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RICHARD A. ZUBER REALTY

TIME FOR CHANGE! NEW GROWTH! RENEWAL!

Rich Zuber rarely sits still even in the frozen days of winter. And so, when springtime arrives, the robins return, and the ground begins to thaw, there is no keeping the man in one place for too long.

"We 'get it done,'" is how Rich Zuber owner of Richard A. Zuber Realty, the area's largest locally-owned and operated real estate organization, expresses the agency's mission. He takes pride in the reputation the agency has earned over 40 years for its dedication to helping buyers and sellers.

This year Rich is super-charged for change! This year's goal centers on education. Committees on Community Outreach and Best Practices will allow experienced agents to share their knowledge and develop strategies to build relationships within the community and enhance success within the agency. He has begun weekly sessions to introduce changes in the industry, provide explanations regarding new regulations or financing issues, or address challenges and questions that surface during discussion.

Rich emphasizes the "we" in the agency's mission statement in stressing, "We need each other." Professionally, each of the agency's specialty divisions supports the residential and commercial real estate division in offering appraisals, title services, property management, and a full line of insurance products. These money-saving services are available to anyone who needs them.

But beyond the interdependence built into the organization, agents and staff regularly share their knowledge and experiences with one another. And while agents appreciate the organization's size and wide area of influence, they are attracted to the family-like atmosphere and the on-going dedication to providing professional training and support. And like any strong family, the members of the Zuber "family" take care of one another during traumatic times like medical or family crises.

AWARD RECIPIENTS



Award recipients announced at Richard A. Zuber's annual progress luncheon held at Cutillo's Restaurant, on February 13, 2019, (from left to right) Kathy Morcrette, Connie Dolansky, (owner Richard Zuber), Karl Stauffer, and Keith Kline. Absent from photo Brian Gilbert, top producer.

To signal the agency's 2019 season of rebirth, Zuber Realty is showcasing a refreshed identity and an enhanced marketing plan through redesigned signage in updated colors guaranteed to increase market awareness of the company's varied services to accomplish its mission: "We work for YOU!"



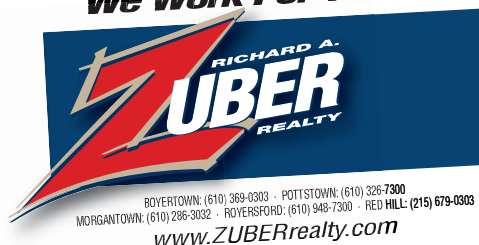
Richard Zuber

What doesn't change is the Zuber dedication to customer service. For 6 years, Zuber Realty has received the Pottstown Mercury's Readers Choice Award. Zuber agents are known to go above and beyond the norm — professionally and personally — providing clients needed services beyond the agency's own resources, services that only a local agency may be willing to offer.

These "extras" make Zuber Realty unique and stand out in the industry. Referrals and return business testify to their well-earned reputation for dedicated service.

Zuber Realty services buyers and sellers over 6 counties, recruits and attracts new agents to the organization with experience and enthusiasm.

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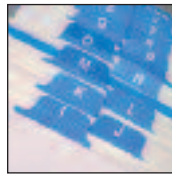
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Cover Story: In just six short years, Pennsylvania Dermatology Partners has transformed itself from a single practice into a regional industry leader with 14 offices strategically located throughout Southeastern Pennsylvania.



44: Local tax planning & preparation firms share their approach to the fast-approaching deadline.



18-21: Browse the Business Marketplace to grow your business, network, and keep your money local.

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... AND MORE!

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BUSINESS SPOTLIGHT

TCN is Your Community Development Collaborative

Over the last thirteen years, TCN has played an important primary or supporting role in helping neighborhoods get better, influencing positive community change and strengthening community organizations. The organization identifies and leads partnerships that address various community needs. A 501(c)(3) non-profit organization that was created to support and revitalize the community, TCN forms and sustains partnerships and collaborations that meet local needs such as workforce development, education, youth empowerment and other social programs. The organization takes a comprehensive approach that factors in community needs and existing programs/services. Additionally, the organization provides various no-cost services for nonprofit and not-for-profit organizations that strengthen each and allow them to focus on serving the community through training, fund development support, nonprofit community advocacy and networking.

Founded in 2006, TCN has come to occupy an intermediary position between community partners with a stake in the shape and pace of revitalization and providers of money, expertise, and political clout. This powerful position between neighborhood, business and government allows TCN to effectively represent the needs of the community. The organization provides a voice for community organizations; heard in the marketplace and halls of government, to act on behalf of public agencies and private philanthropy, but with community support. Much of TCN's work is aimed at encouraging commitment to and support of positive influences on our community. Coalition building, partnership formation, other activities to engage communities help make TCN projects successful and spur public and private activities favorable the improvement the Greater Pottstown community.

"As a startup nonprofit program, Pottstown Works has benefited tremendously from the resources and leadership offered by TriCounty Community Network. Their programs offer learning to nonprofits, but even more important is the role of leadership in bringing nonprofits together in community collaboration. TCN provides a support system that other organizations can rely on; they are a valuable asset, creating an environment that works together for the benefit of the community."
— Nancy March, Pottstown Works

Why TCN?

TCN provides programmatic and engagement strategies, both necessary to successful community revitalization. Programmatic strategies consist of collaborations efforts to impact workforce and living wage employment in our community, youth engagement, health and wellness and other community improvement activities. Engagement strategies consist of efforts to encourage citizens to participate in programs and projects that further community development purposes. Community capacity-building involves the strengthening of

community organizations that in turn help organize participation by individuals. TCN invests directly in building the leadership and staff skills of other community-based organizations or create opportunities for other community-based organizations to participate in community change efforts.

"A 'By working behind the scenes, TCN has built capacity within our organization that we would never have been able to accomplish on our own.'" — Ken Hamilton, Green Allies/Althouse Arboretum

Impacting Business in Greater Pottstown

- TCN connects business, government and nonprofit organizations to actively support strategies that lead to concrete improvements in the community.
- TCN serves as a trusted advisor for businesses and organizations looking to improve their community involvement.
- TCN can connect your employees to community volunteer opportunities.
- TCN can help further your philanthropic efforts through its signature initiative, the Amazing Raise. Our corporate toolkit provides direction for supporting the local nonprofit community through the Amazing Raise.

You May Have Heard...

The Amazing Raise! The Amazing Raise is one of TCN's signature initiatives. It was started in 2017 to assist local nonprofits with funding and to raise the profile of philanthropy in our community. To date, the Amazing Raise has lifted our community by raising over \$500K for local nonprofit organizations. The Amazing Raise is a giving campaign that focuses on nonprofit organizations in our local community. Not only does it provide a platform for these organizations to raise funds, but also gives the participants the opportunity to talk to the community about their efforts. The Amazing Raise is different from other fundraising campaigns because every dollar raised stays local. Nonprofit participants have access to additional funds distributed proportionately among them. This means the organization not only raises funds, but also earns additional funds that are provided from a distribution pool raised by TCN. The Amazing Raise is a great way for organizations to grow their funding and for the community to participate in local philanthropy.

"Since joining the C2 program under TCN's leadership, my organization has increased our collaboration with other regional organizations resulting in better programming."

TCN's Amazing Raise has completely revamped and re-focused our fundraising efforts. It enabled us to create a more effective and successful outreach to individual donors - with "amazing" results!" — Ken Hamilton, Executive Director, Green Allies/Althouse Arboretum

TCN THE COMMUNITY NETWORK

TCN unites and leads nonprofit organizations, government and businesses, to jointly address the needs and challenges of Greater Pottstown. We serve and strengthen these individual partners to create a stronger, more vibrant community.

WHAT WE DO

Community Development Collaborative
TCN leads initiatives and partnerships that address community needs.

Community Camp
C2 provides a FREE summer camp experience for Middle School students in the Pottstown School District. For six weeks, campers access programming from the Pottstown YMCA, Greater Pottstown Tennis and Learning, Mosaic Community Gardens, Althouse Arboretum/Green Allies, ArtFusion 1944s, TriCounty, North End Swim Club, YMCA TriCounty Area and a host of other offsite excursions designed to provide opportunities not readily available to these children. The

Pottstown Works Together
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• Provides a model that moves vulnerable populations to self-sufficiency through sustained employment.

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Environmental Sustainability
Health and Wellness
Human Services and Safety Net

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• Customized training opportunities
• Oversight of community committees addressing youth, elder care, community partners against abuse and domestic violence
• Fund development for nonprofit (501c3) organizations through Amazing Raise
• Fiscal sponsorship of Not-for-Profit and emerging community organizations
• Fiscal sponsorship and backbone support for collaborative projects and initiatives
• Key informant and community information gathering
• Community fundraising and philanthropy

AMAZING RAISE

Number of large community Projects Initiated and Supported by TCN: 25

13 YEARS STRONG

Number of Local Nonprofit Organizations We've Supported Through FREE Training: 105

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For more info please contact info@tcnnetwork.org or call 610.850.0181.

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PA Dermatology Partners

Andrew Frankel, COO



Creating a Model for Growth and Success

When you consider the formidable challenges involved in starting and expanding a medical business to today's rapidly changing, highly-regulated, super-competitive climate, the growth of Pennsylvania Dermatology Partners is an incredible success story.

In just six short years, Pennsylvania Dermatology Partners, specialists in all types of medical and surgical dermatology, has transformed itself from a single practice located in Sinking Spring, Berks County, into a regional industry leader with 14 offices strategically located throughout the Route 422 and 276 corridors in Southeastern Pennsylvania.

This remarkable achievement of growth and success can be attributed in part to PA Dermatology Partners caring team of dedicated medical professionals who effectively and efficiently treat a full spectrum of diseases of the skin, hair, and nails. The PA Dermatology Partners staff keeps up to date on the latest treatment options, and they welcome patients with complicated problems. They have

assembled a top-notch team of caring medical doctors who are experienced, professional, highly trained, and compassionate.

But the larger story involves a unique and dynamic business partnership between two individuals — PA Dermatology Partners founders and principals — Andy Frankel and Dr. Daniel Shurman.

The pair met in 2008 when they shared a common interest in real estate investments. Dr. Shurman specializes in a highly effective form of skin cancer surgery called Mohs Surgery. Having just completed his fellowship, he was exploring opportunities to practice when his friend Andy Frankel offered a proposal.

**Daniel Shurman, MD,
Mohs Surgeon**



Douglassville / Corporate Headquarters

See page 12 for a list of locations along the Route 422 Corridor.



"Andy presented a model to me," Dr. Shurman recalls. "I'm going to get you set up in an area where they are going to love you," Frankel told him. "The doctor really needs another doctor to help. I'm going to help you be as efficient as you want to be and really scale seeing patients efficiently without cutting any quality for anything that we do."

Dr. Shurman accepted Frankel's proposal and the pair worked together in an established practice successfully for a few years before making a bold decision in 2012 to form a partnership and establish their own practice. "We have a standard partnership," Dr. Shurman said. "When it comes down to the business, we see eye-to-eye 99 percent of the time on the most efficient way to do things, so together we developed an amazing practice that has exploded."

