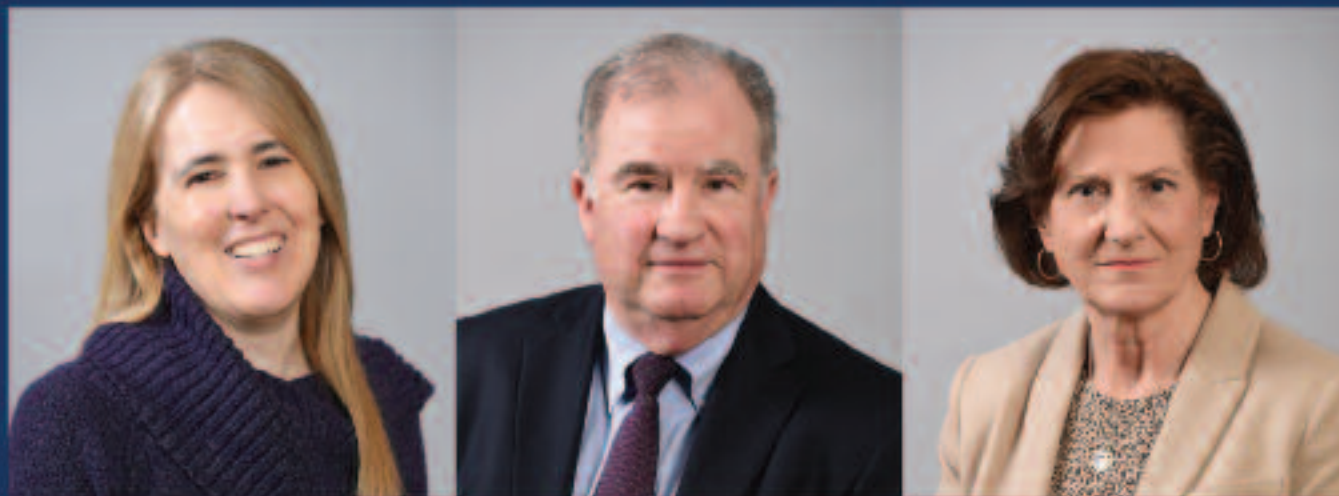
- They have experience in your line of business.
- They reside in your state and/or city.
- They come highly recommended by someone or some source that you trust.
- They are large enough to handle your business requirements in a timely manner, BUT not too large to get to know you and your business on a personal level.

- They do tax work as well as weekly/monthly/quarterly/yearly reporting, according to acceptable accounting practices.

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

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

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HOW TO CONNECT THROUGH SOCIAL MEDIA?

Identify – Ask – Connect



MASTERING SOCIAL MEDIA

By Alyse Mitten, Connector, Interlace Communications, Inc.

It's said, it's not about what you know, it's about who you know. Your involvement in social media easily allows you to open the channels to reach out and connect to those individuals who may become an impact on the success of your business. With that said, how do you go about the strategy of connecting with these individuals?

Identify

Identify who it might be that you would like to include in your circle? Maybe you don't have a specific name of an influential person. Use the internet to do the research. Simply putting in keywords to search. The search will identify those individuals who you may want to connect with.

Next Step – LinkedIn

Go to LinkedIn and search. If you have the name of the individual you would like to link to, do a search of their name. Don't have specific name? That's ok. Keywords will once again find those individuals who you might want to reach out to. What I like

about LinkedIn is that when you do the search, it will identify the level of how you and that person may already be linked. Should there be a link of some sorts. It's time to go to work.

Influencers

Ask those who are at the top level of your connection to introduce you to this person. This is what inspired me to write this article. Recently, I was at a networking event with a variety of people from all walks of life and leading in different directions in their careers. Throughout the event, there would be opportunities to meet people and have a variety of conversations.

(Continued on page 50)

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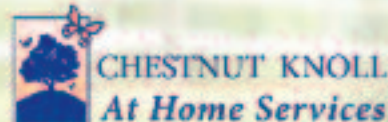


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MASTERING SOCIAL MEDIA

(Continued from page 49)

Following the meeting, I received emails from three different individuals who asked me to connect them with a certain individual at the event. I could have easily connected them through email but instead I chose to connect them through LinkedIn and Facebook, respectively. Why? Each of these social media platforms provide a way to learn more about the individual. By using the social media platform, I provided them with even more opportunity to learn about the person they want to connect to.