"We started PA Dermatology Partners in one location in the Sinking Spring area," explains Andy Frankel, who assumed the role of chief operating officer (COO). "We had the idea to take all the good ideas we had learned together and eradicate the bad ones, to do something that was really patient-centric, that allowed the doctor to focus on providing great care with a really good support team and a good back office, and to use technology to make the practice of medicine very efficient," he said, adding, "It's been a great partnership."

Frankel notes that they chose Berks County for their first location knowing it was underserved. "Dr. Shurman was the only specialist offering Mohs Surgery in Berks County," Frankel said. "And right from the start he got tremendously busy and very popular. People treated him like he was born and raised here. They really respect him, and he is highly regarded."

With success came the desire, and the opportunity, to spread their wings, and

the pair acquired a second practice in Exeter.

"We felt like we had created a stand-out business model in a sector that is being gobbled up by venture capitalists," Frankel said. "We knew then, and even more so now, that medicine was under a lot of pressure from insurance companies and from regulation, for doctors to spend a lot of time on compliance and billing and things that weren't about patient care. We created a model where the doctors could really be doctors and thrive and do well, but also have a back office to handle all the bureaucracy in order to provide great care, and then to really try and grow and serve a wider number of patients — to be efficient and have fun."

(Continued on page 8)



SERVICES

Dermatological Services

Pennsylvania Dermatology Partners medical professionals treat a full spectrum of diseases of the skin, hair, and nails and specialize in the detection and treatment of skin cancers.

Skin

Specialists at Pennsylvania Dermatology Partners employ their vast expertise to treat the complete range of skin conditions, irritations, growths and reactions. Some of the most common diagnoses we treat are: Acne; Cutaneous Infections; Eczema; Psoriasis; Rosacea; and Warts.

Cancer

Pennsylvania Dermatology Partners team of skilled professionals are specialists in the early detection, diagnosis and treatment of skin cancers, and treatment methods such as Mohs surgery and Dermoscopy. Skin cancer is the most common of all cancers, afflicting more than two million Americans each year, a number that is rising rapidly. It is also the easiest to cure, if diagnosed and treated early.

Mohs Micrographic Surgery

Mohs surgery is a specialized treatment for removal of skin cancer in certain situations. Daniel L. Shurman M.D. has achieved the highest degree of Mohs surgery qualification by completing an American College of Mohs Surgery approved fellowship. This state-of-the-art treatment is usually performed on skin cancers that are large; that are recurrent and have not been effectively treated with conventional methods; or for skin cancers on the head, neck and face, where loss of healthy skin should be minimized. Mohs surgery is up to 99 percent effective in removing many skin cancers. In addition, it can be performed as an outpatient procedure.

Hair

Pennsylvania Dermatology Partners can explore possible causes such as Alopecia and offer a variety of treatments.

Nails

From fungal infections to other growths and deformities, Pennsylvania Dermatology Partners can help you find a solution.



COVER STORY

(Continued from page 7)

"A lot of doctors don't really understand the business part of it," Dr. Shurman added, "and they are looking for guidance in those areas."

"As we started to evolve the model, and became more and more effective with it, we found a lot of other doctors who wanted to join us because they weren't happy either in the corporate environment they were working in (hospital or physician groups), or they were struggling to make it as a solo practitioner," Frankel explains. "Unlike your hospital that tells a doctor how to practice, or traditional group practice where the doctor has to practice the way the group says, and unlike the solo practice, where the doctor has to run the business as well as doing the medicine, we provide a powerful organization, but we let each doctor practice medicine the way he or she sees fit. Each doctor is really doing what they think is best for the patient. Patients respond well to that. And everybody is growing. Patients are getting seen. It's a really great model," he said.

"Every doctor who has come on board has done better in our system than they had done previously, even to the

point where some doctors who were partners in other systems left to come to our system," Dr. Shurman said. "Once they get up and running and see how the machine works, they have always been happy and want to spread the word."

The model has proven to be tremendously successful, and the partners continued to grow, acquiring a practice in Pottstown, another in Oaks and yet another in King of Prussia. "We kind of grew organically," Frankel said. "And then we had some opportunities in the Philadelphia area. We have 11 doctors now, soon to be 12. And we have six (about to be seven) nurse practitioners and physician assistants. They're not competing with anybody but themselves to take good care of their patients. They have a very direct relationship with their patients, and it's a nice environment for a doctor," Frankel said, adding, "We look at our footprint as the Route 422 and 276 corridors, and we have some good plans to fill in along the way. It's been a lot of fun. Very rewarding. Very exciting."

(Continued on page 10)


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OUR DOCTORS

Daniel Shurman, M.D., F.A.A.D.

Dr. Shurman, a native of Pennsylvania, attended Temple University School of Medicine. He completed his Dermatology training at Thomas Jefferson University both in Philadelphia. Dr. Shurman then attended a fully accredited fellowship in both Mohs Micrographic Surgery and procedural Dermatology at the Dermatologic Surgery Center.

The focus of Dr. Shurman's practice is the treatment of Cutaneous Neoplasms using the Mohs Micrographic technique. Dr. Shurman's primary interest is in the area of facial reconstructive surgery, managing the repair of complex cutaneous defects.



Bonnie Koo M.D., F.A.A.D.



Bonnie Koo, MD, FAAD is a board-certified dermatologist and a Fellow of the American Academy of Dermatology. She provides medical, surgical, and cosmetic services and sees pediatric and adult patients. She is the recipient of awards including the Women's Dermatologic Society's Mentorship Award and the American Academy of Dermatology's Presidential Citation. Dr. Koo treats patients of all ages. Prior to joining Pennsylvania Dermatology Partners, she was an Assistant Professor of Dermatology at Hofstra-Northwell School of Medicine and Director of Hospital-based Dermatology teaching dermatology residents and medical students.

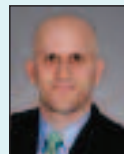
Alexis Curreri, M.D., F.A.A.D.



Board Certified in Dermatology and Fellow of the American Academy of Dermatology

Alexis T. Curreri, MD is board certified by the American Board of Dermatology and is a fellow of the American Academy of Dermatology. Dr. Curreri provides complete dermatologic care including medical, surgical, and cosmetic services. She enjoys seeing both pediatric (starting at age 1) as well as adult patients. Additionally she has a special interest in anti-aging techniques, including neuromodulators and filler.

Orr G. Barak, MD, PhD

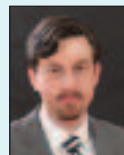


Board Certified Dermatologist & Dermatopathologist

Orr G. Barak, MD, PhD is a board-certified dermatologist and provides the full spectrum of dermatologic care, including medical, surgical and dermatopathology. He has special interests in the treatment of skin cancer and psoriasis. Dr. Barak has worked as a staff dermatopathologist at DermPath New England as well as Assistant Professor of Dermatology at Tufts University School of Medicine teaching dermatology residents and medical students.

Dr. Barak obtained a degree in Molecular Biology from the University of California at Berkeley before moving to the east coast and graduating with both an MD and PhD from the University of Pennsylvania School of Medicine. He obtained numerous honors in medical school including selection to the Alpha Omega Honor Medical Society and the Mary Ellis Bell prize for research. Dr. Barak trained in Dermatology at the Boston University-Tufts University Combined Residency Program, where he was named chief resident. He subsequently completed a dermatopathology fellowship through Tufts Medical Center. Dr. Barak treats patients ages 15 and up.

David P. Manion, MD



Board Certified in Dermatology and Fellow of the American Academy of Dermatology

David P. Manion, MD is a graduate of Jefferson Medical College. He completed his internship and dermatology residency at the Washington Hospital Center in Washington, DC.

Dr. Manion provides a full range of dermatologic care with a special interest in skin cancer prevention, screening, and treatment. Dr. Manion is board certified by the American Board of Dermatology and is a member of the American Academy of Dermatology and the American Society for Dermatologic Surgery. Dr. Manion treats patients ages 4 and up.

Additional bios can be viewed at www.padermpartners.com.

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COVER STORY

(Continued from page 8)

With the exception of Dr. Shurman, all of the medical professionals at PA Dermatology Partners are independent contractors or employees. "In their own clinic, each doctor has 100 percent say," Frankel explains. "It's like they are almost each their own business. We knew a number of other doctors who reached out to us and who were interested in joining, and then there's a very powerful communication network in medicine through sales representatives for pharmaceutical companies. They knew lots of doctors who were dissatisfied, so they started connecting us with other doctors and we gained our first in-house pathologist that way. We gained most of our doctors actually through word of mouth that way. So, we've had a lot of great grass-roots assistance from people who we've treated well, and they treated us well, and have seen what we are trying to do with patient care, and they liked it. It really fit us in a good way," he said.

One of the great advantages of acquiring additional practices is the opportunity to take advantage of economies of scale. For example, every dermatologist

uses liquid nitrogen and there are a limited number of suppliers in the area. "Because we are a big customer, if we have a problem and we call them, they drop everything and run over and help us," Frankel said. "It doesn't happen often but whenever we need it, they are there. If you are just a small solo practice, they can't do that for you. We get better rates on things. We get first crack when people want to test a new technology or new idea. They often come to us and ask us if we are interested. We're not always interested, but they come to us because they know we can deploy 14 locations and really try something. We get some good advantages that way. We also get some good advantages because of our footprint. For example, we have patients who are from Reading who move to Philadelphia and they can stay within the practice and there's a comfort that it is the same system, the same high level of care, and their records are there. All of those economies of scale can be very helpful for us," he said.

In terms of competition, venture capitalists present the most significant challenge.

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"Medicine, and particularly dermatology is the apple of the eye of many private equity investors and venture capitalists right now," Andy Frankel explains, "and so there are a number of equity companies coming in and trying to buy up dermatologists and there is an air of competition. And the model typically is, 'We're going to give you a lot of money for your practice and you can keep part ownership and then in five years we're going to sell it to a bigger company and you're going to make more money.' There are absolutely doctors who want that. The payouts can be pretty significant," Frankel points out.

"But what we're seeing is there are many more doctors who want to know, 'I'm going to be in one place for the rest of my career and I want to work with one team of people and I'm going to have some control over a home grown, non-debt driven, locally valued, locally-rooted business'" he said, adding "This has been a really exciting time for us having people flee other opportunities and come this way and look at us and that's exciting and interesting."

"I feel that any doctor who really understands what we are doing would think this is a great way to practice," Frankel said. "It's not a perfect fit for everybody but people can see that they

can make it into what they want it to be in a way that's good for them. As you grow and you get bigger you become a little bit of a target. Lots of smaller groups of dermatologists look at us and say that we are all about the money and presume we are doing something to grow this big that's bad. But when people get to meet us and see how things are run, and we introduce them to doctors who have joined us and they hear how it works, they are all very intrigued. People have a lot of reasons for going to medical school, but among them, for every doctor, one is I want to help people, and one is I want to make a good living. So, if you put them in a position where they can control their living by determining how they want to work, and they can have free determination of how to go about taking good care of patients, how can they not want that?"

"The huge influx of venture capital private equity money is only going to result, I think, in the dissatisfaction of other doctors," Dr. Shurman adds, "and increase their desire to want to join our model. We really think we have an unbelievable product, and we could go out there and try to grow way faster, but we choose not to because we put a high emphasis on making sure we do it right."

(Continued on page 12)

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COVER STORY

(Continued from page 11)

Patient reviews support that conclusion. "The last two years we were able to implement a system that solicits reviews of every patient, one to five stars, and you can write more comments if you want," Frankel said. "We started asking all of our patients for reviews of our service, and 98.5 percent are positive and five stars. Now we get an average of about 1,400 reviews every month," he said.

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(Continued on page 14)

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COVER STORY

(Continued from page 12)

The future looks bright for PA Dermatology Partners. "There's not a plan to be a certain size," Frankel explains. "And there's not a plan to hit a certain threshold of revenue or patients. It's always fun to have a new milestone, and we're excited when we can do that within the context of quality. When we are really doing good medicine, and patients are happy and we grow, that's an incredible feeling. Part of what we do is we matchmake. This is a great opportunity. You can't afford to buy a practice and you don't want to run a practice, but you want to practice. Or you're not happy where you are and you like our system. Or you want to work one day a week instead of five days a week and you are tired of doing the payroll. Perfect. We do a lot of that. We added two new locations this year in January. I think we can probably add one or two more this year, sensibly and manageably and do a good job. We try to scale each practice. We may have more opportunities than that, and we may have less."

"We're excited about our care model," Frankel said in conclusion. "We're excited

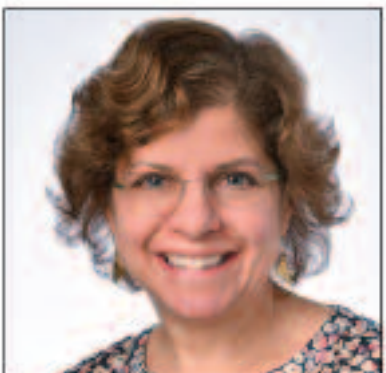
to see doctors join us and do really well, and be busy, and have their patients respond in a positive way. And we're excited that we can do this in a very home-grown Pennsylvania kind of way."

"Ultimately to practice the way I want to is really what allows me to hands down think this is the only way it should be done," Dr. Shurman said. "I really think our model for dermatology is superior to anything else that's out there. The most important parts of being a doctor are being done properly — Good patient care. Good patient relationships. Good customer service. Those are all things that I think we do really well, and I haven't seen anybody do better, and I think it's a lot of Andy's work and a combination of my input into that work — Having somebody who gets the model and is in a position to help make decisions and guide it."



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BUSINESS/EMPLOYER RECRUITMENT AND THE AMAZON EXAMPLE



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

The recent Amazon relocation to New York has been aborted and one of the all-time business recruitments ended with suddenness. The criteria included considering the "sense of place" and "amenity package" of the locations as part of the selection process. Many cities applied, and I believe that both Pittsburgh and Philadelphia were contenders. It was a highly sought-after economic development goal for many of cities and states.

In a high-profile recruitment campaign like this, each of the cities are being played off against each other, and they all have incentives to offer. Each of them has different tax structures and unique incentives, so no one can really meet the other competitor's incentive package, but they can offer a similar dollar amount.

Everything becomes a big secret, and no one talks to anyone. Decisions are made on the executive level and those decisions will probably not come to public light unless they snag the client. Incentives are between the offering entity and the business they are attempting to recruit. Whatever is offered, it is a mix of tax credits, cash incentives and long-term financing depending upon the political jurisdiction.

I lived and worked in Lock Haven and DuBois at one point, and 25,000 jobs coming to the area would cause an economic boom to come to those localities. One of the incentives we were able to offer was that it was not a high cost of living area. In other words, people will not be making as

much money in that area as in other, more urban areas. I read that part the reason the New York deal fell apart was that there was an issue with the potential for labor cost issues.

To me, there is something that just does not ring true with the "Lifestyle Considerations" selection method. It was like, there are all these people we are going to bring to your city, and we want you to tell us what your city has in amenities to bring them there? I guess they can get the best and the brightest employees because the employer is located in such dynamic surroundings. Conversely, I believe it was all about the money that they would get by way of incentives and how little they could pay the people.

Initially there was a report of 25,000 high-tech jobs being created, which turned out to be 12,500 warehouse and 12,500 high-tech workers. In New York, they were touting the warehouse positions to the people who live in the nearby housing authority, so at least half of the jobs would have been locally sourced, and I am not sure what their position is on the "Lifestyle Considerations." After all, the jobs pay less than \$15.00 per hour, and the location is New York City, which is a world and a half away from places like DuBois, PA where the cost of living is low.

It appears to me that the owner of the company, the world's richest human, assembled a group of people to create criteria that all of the applicants needed to meet, and really it all came down to the incentives and the labor costs. All of this was done in the public eye with extreme secrecy and a competitive group trying to showcase their communities to the company.

(Continued on page 16)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 15)

Those people working on the project were either staff people, or they were hired consultants to make the city look like they were the best selection for the Amazon East Coast headquarters.

I am sure that people will say “Wow. That was a lot to give up,” but people forget the cost and over the years the fact that so many people depend on the company for a living wage will mitigate that outrage. What is the intent and who will benefit? Many of the benefits to the government revenue have been bargained away early. The objectives must be to get either new entry into the New York City tech community, or use local talent because the warehouse jobs are not moving to the area, but more likely be coming from the local community... the normal daily commute.

The tech jobs alone provide a salary of 1.8 billion dollars per year (12,500 x \$150,000) while the warehouse workers at 14 dollars an hour account for another \$350 million. The annual return for the next 20 years appears to make the investment of four or five billion dollars to make it easier to invest in your city when it will result in this income.

The salaries are a huge boom to the economy as the salaries are spent on food,

clothing, shelter and lifestyle, which go to local providers and distributors. Many of the people are not in tune with the general lifestyle factor that the community has to offer. I wonder how many cities included in their application that they have an opera or symphony as a plus? That is why I think the whole process that was instituted on these towns was disingenuous at best.

This was a process that only cared about cash on both ends, what they could get up front, and how little they could pay the workers. If these facades are broken down, and all of the niceties are done away with, maybe the rural areas like DuBois can rebound, because they have the most competitive wage base. The land is cheap, people live cheaply, and a lot of the tax incentives and lawyer fees will probably not be necessary.

In a world where image is everything, you really cannot fathom the disconnect that must have gone on in New York to make a withdrawal happen. I really think it was the procedure, the idyllic “show us your community” approach should have been “what can you give me and how little will you work for?”

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

Diamond Repeats as One of the Best Places to Work in Pennsylvania

Diamond Credit Union has been named one of the Best Places to Work in Pennsylvania for 2018. Diamond was also honored in 2016 and 2017.

The awards program, created in 2000, is one of the first statewide programs of its kind in the country. The program is a public/private partnership between Team Pennsylvania Foundation, the Pennsylvania Department of Community and Economic Development, the Pennsylvania State Council of the Society for Human Resource Management, and the Central Penn Business Journal.

"All Diamond employees should be proud of the work-place culture they have helped create and nurture," said John Faust, President and CEO of Diamond Credit Union. "Their unwavering commitment to excellence makes Diamond a place we all look forward to coming to every day."

This survey and awards program was designed to identify, recognize and honor the best places of employment in Pennsylvania, who are benefiting the state's economy and its workforce. Employers are categorized based upon the total number

of employees they have in the United States from 15 to 99, 100 to 250, or more than 250.

To be considered for participation, companies had to be: a for-profit or not-for-profit business; publicly or privately held; have a facility in Pennsylvania; have at least 15 employees working in Pennsylvania; in business a minimum of one year.

Companies entered the two-part process to determine the 100 Best Places to Work in PA. The first part, worth approximately 25 percent, evaluated each nominated company's workplace policies, practices, philosophies, systems and demographics. Part two, worth approximately 75 percent, was an employee survey to measure the employee experience. The combined scores determined the winners. Best Companies Group managed the registration and survey process.

For more information on the Best Places to Work in PA, visit www.bestplacetoworkinpa.com or contact Emily Winslow, event coordinator at the Central Penn Business Journal at 717.323.5268 or ewinslow@cpbj.com.



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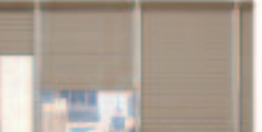
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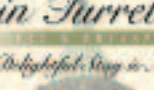
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Two black vehicles are shown. The top image is a black Lincoln SUV, likely a Navigator, parked on a light-colored surface. The bottom image is a black stretch limousine, also parked on a light-colored surface. Both vehicles are facing towards the left of the frame.

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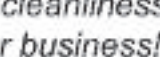
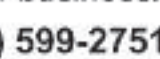
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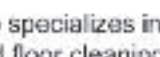
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Pottstown Hospital Employees Donate More Than \$20,000 to Local Charities That Serve Children and Families

Pottstown Hospital – Tower Health employees donated more than \$20,000 to area charities in 2018. A portion of the donations were made through “Casual for a Cause”, a weekly dress-down day spearheaded by the Celebrate and Recognize Employees’ Work committee (CREW) at Pottstown Hospital. The CREW committee was established in 2013 as a great way to engage employees in efforts to give back to the community. Each month, a charity is designated and every week, employees pay \$3 for a “Casual for a Cause” sticker that allows them wear jeans and Pottstown Hospital spirit wear on Fridays. The total for the month is calculated and a check is sent on behalf of the hospital employees to one of the area charities.

“I am continually amazed by the generosity of Pottstown Hospital’s employees,” said Rich Newell, President and CEO. “Whether it is supporting “Casual for a Cause”, volunteering in the Pottstown community, serving on boards of local organizations, and col-

lecting shoes for “In Ian’s Boots”, among many other service opportunities, Pottstown Hospital’s employees are engaged in the community and enjoy helping to make a difference.”

Organizations supported in 2018 include the Pottstown Library, Tri-County Active Adult Center, Foundation for Pottstown Education, Amazing Raise, and Boyertown Multi-Service. Health-related organizations supported by Pottstown Hospital – Tower Health “Casual for a Cause” include The American Heart Association’s Go Red for Women, Gift of Life, National Stroke Association and The American Cancer Society’s Real Men Wear Pink.

The remaining \$12,000 was raised by employees through Pottstown Hospital – Tower Health’s participation in Tri-County Network’s Amazing Raise, a giving challenge that brings together the region to help raise needed funds, shining a spotlight on the work of non-profits in the Tri-County Area (Montgomery County, Eastern Berks County, Northern Chester County).

Pottstown Hospital:

Located in Pottstown, and a member of Tower Health, Pottstown Hospital is a 232-bed hospital that offers a full range of health services, including inpatient and outpatient, medical and surgical, and diagnostic and emergency care. Pottstown Hospital is accredited by The Joint Commission and has been recognized for its quality outcomes and clinical expertise across many service lines. Its cancer program is nationally recognized. The hospital also is a Primary Stroke Center; Joint Commission-certified for hip and knee replacement; and Heart Failure and Chest Pain certified. Its Emergency Room, which is second busiest in Montgomery County, sees more than 45,000 patients a year. For more information, visit www.towerhealth.org



Pottstown Hospital

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Email Marketing Rules Every Small Business Owner Needs to Know

According to the Direct Marketing Association, the typical ROI (return on investment) for email marketing is about 4,300 percent. With that kind of effectiveness, it's definitely a marketing activity worth considering for your small business. But before you blast out your first message, you need to know the rules.