What if there isn't an influencer you can ask to be a connector?

Simply follow this person directly. When following, it will ask you to correspond with them. The initial correspondence should be short and focused on what's beneficial for them to include you into their level/circle.

Continue to build your relationship by joining groups on LinkedIn which they

happen to be involved in. When they have birthdays and business anniversaries recognize those. By the way, speaking of groups on LinkedIn, I understand they are planning to make some changes with their groups bringing the experience of being involved in groups within your dashboard making it easier to be involved. Stay tuned to this column for more details as they develop.

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FINANCIAL PLANNING

The Financial Strain of Caring for an Elderly Parent or Loved One



By Christine Messmer, M.S.F., CFP®

Anyone who has ever been in this position or knows someone who has been in this position understands that family caregivers offer help without charge even though they contribute their time, their energy, their well-being and often their financial resources.

According to the U.S. Bureau of Labor Statistics from a couple years ago; there are 41.3 million unpaid caregivers in the U.S. with the majority of them being women. An AARP study from a couple years ago stated that caregivers spend an average of nearly \$7,000 per year out of pocket, and the amount increases when the person being cared for requires more help with daily activities or suffers with ill health.

From a financial planning viewpoint, it has been my experience that clients are concerned about meeting their own financial needs let alone the needs of an aging parent. The emotional and physical toll in combination with the financial consequences of caregiving creates tremendous stress. Caregivers often have to cut back the hours they work to take loved ones to appointments, they often must modify their own spending and saving for their own retirement. Even if the person being cared for is relatively independent; family caregivers must always be available to assist. In some cases, when loved ones live with caregivers, the caregivers give up privacy and life is somewhat on hold since they do not know what will be next, what to expect or how life may change as their loved one loses independence. Oftentimes, caregivers really do not realize the financial impact of caregiving until the financial consequences take a toll.

Consequently, people in a position of caregiving must do financial planning. Financial planning for themselves and for their loved ones is critical. Armed with a

plan, caregivers will better understand the financial consequences and therefore, they will feel more in control which reduces some stress. More often, as a financial advisor, I meet with people who are caring for their own children and their elderly parent or parents at the same time.

Here are some considerations if you are a family caregiver:

- ☐ Preserve your own assets as much as possible;
- ☐ Review the costs of care and determine if sustainable;
- ☐ Be realistic about your own current and future financial needs;
- ☐ Know your loved one's financial situation;
- ☐ Have a contingency plan in place for a loved one's care;
- ☐ Take advantage of available benefits -
 - Visit the following: www.benefitscheckup.org and eldercare.gov
- ☐ Be sure your loved one has current estate planning documents:
 - a medical directive
 - durable health care power of attorney
 - durable power of attorney for finances
 - a last will or a living trust

Sources: <https://www.aarp.org>; www.caring.com; www.bls.gov. Unpaid Eldercare in the United States - 2015-16 Summary; www.christinemessmer.com : The Cost of Caregiving. Broadridge Investor Communication; Solutions, Inc. 2018.

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

Berks Digital can take on large production print, sign and banner orders, producing thousands of high quality pieces for large companies in a few days. "We've been able to prove that we can meet the needs of big business, when we get to speak to the right person in these companies the value we provide is pretty clear" said Gary Brown.

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

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ZC1181) **301 N. Lewis Road, 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.

ZC1185) **101 W. 7th Street, Pottstown**- 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 Community 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!

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SOLD (ZC2264) 500 E. PHILADELPHIA AVE, BOYERTOWN

SOLD (ZC2264) 219 S. 1ST STREET, REDHILL

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FOR SALE (ZC2182) 101 N. YORK ST., POTTSTOWN- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. **\$335**

FOR SALE (ZC2183) CAMP SWATARA RD, MYERSTOWN- 112 ACRES OF PRIME DEVELOPMENT LAND. 1/8 MILE FROM I-76 AND BERKS 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 PUMIC. 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 .95 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 \$249,900**