There are laws to protect people from unwanted email solicitation — you need to abide by the CAN-SPAM Act, the Federal Trade Commission's Compliance Guide for Business website at <https://www.ftc.gov/tips-advice/business-center/guidance/can-spam-act-compliance-guide-business>.

According to the FTC, the CAN-SPAM Act covers all commercial messages, which the law defines as 'any electronic mail message the primary purpose of which is the commercial advertisement or promotion of a commercial product or service, including email that promotes

content on commercial websites. The law makes no exception for business-to-business email. That means all email — for example, a message to former customers announcing a new product line — must comply with the law.

If you fail to comply, you might find yourself paying a lofty fine. Each individual email in violation of the rules could penalize you up to \$41,484.

Here are the FTC's main requirements to keep in mind every time you create and launch an email marketing campaign:

- Do not try to disguise who is initiating the message by using false or misleading information in the "To," "From," and "Reply To" fields. Routing information (such as the domain name in the originator's email address) must also be accurate so recipients know who is sending them the message.

(Continued on page 24)

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Ask SCORE

(Continued from page 23)

- Do not use subject lines that are deceptive. You can be creative with subject lines to make them interesting, but do not attempt to trick readers into opening your email by making them think the contents will be something other than what it is.
- Make sure that people know what you are sending is an advertisement or a promotion if that is what it is. In other words, don't use a subject line like, "An Update On Your Account" or something similar that would lead recipients to believe you're sharing information relevant to their accounts when instead you're promoting a new product line.
- Act on opt-out requests as quickly as possible — you have 10 business days to honor recipients' wishes.
- Make sure others doing marketing on your behalf are complying with the law. If you contract another company to manage your email marketing, you both bear legal responsibility for complying with the law.

Those points cover the main requirements of the CAN-SPAM Act, and we recommend you read Federal Trade Commission's Compliance Guide for Business website for more details to make sure your small business follows the rules.

For additional guidance and insight about marketing and other aspects of starting and growing a small business, contact the SCORE TriCounty.

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653 Laurelwood Road, Pottstown 19465
484-300-4911

1503 Ridge Road, Pottstown 19465
484-624-8468

Mi Casa Su Casa

Mi Casa Su Casa Cafe / Restaurant, located at 320 Penn Street in downtown Reading, is a Dominican Breakfast and Brunch restaurant specializing in cafe, comida Latino Americana, comfort, community, conversation and creative arts. Mi Casa Su Casa is a family business that treats all customers like family and provides them with a home-away-from-home dining experience.

Mi Casa Su Casa is Spanish for "my house is your house," providing a home away from home type of ambiance & environment. We are located in downtown Reading, on Penn Street just off the Rt.422 exit, two blocks from the bridge. Parking is provided in the rear.

Hours of operation are Monday – Saturday from 7:00 AM to 4:00 PM.

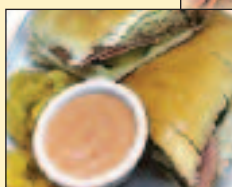


Mi Casa Su Casa also serves Dinner Buffet every Thursday at Caliente's Night at the Crowne Plaza Hotel, 1741 Papermill Rd, Reading, PA, 19610. Food is served from 6 PM to 9 PM.

Mi Casa Su Casa also can be found at Shillington Farmers Market, 10 S Summit Ave, Reading, on Thursday and Friday (9 AM to 7 PM) and Saturday (9 AM to 4 PM).

Catering Available Upon Request and Extended Hours Available Upon Request for Parties of 10 or More by Reservation Only.

For additional information, please call 610.375.1161; email: Johannycepeda@gmail.com; and visit: www.micasasucasacafe.com.



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<http://rhagueschultz.juiceplus.com> and
<http://rhagueschultz.towergarden.com>.

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ROUTE 422 BUSINESS ADVISOR



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

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CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

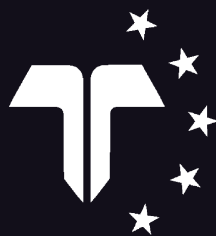
• EMAIL:
info@tricountyareachamber.com

Eileen Dautrich, President,
eileen@tricountyareachamber.com

Michele Barrett, Events & Marketing Director
michele@tricountyareachamber.com

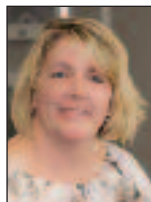
Gregory Glenn, Member Relations Director,
gregory@tricountyareachamber.com

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



TRICOUNTY AREA CHAMBER OF COMMERCE

PRESIDENT'S MESSAGE



TIME FOR **THE** EVENT OF OUR YEAR
— JOIN KEY DECISION MAKERS
FROM THE TRI-COUNTY REGION

ANNUAL DINNER

WEDNESDAY, APRIL 17
5 – 9 PM

**at RiverCrest
Golf Club &
Preserve**

APPLY FOR ANNUAL DINNER AWARDS

1. Community Based Organization
2. Start-Up Business
(Business under 3 years)
3. Small Business
(under 10 employees)

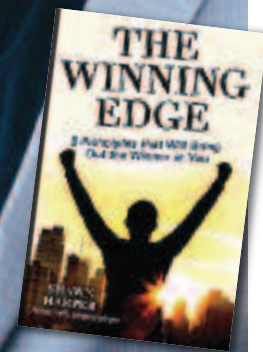
**Contact the office at
610.326.2900 to learn
how you can apply!**

**YOUR
ATTITUDE
DETERMINES
YOUR
ALTITUDE.**

Shawn Harper

From the Locker Room
to the Board Room...

Former NFL Player, CEO,
National Motivational
Speaker, Author and
Life Coach



MAKING A DIFFERENCE IS WHAT WE DO!

WELCOME APPROVED NEW MEMBERS!

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

Addison Technologies
643 E. High St.
Pottstown, PA 19464
610.304.0229
addisontech.com

Computer Consultants/Support Services
Addison Technologies does all things website related. Creating websites, managing websites, and insuring maximum exposure for our clients.

Authentic Matters
3630 Coventryville Rd.
Pottstown, PA 19465
484.942.3863
authenticmatters.com
Communications Consultants; Consultants; Marketing/Market Research; Website Design
Authentic Matters is a digital communications consultancy. We help businesses - from startups to Fortune 500s - improve how they engage, acquire, and retain customers.

Covenant Bank
1500 E. Lancaster Ave.
Paoli, PA 19301
610.420.1141
yourcovenantbank.com
Banks/Credit Unions
Covenant Bank Brand Promise- Our covenant is our promise to do what is right for our clients, shareholders, employees, and community every time. Consummate Professionals- We are consummate professionals with the highest integrity. Committed- We commit to deliver timely financial solutions to help clients meet their goals. Connected- We connect our clients to resources and opportunities to drive success. Community- We support our community by generously giving of our time and resources.

Cutillo's Restaurant
2688 E. High St.
Pottstown, PA 19464
610.327.2910
cutillos.com
Caterers/Banquet Services; Restaurants/Clubs
Cutillo's Restaurant is located in the beautiful village of Sanatoga, PA. Cutillo's Restaurant overlooks the Sanatoga Creek and has a rich heritage in western Montgomery County.

Delta-T Group
950 East Haverford Rd., Suite 200
Bryn Mawr, PA 19010
484.381.3073
delta-tgroup.com
Behavioral Health Services; Employment Agencies
Behavioral Health/Mental Health Referral Agency partnered with various nonprofit organizations.

Freestyle Real Estate, LLC
1723 Swamp Pike
Gilbertsville, PA 19525
610.845.1800
freestylere.com
Real Estate - Residential
Freestyle Real Estate is committed to providing each and every individual client with exceptional service and care to every detail through the process. Our agents are attentive to your concerns throughout the selling process and we realize how overwhelming selling your home can be.

Kreischer Miller
100 Witmer Rd.
Horsham, PA 19044
215.441.4600
kmco.com
Accountants/CPAs
Kreischer Miller is full service public accounting firm providing audit, tax, consulting, technology solutions, outsourced accounting and C suite search services.

Mercer's TruCraft Collision
401 W. High St., Suite 1
Pottstown, PA 19464
610.327.8787
trucrecollision.com
Auto Body Repairs/Painting; Auto Detailing/Restoration; Auto Repairs/Services; Insurance Companies
Had a minor fender bender or major collision? Interested in customizing your vehicle? Mercer's Collision is an auto body shop you can trust and depend on, PERIOD! Limited Lifetime Warranty All makes and models, domestic and foreign vehicle repair. All insurance claims are welcome as we are a direct repair shop for many insurance companies.

Pope John Paul II High School
181 Rittenhouse Rd.
Royersford, PA 19468
484.975.6500
pjphs.org
Schools/Colleges/Education
Pope John Paul II High School assists in the formation of Catholic students to be full and practicing members of the Church while simultaneously recognizing and respecting the cultural diversity of our student body. We are a center of academic excellence rigorously preparing students to be contributing members of the global community with the ultimate goal of eternity in Heaven.

Potts & Penn Family Diner
80 E. High St.
Pottstown, PA 19464
484.624.5501
facebook.com/PottsAndPennFamilyDiner
Food Products; Restaurants/Clubs
Authentic diner experience. Breakfast, lunch, and dinner. Focused on Quality & Exceptional Service!

Pottstown Athletic Club
263 King Street
Pottstown, PA 19464
484.302.9950
pottstownathleticclub.com
Health Clubs/Fitness Centers/Gyms; Nonprofit Organizations
Pottstown Athletic Club (PAC) is a 501c nonprofit multi-sport Youth / Family Athletic Club. We offer a variety of fitness programs to Pottstown families and those of surrounding communities. For over 25 years this club of athletes has defined ourselves as a value-driven socially responsible organization. We recognize the ability we possess to take control of not only our lives but to help others empower themselves and change their lives. Our formula is simple, through athletics, we provide opportunity and support to those looking to change.

Pottstown Oral & Maxillofacial Surgery Assoc.
1630 E. High St., Bldg. #4
Pottstown, PA 19464
610.326.7880
and
Pottstown Oral & Maxillofacial Surgery Assoc.
20 E. Philadelphia Ave.
Boyertown, PA 19512
610.367.6074
pottstownoralsurgery.com
Dentist/Orthodontists; Medical Services; Physicians/Surgeons
Full scope oral and maxillofacial surgical services covering the greater Pottstown & Boyertown areas.

Primerica
908 N. Charlotte St.
Pottstown, PA 19464
610.326.4494
primerica.com/wardle
Financial Services; Insurance Companies; Investment Companies
In 1977, Primerica was founded on a simple idea: Just do what's right. That concept remains at the heart of everything they do for Main Street families every day.

Public Citizens for Children & Youth
990 Spring Garden Street, Suite 200
Philadelphia, PA 19123
215.563.9442
pccy.org
Nonprofit Organizations
PCCY is a children's advocacy organization dedicated to increased state investments in quality early childhood education, public schools & health programs (insurance) for kids.

Pughtown Agway
819 Pughtown Rd.
Spring City, PA 19475
610.469.9238
pughtownagway.com
Lawn and Garden Equipment / Supplies; Pet Shops/Supplies
Retail feed store and lawn & garden center.

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

Happy Anniversary to the following Members:

41+ YEARS AAA East Central

10 YEARS
Staybridge Suites
Royersford -
Valley Forge
Frederick Living

5 YEARS Schuylkill Holdings

1 YEAR

Attract Engage
Inspire, LLC
Farmers Insurance
Hill Agency
GNG All Holiday
Decorators
Schooley Mitchell
USA Payroll
Willow House Paints

*Are you Celebrating
25, 50, 75 Years?*
If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success. Contact Michele Barrett at 610.326.2900 or michele@tricityarea.com

Member Renewals

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

BB&T
Bella Vista
Golf Course, Ltd.
Boy Scouts of America
- Cradle of Liberty
Council
Boyertown Oil
and Propane
Brookside
Country Club
Columbia Boiler Co.
D.G. March and
Associates/Enviromat
Company, Inc.
Dancing Tree Creations
Artisans Gallery
and Studio
eb Logix, Inc.
Exelon Nuclear
Fox Rothschild LLP
The Hill School
KeyBank
The Lewis Group
Limerick Township
Moyer's Catering
My Dad's Flooring
Nester Insurance
PMA Medical
Specialists - Limerick
PMA Medical
Specialists -
Phoenixville

**PMA Medical
Specialists - Pottstown**
Pottsgrove
School District
Pottstown Area
Industrial
Development, Inc.
Pottstown Hospital
Tower Health
Pottstown Regional
Public Library
Pottstown
Roller Mills, Inc.
Reading Country Club
Golf - Exeter
Township
Reading Foundry &
Supply Co.
Rutter Roofing
Sanatoga Water
Conditioning, Inc.
Schuylkill River
Greenways National
Heritage Area
Tri County Toyota
Twin County
Construction Co., LLC
A. Weitzenkorn's
Sons, Inc.
West & Company T/A
Hoffman & West, CPAs
Wyomissing
Optometric Center, Inc.
Yergey Daylor Allebach.
Scheffey Picardi



TRICOUNTY AREA
CHAMBER OF COMMERCE

THANK YOU!

2018-2019 Connections Partners:



2018-2019 Commerce Partners:



MAKING A DIFFERENCE IS WHAT WE DO!

BUSINESS SPOTLIGHT

March's Business Spotlight is Brandywine Living at Upper Providence. Learn more about them at the event on Tuesday, March 26 from 5-7 PM, located at 1133 Black Rock Road in Phoenixville!



Friends and fun
All Day Dining
Luxurious
Private Suites
Beautiful courtyards
& gorgeous
common areas
Transportation
Escapades...for Life!
Nurses on site...
all day, all night
Reflections
award winning
memory care
program
Recognition
for quality
care and services


BRANDYWINE LIVING
at Upper Providence
Life is Beautiful

Please join
**BRANDYWINE LIVING AT
UPPER PROVIDENCE**
along with municipal organizations,
non-profits and members of the public for a
COMMUNITY VOLUNTEER FAIR!

**SATURDAY, MAY 4TH
12:00PM-3:00PM**

**1133 Black Rock Road | Phoenixville, PA
610.933.3250 | www.Brandycare.com**

*Brandywine Living has locations
throughout NJ, PA, DE, CT, NY & VA*

JANUARY BUSINESS CARD EXCHANGE



January 22's Business Card Exchange at Community Health & Dental Care was a success! We networked and toured their new facility at the Coventry Mall. Thank you to everyone who came out to this event!



Sponsored by:



PA Chamber Membership

FEATURED MEMBER BENEFIT OF THE MONTH

Chamber Members with 10 and fewer employees are eligible for a FREE membership with the Pennsylvania Chamber of Business and Industry.

The PA Chamber is the largest broad-based business association in the Commonwealth, serving thousands of member businesses statewide. Its mission is to improve Pennsylvania's business climate and increase the competitive advantage of its members.

Benefits of Membership with the PA Chamber include:

- Information on legislation and advocacy efforts that affect your business.
- Access to statewide coalitions and initiatives.
- Discounted, members-only pricing on the PA Chamber's renowned educational and compliance programs and publications that benefit your business.
- And much more!

For more information on membership with the PA Chamber, contact their membership team at 877.381.8618 or chambermembership@pachamber.org



LEYP PROFESSIONAL DEVELOPMENT



On February 14, LEYP went to Wrigley's Business Products and Services for a professional development workshop led by Morgan Davidheiser. Morgan focused on Excel and Outlook and how to utilize them more efficiently. Thank you Morgan for sharing your expertise with the group!

**Next LEYP event
is on Thursday,
March 14 from 5-8 PM
at Splitting Edge
Axe Throwing!**



**Lead | Engage |
Young | Professionals**
Helping Leaders, Professional Development
and Mentoring, Team Building, Training

lewis
ENVIRONMENTAL



E-Cycling

**Earth Day
Monday, April 22**

Have any electronics you want to safely
dispose of? Bring them to us!



TRICOUNTY AREA
CHAMBER OF COMMERCE *proudly presents:*

Leadercast
2019

**Friday, May 10
8 AM to 4 PM**

New Hanover United
Methodist Church



Gayle King, Co-host,
*CBS This Morning,
Editor-at-Large,
O, the Oprah Magazine*



Patrick Lencioni,
*Founder,
The Table Group*



Dr. Caroline Leaf,
*Communication
Pathologist and
Cognitive Neuroscientist*



Marcus Samuelsson,
*Award-Winning Chef,
Restaurateur, Author
and TV Personality*



Carla Harris,
*Vice Chairman and
Managing Director,
Morgan Stanley*



Ginger Hardage,
*Former Senior VP
of Culture and
Communications,
Southwest Airlines*



Andy Stanley,
*Leadership Author
and Communicator*



Juliet Funt
*CEO,
WhiteSpace at Work*



Craig Springer,
*Executive Director,
AlphaUSA*

Registration required. For more details or to purchase tickets, call 610.326.2900.

MAKING A DIFFERENCE IS WHAT WE DO!



Mark Your Calendars!

NETWORKING

Thurs., March 7
7-9 AM

Membership Breakfast: Our Lucky Members

SunnyBrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464
The Lucky Day agenda includes: extended networking; receive a new Membership Plaque, 2019 Window Decal, 2019 Tri-County Area Community Guide & Business Directory, visit tables to chat with board members and sign up for events and chamber programs, and special giveaways!
\$32 per Member (invoiced or paid after 2/28); \$50 per non-member
Sponsors: Alvernia University; Foundation for Pottstown Education

Fri., March 8
8:30-10 AM

Leadership Alumni Executive Series: Part 2

TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown 19464
Join us for another exclusive and intimate event presented by fellow alum, Joe Rusiewicz, Executive Director, The Foundation for Pottstown Education.
Storytelling as a Management Tool
Storytelling is a management tool that can help produce the best results for telling your organization's mission, keep those special things about your organization alive, enhance your image in the community and get your staff to see the big picture and how their work is valued.
Leadership Alumni Only; Free Event
Contact Jennifer O'Donnell at 610.326.2900 to register.

Thurs., March 14
5-8 PM

LEYP: Splitting Edge Axe Throwing

Splitting Edge Axe Throwing, 225 E. High St., Pottstown 19464
This special networking event will bring together young professionals ages 21-40 years in the tri-county area to continue to grow an effective, strong network of leaders. You are encouraged to register in groups of **four or more** to represent your business in a competition resulting in an **award of the center of the target signed by all the participants as a keepsake**. Registrants who attend as singles, doubles, or triples will be partnered with others at the start of the tournament onsite. Join us at 5:00 pm for a social hour and practice throwing axes before the 6:00 - 8:00 pm Axe Throwing Tournament. Refreshments will be provided at no additional cost.
\$34 per person (plus tax); Young Professionals Only

Weds., March 20
5-8:30 PM

Boyertown Area Progress Dinner

La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertville 19525
Agenda:
Networking Social Hour
Video Highlighting:
• Interview with Dr. Dana Bedden, Superintendent of the Boyertown Area School District
• Tour of the renovated High School
• Tour of the renovated Middle School West
• Overview of Community Engagement with the School District
• Presentation of the Quality of Life Award to the Foundation for Boyertown Education.
\$100 per Member; \$900 per Member table of 10; \$150 per non-member; \$1,500 per non-member table of 10
Platinum Sponsors: Maillie LLP; Pottstown Hospital Tower Health; Tompkins VIST Bank
Gold Sponsors: The Body-Borneman Companies; Boyertown Oil and Propane; Martin Stone Quarries, Inc.
Silver Sponsors: Bally Block Company; Dan Albert - State Farm Insurance and Financial Services
Additional Sponsorship Opportunities Available
Inclement Weather Date: Wednesday, March 27

Fri., March 22
8:30-10 AM

Refresh Friday: Mindfulness

TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown 19464
Mindful or Mind Full? During this session Harriet Stein will share why Mindfulness is needed in the workplace.
When practicing Mindfulness, this enables one to become expert in knowing ourselves. It is not about changing who we are, it is about understanding who we are and accepting ourselves with compassion that leads to a life that is richer in the knowing.
Members Only; No Charge; Registration Required

Tues., March 26
5-7 PM

Business Card Exchange

Brandywine Living at Upper Providence, 1133 Black Rock Road, Phoenixville 19460
Join the staff of Brandywine Living at Upper Providence for a St. Patty's Themed Networking Event. **Food/Beverage:** appetizers, beer, wine and a signature cocktail will be served. **Entertainment:** a live musician will be on site.
Members Only; No Charge; Registration Appreciated
Sponsored by: Brandywine Living at Upper Providence

Fri., March 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

SAVE THE DATES

Thurs., April 4
7-9 AM

Rise & Raise Membership Breakfast

SunnyBrook Ballroom, 50 Sunnybrook Rd., Pottstown 19464
More details to come!
\$26 per Member (prepaid prior to 3/28); \$32 per Member (invoiced or paid after 3/28); \$50 per non-member
Sponsor: Reading Fightin Phils

Weds., April 17
5-9 PM

Annual Dinner: The Winning Edge

RiverCrest Golf Club & Preserve, 100 Rivercrest Dr., Phoenixville 19460
Featured Key Note Speaker: Shawn Harper, former NFL football players and author of *The Winning Edge*.
Annual Chamber Awards Ceremony
This keynote will take your organization on a journey through Shawn's life and the lessons that he learned to help him successfully start, develop, and grow his company. Shawn graduated last in his high school class (#154), had four learning disabilities along with a severe speech impediment, and lived in a broken and impoverished environment. Despite all the adversity, he was able to graduate from Indiana University, play in the NFL, and be a successful business owner.
See page 29 for more details on the signature event of the year!
\$95 per Member; \$850 per Member table of 10; \$150 per non-member
Additional Sponsorship Opportunities Available

Mon., April 22
TBD

E-Cycling

The Lewis Group, 455 Railroad Plaza, Royersford 19468
Discard your unwanted business equipment and electronics. This Chamber benefit is again being offered **free of charge** to **Members only!** Visit tricityareachamber.com to see a list of accepted products
No Charge; Members Only
Sponsor: The Lewis Group; Beacon Container Corp.
Additional Sponsorship Opportunities Available

Leadercast 2019: "Leading Healthy Teams"

May 10, 2019 at New Hanover United Methodist Church

Details on page 32

Call Michele Barrett, Events & Marketing Director for more information or to sponsor an event.
610.326.2900



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



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

GOVERNOR WOLF'S BUDGET 2019 PROPOSAL

Governor Tom Wolf presented his proposed budget for FY19/20 on February 5th. The proposal is set at \$34.1 billion in spending, which is an increase of \$927.36 million, or 2.79 percent over last year. The Governor's proposal also does not call for an across the board tax increase as in some of his previous proposals. However, it does include a severance tax on natural gas, but with funds dedicated solely to infrastructure which is modified from the Governor's previous budget plans. The Governor is also calling for an increase to the minimum wage from \$7.25 per hour to \$12 per hour starting in July — with additional increases coming each year until 2025, when it would reach \$15 an hour.