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. **\$258,000**

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. **\$166,000**

FOR SALE (ZC2273) 237 W. HIGH STREET, POTTSTOWN- 4000SF 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, 724, 662. 3+ACRES WITH APPROVED LAND DEVELOPMENT PLAN TO CONSTRUCT A BUILDING COMPRISING OF UP TO 28,120SF 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 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 W/ KITCHEN, LR AND BATH. VACUUM PARKING LOT W/ 12 SPACES. **REDUCED TO \$219,900**

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PRACTICAL APPLICATION OF AMENITY AS AN ENHANCEMENT OF VALUE



DOWNTOWN DEVELOPMENT & CHANGE

By Barry Cassidy

The revitalization of Phoenixville has led to the increase in value of the commercial properties, as well as some of the surrounding residential properties. When the streetscape amenities were installed, people looked differently at the town and the price of real estate. Between the years of 2003 and 2010, assessed property value in Phoenixville increased by approximately \$150,000,000 and grew at a rate of 25 percent. Now Phoenixville is about to take another giant leap in value.

Increasing home value is always a goal of a homeowner, as repairs, additions and updates to the home will eventually get them a better price when they sell the house. I guess there are people that over-invest and cannot possibly get back what they put into house, but in most cases, homeowners will garner value.

Recently, I was asked to develop a plan to create train service, and one of the options of funding the train was value capture. I came in contact with SEPTA contracted studies on what it means to have transit service to your downtown. I read the study, completed in 2013, and it said that within half a mile of a station with at least 100 parking spaces and reasonable level of service, houses are on an average worth \$7,900 more. An updated report in 2018 pushed that number to a little over \$19,000 per residential unit.

In the area of Phoenixville, the TRID distance is $\frac{3}{4}$ of a mile. There are 2,946 properties in that area, and not all of them are residential. The commercial properties'

fair market values are measured differently, but I would venture a guess that those values will appreciate higher than the average house. For purposes of this column let's suspend reality a little bit and be conservative and include them in the housing group.

If each house in the target area gained \$7,900 in value there would be a net gain of \$20,903,400. If it was \$19,000 the increase in value is \$55,974,000... within the $\frac{3}{4}$ mile area from the station location. That is a lot of cash. The report goes on to say that the effect of transit service has added value for a three-mile area. (See Map)

I think that this amount is pretty impressive, and it would mean that providing train service would completely change the value composition of the area around it. But who really gets that value and what can you do with it? For example, say I own a house in Phoenixville on Starr Street. My house just became worth more money. What does that mean to me?

(Continued on page 56)



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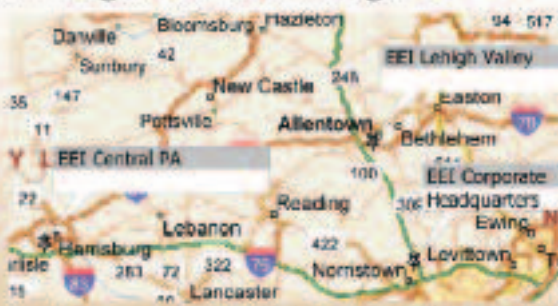
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DOWNTOWN DEVELOPMENT & CHANGE

(Continued from page 55)

It probably does not mean much unless you sell the house and you get your money when you cash out. For some with a 30-year mortgage and no intention of moving, that is a long-term commitment, but you know you have an accelerator on your value (sort of like having the wind at your back). For those with significant equity in their house, it means a reappraisal and a higher credit limit on your credit line. But that increase is really only about 80 percent of the property value increase.

Some will be troubled with the thought of an increase in taxes. Actually, it could have a limiting factor in the increase in taxes, because the sale process will be higher and would have a ripple effect. Transfer tax would increase for the school district, the higher affordability in order to purchase the house would boost the EIN for the borough and the school district. In addition, if you do nothing, your taxes will remain the same. This is more of a "cash out" strategy than a pay more strategy. So, to a certain extent, everyone gets well, sorta, kinda, maybe.

It would also increase the cost to live in the area, which means there could be an impact on the low-income people of the

county. This kind of increase will not aid them, although with more disposable income in the area, there should be an increase in commerce and the ability of some of these folks to find additional or better work. It could also open up access to bigger job markets like the City of Philadelphia, where any job is possible. I am sensitive to the equity and equality issues created and will do my best to help mitigate those factors.