The Governor's budget was met with optimistic tones from the Republican controlled Legislator, but the overall spend number along with the minimum wage and severance tax will likely be central to negotiations leading up to the June 30th deadline. These details and other items such as those listed below will be negotiated during the process including in Legislative Budget Hearings throughout February and March. Items of note include:

- \$200 million in Basic Education Funding, \$50 million in Special Education Funding, \$50 million for Pre-K Counts and Head Start, \$8 million for Stay in PA, \$10 million for PAsmart, and \$7 million for PASSHE
- \$6.8 million to provide a 3 percent rate increase to Infant/Toddler Early Intervention providers
- \$12 million to the Employer Skills Fund to develop innovative solutions to the skills gap
- \$5 million to PA First for job creation
- \$15 million for infants and toddlers on the waiting list into high-quality child care
- \$10 million to incentivize quality child care for infants and toddlers
- \$5 million for Parent Pathways
- \$1.5 million for naloxone to continue to fight the opioid epidemic
- \$2.6 million towards bolstering the state's organic industry
- Provides fair funding for local police coverage by the PA State Police through a sliding scale fee
- \$15 million to assist counties in paying for updated voting machines

- Continues deposits into the Rainy Day Fund that are projected to reach more than \$278 million
- \$5 million for expanding home visiting services
- \$15 million to serve an additional 765 individuals with intellectual disabilities and autism currently on the waiting list through the Community Living Waiver and 100 individuals through the Consolidated Waiver

- Final phase of implementation of Community HealthChoices on January 1, 2020
- It remains to be seen how the smaller Republican majorities listed below, and a Democrat Governor entering his second and final term, will affect the flow of the budget and nature of legislation in the new session. Also, the Governor and Legislature often negotiate on other priorities both related and unrelated during the budget negotiations and we could likely see calls

for further pension reform, reduction/elimination of property taxes, and the extension of the statute of limitations for child sexual abuse to name a few.

**Advocacy
Sponsor:**



Alex Rahn, Wanner Associates - 717-378-3388 or arahn@wannernasso.com.

The U.S. Chamber of Commerce asked Chambers and organizations to support the repeal of the "Cadillac Tax" – TCACC signed on!

Dear Member of Congress,

The undersigned organizations— representing a diverse group of industries and interests —urge Congress to work with us to protect the health care of the more than 181 million Americans who receive health care coverage through an employer. We are asking members of Congress to cosponsor the bipartisan HR 748, the Middle Class Health Benefits Tax Repeal Act of 2019, and to work together to swiftly repeal the impending 40% tax on employer-provided health care before working Americans and their families, who are already stretched too thin, are hit with this onerous tax increase.

Congress has acted twice to protect Americans from the consequences of the "Cadillac Tax," but this policy is already causing an adverse effect on the affordability and quality of health coverage available to employees and their families. According to Kaiser Family Foundation 2018 data, since 2010, deductibles have risen 89%, while wage growth has remained comparatively flat.

While this tax was intended to only hit Americans with "gold-plated" plans, the reality is that very modest plans covering low- and moderate-income working families are projected to trigger the tax. The tax will disproportionately tax the health plans of women, seniors, working middle class families, the sick, and the disabled. Small businesses that already struggle to offer health care coverage will also be heavily penalized. This tax has real and harmful consequences — Americans cannot afford to pay more for their health care.

Employer-provided coverage is the backbone of our health care system and the primary source of coverage for the majority of Americans. According to 2018 mid-term election polling, 81% of voters oppose taxing employer-provided health coverage.

The looming 40% "Cadillac Tax" on employer-provided health coverage is widely opposed by both Republicans and Democrats. Over 300 members of the House of Representatives cosponsored legislation in the last Congress to repeal the tax.

To cosponsor this important legislation please reach out to maria.costigan@mail.house.gov with Representative Joe Courtney (D-CT) or brendan.fulmer@mail.house.gov with Representative Mike Kelly (R-PA). Working families are already stretched too thin. Let's work together to keep health care affordable and available for 181 million Americans.

HOW WILL WE ALL 'GET THERE' IN TWENTY YEARS...?

By Anita Nardone, P.E., Director of TDM Planning, GVF.

It would be hard to find many people these days who would disagree with the fact that the amount of 'severe' weather events has seemed to increase in the past few years. Whether or not we subscribe to the theories of climate change, we would most definitely agree that both severe temperatures and large amounts of precipitation have affected many of our lives. This past fall, the UN Climate Council made the stark recommendation that the world must mitigate the effects of global warming within the next 10 years before the negative effects (like severe weather) will be irreversible. And carbon emissions are the largest contributor to this global warming phenomenon.

If polled, most of our communities here in the greater Philadelphia region would show that most of us reach out intended destinations by using our cars...and if polled further—by driving alone for most of our trips. Our region has experienced measurable growth over the past 8 years—adding over 200,000 commuters to our region. Of those commuters, 58% commuted by driving alone in their cars. While other modes of getting to work have also increased (public transportation, carpooling, walkers/bikers)...their growth has been minimal at best compared to the use of the car. There are few who would argue that 'getting out of the car' has measurable health and environmental benefits. But can we really imagine getting around and depending less on a car to do it? And is the car really the most equitable form of transportation across the socio-economic spectrum?

Transportation and planning professionals from across the world and right here in our own metropolitan area meet regularly to discuss 'how' and 'what' different transportation options might look like.

The trend toward 'urbanism' (people and jobs moving toward walkable communities) is very apparent in the growth of cities like Philadelphia. But even suburban communities are seeing the increase in the popularity of multi-family and mixed-use developments where life does not always depend on a vehicle.

The huge advances in communication technology combined with equally huge advances in eco-friendly (electric) modes of transportation like electric cars, scooters, mopeds, and electric bikes—have all combined to allow for choices in how we all might choose to travel the 20-50 miles a day

that we must travel. Are we ready for all that technology right now? Does it really apply to suburban life where many of us live in the U.S. 422 corridor? The answer might be practically be 'no—not yet'. But the fact of the matter is that changing modes and infrastructure of how we 'get there' affects the very core elements of all our lives—economic, health and environment. Planning for changes to our infrastructure that allows for growth without the huge monetary investments needed to support the car are worthwhile.

Here are some of the interesting questions that 500 transportation professionals who gathered in Washington DC this past January 2019 for the Transportation Research Board (of the National Academies of Science, Engineering & Medicine) Annual Meeting discussed in an informal setting called the Transportation Camp:

- Are scooters here to stay?
- Will 'congestion pricing' be commonplace in US cities in 5-10 years?
- Should transit agencies pro-actively partner with Lyft and Uber to offer higher quality service?
- Are the latest transportation options (shared bikes/scooters/rides) creating a more equitable transportation system?
- Will autonomous vehicles doom cities to a future of congestion?
- Will streets in cities need to be re-designed due to the popularity of shared scooters and bikes?
- Do Lyft and Uber alleviate congestion?
- Should cities get revenue from shared scooters and bikes to assist with transportation needs?

Think about your next car trip. Is it possible that we could all strive to remove one single-occupant trip in our busy lives once per week? As Dr. Seuss says... "unless someone like you cares a whole awful lot, nothing is going to get better. It's not."

GVF can help. If you are a business or municipality that could benefit by learning more about 'transportation demand management' (TDM) and how you and employees could improve commutes, please contact us for more information. www.gvftma.com or 610-354-8899.

To reach Anita by email: anardone@gvftma.com or 610-354-8899.

BOYERTOWN
AREA



PROGRESS

DINNER



ONLY
50
TICKETS
LEFT!

Wednesday, March 20

5 - 8:30 PM

La Massaria at Bella Vista Golf Course

\$100 per Member; \$900 per Member table of 10
\$150 per non-member; \$1,500 per non-member table of 10

For more details or to register, visit
tricountyareachamber.com or call 610.326.2900

Platinum Sponsors:



Additional Sponsorship Opportunities Available - contact
Michele at 610.326.2900 or michele@tricountyareachamber.com

MAKING A DIFFERENCE IS WHAT WE DO!

BUSINESS PROGRAM IS A GREAT OPPORTUNITY FOR LOCAL STUDENTS

There is an award-winning summer economics education program that for forty years has benefitted our local students. **Pennsylvania Free Enterprise Week (PFEW)** immerses rising high school juniors and seniors in the world of business, allowing them to experience firsthand what you face each day. Offered by the Foundation for Free Enterprise Education, PFEW was founded specifically to teach students about the American private enterprise system and provide tools to help students become the great employees and employers of the future. PFEW annually holds five week-long sessions in July and August on the campuses of Lycoming College and the Pennsylvania College of Technology in Williamsport, PA, serving nearly 2,200 students and 250 volunteers each year.

At PFEW, participants are grouped into management teams of junior executives who have been hired to turn around underperforming manufacturing companies. These teams, mentored by adult volunteers called Company Advisors, operate their firms for a computer simulated three-years, competing against other student companies. They formulate production and financial strategies, develop income statements and balance sheets, prepare marketing and advertising campaigns, all the while reacting to a variety of external factors. Sound familiar?

The Chamber proudly supports PFEW and encourages our local companies and civic organizations to provide sponsorship for our students and, if possible, volunteers for the sessions. Every student attends PFEW on a fully tax-deductible \$625 scholarship (the actual value of the scholarship exceeds \$1,500) which is provided by a local firm, foundation, civic organization, or individual. PFEW is also an approved Educational Improvement Organization through the PA Educational Improvement Tax Credit (EITC) program. Scholarship donors are prominently recognized in several publications circulated throughout the state, and each student



Winners of BizQuiz, PFEW's version of Jeopardy, celebrate on a busy Wednesday afternoon!

wears the name of their sponsor on their photo ID badge throughout the week. Students write their sponsors after graduation to report on what they have learned.

The Foundation for Free Enterprise Education proudly announces that they have recently expanded their programming to include the Stock Market Game™, an interactive in-school game for students in grades 4-12 that teaches them about the Stock Market and Securities Industry. For more information on how to support or get involved with SMG, please contact Jeremy Kropf, Technology and Projects Manager at 814-833-9576 x4, or email him at jeremy@pfew.org.

If you would like to learn more about the award-winning PFEW program and how you can help, please call the Chamber directly or contact Scott Lee, vice president of marketing & development for the Foundation for Free Enterprise Education at (814) 833-9576 ext. 8, or e-mail him at scott@pfew.org. **PFEW is open to all current sophomores and juniors in Pennsylvania and information on attendance, as well as program applications, can be found on the PFEW website. Questions can be directed to Amber Goss, Schools Manager for PFEW, by calling her office at (814) 833-9576 ext. 6, or emailing her at amber@pfew.org.**

ALWAYS BUY CHAMBER

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

Travel Agencies

- AAA East Central
- Glass Slipper Concierge
- World Travel, Inc.

Utilities

- Exelon Nuclear
- PECO

Vending Machines/Food Services

- Canteen Berks County

Veterinarians

- Sanatoga Animal Hospital

Video Production Services

- Cinecore Media
- The PCTV Network

Water Conditioning Equipment/Services

- Sanatoga Water Conditioning, Inc.

Website Design

- Media Fusion Technologies, Inc.

Wedding Consultants/Planners

- Bally Spring Inn

Youth Services

- Boy Scouts of America – Cradle of Liberty Council
- Olivet Boys & Girls Club – Richard J. Ricketts Club

A complete list of members can be found on the online business directory at tricityareachamber.com.



MAKING A DIFFERENCE IS WHAT WE DO!

RIBBON CUTTINGS

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

For more details or to schedule your Ribbon Cutting, please contact Michele Barrett, Events & Marketing Director, at 610.326.2900 or michele@tricountyareachamber.com.



**Majestic Glamour
Nails & Spa,**
1126 Town Square Rd.,
Pottstown, PA 19465

**Splitting Edge
Axe Throwing,**
225 E. High St.,
Pottstown, PA 19464



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

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Elaine Schaeffer, Schuylkill River Greenways
National Heritage Area

Dr. William Shirk, Pottsgrove School District

Michael Stevens, BB&T

Refresh REFRESH FRIDAY - FEBRUARY



Peggy Lee-Clark, Executive Director of Pottstown Area Industrial Development, Inc. focused on **Advocacy** at February's Refresh. Advocacy is a powerful tool that ranges from grass-root efforts to well-oiled machines. When effective it inspires positive change.

NEXT REFRESH SEMINAR:

Friday, March 22, 8:30 – 10 AM, "Mindfulness"

JOB POSTINGS

Looking to Fill a Position?

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

How to Post Your Job Opening

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

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

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

Looking for Qualified Individuals?

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

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

Know someone looking for a job?

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

- **Brandywine Living at Upper Providence** – Hiring Event, March 6: Nursing Assistant
- **Gage Personnel/Gage Professionals** – Entry Level Bookkeeper
- **Pottstown Area Industrial Development, Inc.** – Project Manager

MAKING A DIFFERENCE IS WHAT WE DO!

Leadership

TRI-COUNTY

What Kind of Leader are You?



A Blog Post by Class of 2019 Participant
Dan Christopher, Branch Manager, Fulton Financial

The gathering of the Tri-County Leadership Class of 2019 in February was all about being a leader. What kind of leader are we, how do we influence as a leader and what kind of shadow do we cast as a leader?

It is one thing to influence by coaching and teaching, but it's another to realize we influence others by who we are and how we behave. This we do without even trying.

We learned that Leaders cast shadows that impact the people in our business and in our personal life in many ways. As a Leader we influence what people do and how they behave. We as Leaders set the example for the culture and shape it by default and design.

We learned that we impact others by the shadow we cast. This is why we need to be aware of what we say and do at work and at home.

Have you ever thought how your shadow impacts others? We do this by being aware. Manage versus leading. Communicating your vision in front of your people is leading. Prodding and controlling to drive results is managing.

How do you lead?

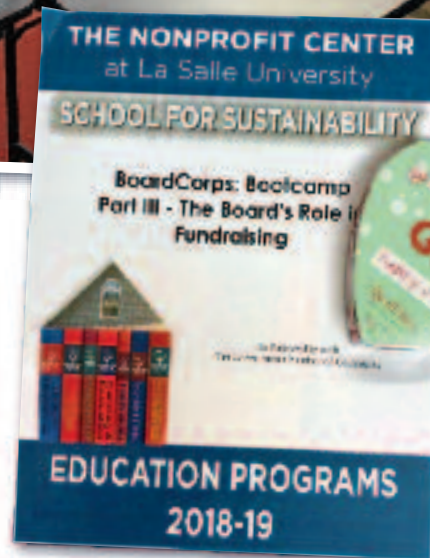
We also learned that we are influenced by the strengths and challenges of the people around us. They help mold the shadow we cast.



As a strong Leader we must always look at ourselves first. Manage the impact of our behaviors. Walk the talk, keep our agreements and ensure others do the same.

How do you as Leader accomplish this?

- You Lead by Example •You Coach •You Mentor
- You Motivate •You Present a Vision •You Win!
- You Inspire •You promote Teamwork



What Kind of Leader are You?

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.

For more information on Leadership Tri-County, contact Jennifer O'Donnell, IOM, Director, at 610.326.2900 or jennifer@tricountyareachamber.com.



**LEARN MORE!
REGISTER FOR AN
INFO SESSION!**

**FRIDAY,
MARCH 28
8 – 9 AM**

Call 610.326.2900

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MAKE AN IMPACT – JOIN THE CLASS OF 2020!

AN ENTREPRENEUR THANKS HER WAGE EARNER HUSBAND



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

Patrick and I have been married 28 years. In that time, I have started four businesses and my husband started two. Each time we tried to keep one predictable paycheck while allowing the other to grow a business. If you're an entrepreneur, thank your wage-earning spouse today for providing a steady baseline income.

While most articles regarding self-employed people married to wage earners surrounds tax filing and deductions, the much larger issue is mutual support and communication. I am ever so grateful and do not thank my spouse enough for the gift of his W-2 income during my start-up years.

When I started my first business, I had a new baby — I also had a business plan, a vision and a desire to succeed. Although both of our families had stay-at-home moms, that was not my plan. We spent months talking our way through the time demands of starting a business against the 'mom' expectations of the previous generation.

My early earnings as a business owner resembled a roller coaster. Some months yielded large checks. Yippee! Some months the postbox grew spider webs. The slow grinding crawl up the coaster's slope to profits. He congratulated the happy months and provided encouragement always.

If you're the entrepreneur roller coaster earner, take on the discretionary payments — as the entrepreneur I pay for schedulable extras: the house projects, the vacations, the gifts and holidays. When the business is doing well, we schedule those

things. In seasons and years when revenue declines, we postpone or minimize the cost of those projects that we do have control over. It takes a lot of discussion.

We delegated the wage earner to pay the steady bills. Pay the electric bill, the oil bill, the car insurance . . . We've been married 28 years; I'm grateful for my husband's support and ongoing talks. I have worked with many couples where one is a wage earner and the other an entrepreneur. I've seen many wage earners get frustrated because it seems as though they are paying all the bills. Especially when they see their entrepreneur spouses paying for marketing and other expenses that they see as unnecessary.

Learn how to talk about the great revenue months — a wage earner thinks a great month is prelude to a permanent raise. They sometimes expect every month to be like that. Early on in our marriage, a great month fostered conversations beckoning one of our household projects or pent-up vacation desires. Inevitably the next month revenues would be lower and squelch Securities offered through LPL financial, member FINRA/SIPC. Investment advice offered through Good Life Advisors LLC, a registered investment advisor.

(Continued on page 40)

Financial Planning Have You PUZZLED?



powered by
good life

NOURISH YOUR
FINANCIAL ROOTS!
CALL MERRA LEE TODAY!

Three "Interesting" Ways To Start Financial Planning:

- 1) Schedule a date night to discuss your plans.
- 2) See an advisor who is a financial planner.
- 3) Hint! Hint! Call Merra Lee.



goodlife
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Merra Lee Moffitt
CMFC, AWMA, CFP®
Senior Partner, Wealth Strategist

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THE GOOD LIFE

(Continued from page 39)

Good Life Advisors LLC and Good Life Financial Group are separate entities from LPL financial. those premature plans. We learned to squirrel away money from good months and moderate our optimism so we could discuss the timing of special projects.

We renegotiated the household budget nearly every year — there can be years when your spouse changes jobs and potentially earns less. In those years I tried to take on a few more household bills.

There were recessions, and depressions where profits were illusive. Thank your spouse for being understanding, and accepting the restaurant moratoriums, the house project moratoriums, and vacation moratoriums. We got through and came out with a greater appreciation for each other.

Learn how to talk about your marketing — while you may be proud of your marketing efforts, it's sometimes difficult for the wage earner spouse to understand why you're spending or how it should be targeted. In my business of financial services often required working in the evenings. My husband did the cooking, the children's taxi and taking care of household projects. Be grateful to your spouse for those often under-appreciated tasks.

Another challenge can be if you work at home. Communicating about the quiet

space you need to focus on your business. Especially these days when working at home looks like sitting on the couch with a laptop. Writing a proposal, researching a topic or studying for a new certification requires limiting interruptions.

Lastly, remember to have a weekly date night. We try not to talk about the businesses or the kids. We remember why we got married in the first place.

Here's the bottom line: Being married to an entrepreneur is just different from being married to someone who has a profession and who is paid every week. It's important to talk through and be able to sustain communications through the years of roller coaster ride.

My husband started businesses that have failed and so have I. Either through luck, dogged persistence, or commitment to our clients we have managed to succeed and to support each other. After 28 years of marriage, I continue to find more things to thank him for.

Merra Lee Moffitt CFP, first and foremost is a financial educator. She is also the spouse of Patrick who helped support the ups and downs through open communications. If you want the kind of caring, thoughtful, and educated guidance she can bring, call, click or come by at 610.488.7353, www.MerraLee.net, or 2395 Lancaster Pike, Reading, PA 19607.



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REALTORS AND LENDERS ALERT – YOU'RE BEING WATCHED!



LEGAL PERSPECTIVES

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

Anyone who knows me knows that I attempt to educate consumers about the subtle commonplace real estate practices that seem innocent on the surface, but actually are detrimental to the best interests of the consumer. In an effort to inform those attempting to mislead consumers or unfairly profit from these practices know that the Consumer Financial Protection Bureau ("CFPB") is watching you, I offer the following recent actions taken by the CFPB:

Steering Consumers to a Title Insurer.

The CFPB recently took action against a real estate settlement services provider, **Meridian Title Corporation**, for steering consumers to a title insurer owned in part by several of its executives without making disclosures about the affiliation between the businesses. The CFPB found that Meridian routinely selected **Arsenal Insurance Corporation**, a company owned in part by several of the referrer's (Meridian) own executives, as the title insurance underwriter for its customers. When it selected Arsenal, the CFPB found that Meridian was able to keep EXTRA MONEY beyond the commission it would normally have been entitled to collect, based on an understanding that Meridian would select Arsenal as the title insurance underwriter.