Looking at the three-mile radius districts from Phoenixville / Schuylkill Township / King of Prussia (PXV/KOP) rail corridor, there is a lot of expensive real estate that this project will enhance. It will relate as a hypothecated wealth transfer for the residents. Homeowners would have to initiate one of the options listed above to access the transfer.

What it does do without question is enrich every property owner in the radius of the service area. How much will depend upon the physical structure and the distance from the station. Of course, timing is everything. The longer you can wait the more you will garner at sale of the property.

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

REGIONAL CHAMBER ROUNDUP

Please see pages 31-40 for the TriCounty Area Chamber of Commerce news and information section in this issue.

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.

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

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Sponsors to date: TR Insurance, Signarama - Limerick, Colebrookdale Railroad, Kelly Insurance and Harleysville Bank



**PV Stars 5th Annual Awards Gala
PV Stars Best of the Valley
February 21, 2019**

RiverCrest Golf Club & Preserve

5:30 PM – 9:00 PM

The 5th Annual PV Stars Gala will recognize businesses and individuals that have made a positive impact on life in the Perkiomen Valley this year! Leaders from **Montgomery, Northeast Chester and Southern Berks Counties** will gather for an evening filled with networking, food, drinks, exhibitor showcase and awards ceremony. Keynote address presented by Brent Celek, former Eagles NFL Tight End.

Award Categories include: Emerging Business of the Year, **Local Business** (1-50 employees) of the Year, **Large Business** (51+ employees) of the Year, **Business Star** of the Year, **Non-Profit Organization** of the Year, **Citizen** of the Year, and **PV Chamber Member** of the Year.

Top 3 finalists in each category will be announced at Holiday Party on December 12th. Visit www.PVchamber.net for event details, finalist list, sponsorship opportunities and to purchase your tickets.

POST EVENT

Photo Caption: There was plenty to do at October's PV WIN Networking event! The ladies gathered at S&B Event Concepts and Catering where they enjoyed delicious food and signature drinks, learned about Rodan + Fields skin care products from Kreider Health Solutions, and the experts at Risher Van Horn guided through the steps to create their own unique succulent floral garden! Would you like to host/sponsor a PV Win event in 2019? Contact Renee Blomstrom at 610-489-6660 for details.

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



WELCOME OUR NEW MEMBERS:

Skippack Pharmacy
Mayank Amin
4118 W Skippack Pike
Skippack, PA 19474
Phone: 610-584-MYRX
(6979)
Email: info@skippackpharmacy.com
Web: www.skippackpharmacy.com

Mariel G. Weiss Team,
Remax
Mariel Weiss
1592 Sumnertown Pike
Lansdale, PA 19446
Phone: 610-310-6408
Email: mariel@mgwteam.com
Web: www.marielteam.com

Clean Juice
Deb Manchester
121 Market Street, Suite F6A
Collegeville, PA 19426
Phone: 609-576-2185
Email: deb.manchester@cleanjuice.com
Web: www.cleanjuice.com
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Arbour Square
of Harleysville
Julie Kline
699 Main Street
Harleysville, PA 19438
Phone: 215-660-3922
Email: jkline@arboursquare.com
Web: www.arboursquare.com

BeBalanced Hormone
Weight Loss Center
Roseanne McGrory
305 2nd Ave
Collegeville, PA 19426
Phone: (610) 968-2322
Email: roseannem@bebalancedcenters.com
Web: www.bebalancedcenters.com

VALLEY FORGE TOURISM & CONVENTION BOARD

**NEW MEMBER
WELCOME EVENT
DECEMBER 4**

When: 3:00 p.m.

**Where: Valley Forge Tourism
& Convention Board Office**

1000 First Ave, Suite 101

King of Prussia, PA 19406

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

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

Complimentary snacks and refreshments are provided.

www.valleyforge.org/members/events/



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The Pottstown Rotary Club

Wants You!

You are cordially invited to make new friends and business contacts, while engaging in fun activities designed to serve our community.

This is your opportunity to grow your business and your circle of friends, and help make your community a better place to live and work.

Join us at 6:30 on Wednesday evenings at Brookside Country Club for a delicious meal, camaraderie, and a Rotary meeting where we plan and execute projects to improve the community.



- **Meaningful community service projects**
- **Fun social activities**
- **Important business connections**
- **Deep and lasting friendships**
- **Opportunity to learn about our community**

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

REGIONAL CHAMBER ROUNDUP

Please see pages 31-40 for the TriCounty Area Chamber of Commerce news and information section in this issue.

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

WELCOME NEW CHAMBER MEMBER

Bank of America

UPCOMING EVENTS

RSVP for all events online at www.springfordchamber.com

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 and Technology Center
77 Graterford Rd, Royersford,
11:30 a.m. to 1:30 p.m.
\$20 for Members and Non-Members



“Being on the cover of the Route 422 Business Advisor has been a fantastic marketing opportunity for us! We have made some significant changes to our office, and we wanted fellow business owners and the rest of the community to know about our growing business. We have received numerous calls, emails, and texts from friends, family, patients and business acquaintances congratulating us on how much they enjoyed and appreciated the cover story! We are extremely pleased with the pictures and articles, and we look forward to our ongoing advertising with the Route 422 Business Advisor!”

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

Chamber Notes

- Thank you to Tom Gallagher from The Spring Valley YMCA and the Sunnybrook Ballroom for hosting our November Luncheon. More photos and information can be found on the Spring-Ford Chamber facebook page.
- Thank you to Donna Botti, Delos Inc. and Mark Stenke, Focal Point Business for hosting two successful workshops for the Chamber in October and November. Workshops are a great way to share information and gain knowledge on topics that are encountered by our chamber members on a daily basis.
- 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 and Introducing our New Holiday High Tea on Wednesday, December 19th at the WMCTC. Registration is now open for both events on the Spring-Ford Chamber of Commerce website www.springfordchamber.com
- The Spring-Ford Chamber's official hours are by appointment through the fall.
- Planning has started for 2019. If you would like to reserve a Mixer, schedule a workshop or sponsor a luncheon please contact the Chamber office at 610-489-7200

Mix and Mingle

On Thursday, October 18th the Spring-Ford Chamber hosted their very first Mix and Mingle event. This wonderful event was held at the Creekside Bar and Grill and was run by their amazing bartenders. The event cost \$40.00 and included instruction and practice on how to make four cocktails including a Moscow Mule, a Margarita, a Mojito and a Cosmopolitan. Each beverage was accompanied by food pairing. Over 20 Chamber members participated in this fun and different networking event.



Holiday Fun

Join the Spring-Ford Chamber community as we host our annual holiday events. On Thursday, December 6th the Chamber will be enjoying our yearly happy hour event at Cutillo's Restaurant from 5pm – 7pm. This event is free for our members and is sponsored by Cutillo's Restaurant. Hors d'oeuvres and crudités will be served with the cash bar.

A new event this year will be our Holiday High Tea hosted by the Western Montgomery Career and Technology Center, on Wednesday, December 19th. Join the Women in Networking group as they celebrate the holidays with the amazing culinary students. The cost for admission is \$20 for members and non-members and includes tea, scones, soup, quiche, finger sandwiches, desserts and more.

Registration for both events is available on the Spring-Ford Chamber website.

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REGIONAL CHAMBER ROUNDUP

Please see pages 31-40 for the TriCounty Area Chamber of Commerce news and information section in this issue.

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



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 Chambers 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 organizations for the overall benefit of the business community.”

UPCOMING EVENTS

**Young Professionals
Networking Events (YPN) with
the Phoenixville Jaycees –
Tuesday, December 4th,
6PM @ Iron Hill Brewery**

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 @ 9 with
Steel City Coffee House,
Wednesday, December 5th, 9AM**

Join the Chamber & Steel City Coffee House for a morning of networking on Bridge Street. Bridge your business cards and enjoy complimentary coffee and light fare! Cost: free

**Holiday Membership Meeting &
Charity Gala Check Presentation
– Tuesday, December 11th,
7:15-9AM @ The Colonial Theatre**

Join us in the beautiful Colonial Theatre for breakfast, holiday music, and the presentation of the check from the 2018 Charity Gala to the Phoenixville Police Association.

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

***The Phoenixville Chamber
& Phoenixville First
would like to
thank everyone
for an outstanding
2018 Event Season!***



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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204-04-001-001-001-001





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