A company like Meridian that receives anything of value pursuant to an agreement or understanding that

business will be referred to an affiliated business like Arsenal must generally disclose its relationship to the consumer, in order to avoid a violation of the Real Estate Settlement Procedures Act. Instead of litigating these unfair and illegal practices, Meridian entered into a consent order with the CFPB that it will stop this practice (illegal and detrimental to the consumer) and pay up to \$1,250,000 in redress to consumers.

Moral of the story — your practices are being observed.

Mortgage Business Referrals.

In a separate action, the Consumer Financial Protection Bureau took action against **Keller-Williams Mid-Willamette**, an Oregon real estate broker and **ReMax Gold Coast Realtors**, a real estate broker in California, for accepting illegal kickbacks for mortgage business referrals. Writers comment: yet another example of how the referral the consumer receives is not about benefiting them, but actually benefitting the realtor — be informed!

ReMax Gold Coast and Keller Williams Mid-Willamette are real estate brokers that work with consumers seeking to buy or sell real estate. Brokers or agents often make "recommendations" to their clients for various services, such as mortgage lending, title insurance or home inspectors. One of the many things the Real Estate Settlement Procedures Act prohibits, is brokers and agents from **exploiting consumers' reliance** on these recommendations by accepting kickbacks or payments in return for referrals to particular service providers.

(Continued on page 42)

BusinessAdvisor

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K.M. Anwar Hussain,
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CARDIOLOGIST

As a general cardiologist, I have been practicing for over 20 years, and have also been actively involved in teaching the next generation of physicians. My affiliation as Clinical Professor at Temple University, as well as LECOM enhances my clinical practice. I am passionate about delivering high-quality and safe patient care, with attention to the most current evidence-based guidelines for heart conditions. My focus is on delivering patient-centered and patient-matters-always care."

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LEGAL PERSPECTIVES

(Continued from page 41)

What did the real estate brokers do that "brought down the thunder" on them? Well, the CFPB investigation found that the agencies accepted illegal payments for referrals. Both companies had marketing service agreements, lead agreements, and desk license agreements (paying for space in the broker's office) with the mortgage broker, which were, in whole or in part, vehicles to funnel money to the brokers for their referrals.

Mortgage Fee Shifting.

The CFPB also took action against a former Wells Fargo employee for an illegal mortgage fee-shifting scheme. The CFPB found that from at least November 2013 to February of 2015, the loan officer had an arrangement with an escrow (title insurance agent) company, New Millennium Escrow, which allowed the employee to manipulate the prices his customer would pay for escrow services. The CFPB's investigation found that, based on direction from the employee, New Millennium would reduce its fees for certain customers and make up for its loss by adding fees to loans for other customers. This resulted

in an \$85,000 fine to the employee and a one-year prohibition from working in the mortgage industry.

So, realtors, brokers and lenders, you had better think long and hard before you refer your consumer to one of your "pals" or "partners," especially if they are charging fees that are duplicative and unnecessary (such as conveyancing fees, document preparation, satisfaction "tracking" fee, and other such excursions into the consumer's wallet) as there are still active enforcement agencies (the CFPB and the Pennsylvania Office of the Attorney General) looking at your referral practices.

I hope the \$175.00 "conveyancing" fee was worth it.

Andrew J. Monastra, Esquire is an associate in the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, West Chester, and Reading. He has represented consumers and businesses in real estate transactions for over 23 years, and he is the owner of Heartland Abstract, Inc., an independent title agency located in Pottstown which does not charge junk fees. Their website is www.heartlandabstract.com. Mr. Monastra may be reached by calling 610.3237436, or by e-mail at amonastra@wolfbaldwin.com.

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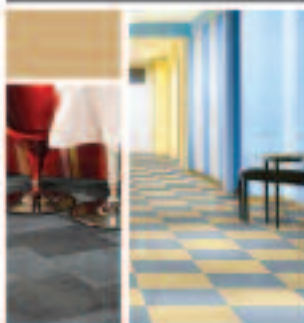
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ROUTE 422 BUSINESS TAX PLANNING AND PREPARATION SERVICES GUIDE

BUSINESS MEALS AND ENTERTAINMENT DEDUCTIONS EXPLAINED

Traditionally, the IRS has allowed a deduction of up to 50 percent of qualifying meals and entertainment expenses for business purposes. When the Tax Cuts and Job Act (TCJA) was originally passed, it seemed to many that both the business meal expenses and entertainment deductions were eliminated. However, the IRS issued guidance (Notice 2018-76) clarifying the deductibility.

Business Meals:

Under prior law, taxpayers could deduct 50 percent of meal expenses that directly met the related or business discussion exceptions

under Section 274 of the Internal Revenue Code. Under TCJA there was some confusion regarding the business meals deduction. After the IRS clarified the deductibility of meals and entertainment, the IRS issued Notice 2018-76 to provide some guidance on the deduction. The notice states, "Allowable meal expenses remain deductible, subject to the 50 percent limitation in Section 274(n)(1)." Therefore, the meal deduction remains intact post-TCJA if the following requirements outlined in Notice 2018-76, are met:

- The expense is an ordinary and necessary expense under § 162(a) paid or incurred

during the taxable year in carrying on any trade or business;

- The expense is not lavish or extravagant under the circumstances;

- The taxpayer, or an employee of the taxpayer, is present at the furnishing of the food or beverages;

- The food and beverages are provided to a current or potential business customer, client, consultant, or similar business contact; and

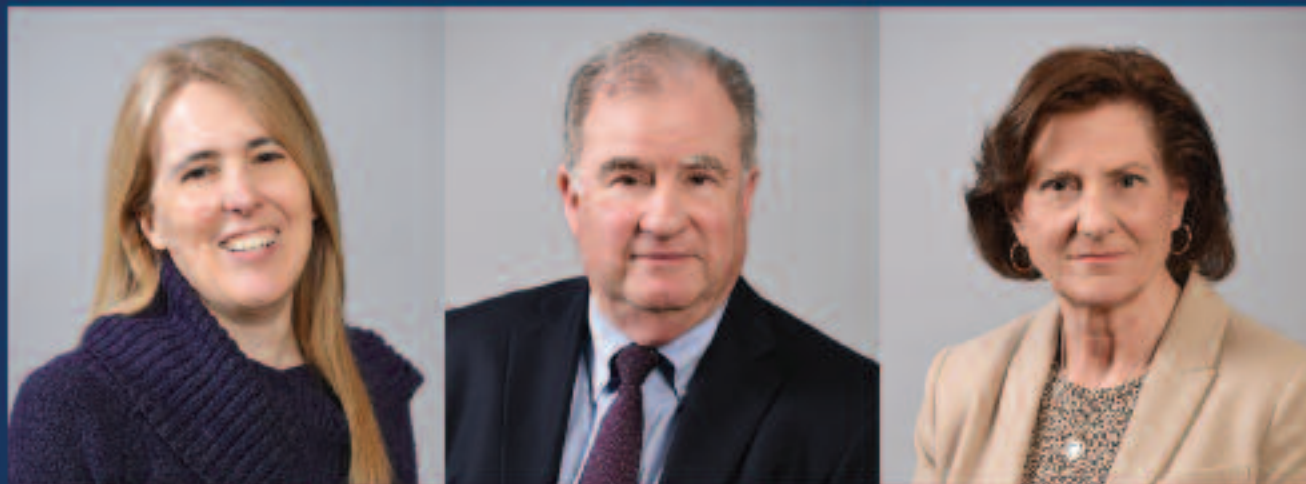
- In the case of food and beverages provided during or at an entertainment activity, the food and beverages are purchased sep-

arately from the entertainment, or the cost of the food and beverages is stated separately from the cost of the entertainment on one or more, bills, invoices, or receipts.

With the provision provided by Notice 2018-76, the 50% deduction for business meals will still be in effect in 2018 and later years.

Entertainment:

Prior to 2018, businesses could deduct up to 50% of entertainment expenses directly related to the operations of the business. However, unlike the business meals deduction, the deduction for entertainment, amusement,



Michele D. Burkins, CPA

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or recreation expenses was generally eliminated by the TCJA. The Treasury defines entertainment as the following, "an activity of a type generally considered to constitute entertainment." Examples of entertainment provided by the Treasury include entertaining at night clubs, cocktail lounges, theaters, country clubs, golf and athletic clubs, and sporting events. As with much of the TCJA, there was some confusion as to what exactly "is a deductible and non-deductible expense".

Once again, Notice 2018-76 comes into play. The Notice clears up some initial confusion regarding the entertainment deduction. Any expense that falls under the category of "entertainment" as listed above is considered non-deductible. However, "entertainment" does not include the following:

- Dinner money provided by an employer to employee working overtime;
- A hotel room maintained by an employer for lodging of employees while in business travel status; and
- An automobile used in the active conduct of trade or business even though also used for routine personal purposes such as commuting to and from work.

This provides some clarity for the entertainment deduction, but there still seems to be some confusion relating to meals provided during entertainment events.

Meals During Entertainment

Generally, meals that are provided during entertainment events are allowed and deductible if the following conditions are met:

- The food and beverages are purchased separately from the entertainment;
- The cost of the food and beverages is stated separately from the cost of the entertainment on one or more, bills, invoices, or receipts.

Following the guidelines set forth in Notice 2018-76 will contribute to taking full advantage of the new business meals and entertainment deduction rules set forth by the TCJA. A downloadable table with examples is available at www.herbein.com.



Michael L. Cross

Written by
Richard M. Staniszewski.

For more information, please contact Michael L. Cross, CPA at 610-326-0599.

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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START YOUR SOCIAL MEDIA CAMPAIGN FROM SCRATCH



By Brandon Dietrich, Principal @ Social Assurance Media

Social media campaigns are the stepping stones in the path to growing on social media. Campaigns can be of different types, like ads, value-added content in the form of blogs, videos or images, etc. In this article, we will see

why we should start our social media campaigns from scratch and do not drag along any luggage from the previous expeditions.

Every campaign is different.

Yes, it is true that every campaign that you run on social media is different. There are many factors on which social media campaigns differ from each other, which includes targeting, positioning, and branding of the actual offering.

Different campaigns often target different groups of audiences, based on geographical and demographical differences. Hence, before starting to plan a social media campaign, we must acknowledge the fact that every campaign is different.

Different campaigns teach us different things — whether positive or negative.

Each campaign teaches us something.

Some campaigns do very well on social media while others turn out to be not very effective. However, we get to learn a lot from every campaign. Sometimes we take away positives from a social media campaign, and at other

times we learn from the negative result that a campaign brings us. Both the learnings are very important to grow on social media.

Since different campaigns teach us different things, we must create different campaigns whenever possible. We should not just replicate an old campaign, even if it has got us a lot of sales in the past. It may not work in the present or future.

Creating new campaigns lets us keep on learning from the exercise. It helps us in continuous development and continuous improvement as well.

Change is the only constant.

We must remember that a lot of factors might have changed since we had run the last successful campaign on social media. Hence, running the same campaign again may not yield as much as it did last time. Change is the only constant thing, and hence it is bound to happen.

(Continued on page 48)

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START YOUR SOCIAL MEDIA CAMPAIGN FROM SCRATCH

(Continued from page 47)

That is another reason we should create new campaigns based on the present times and current affairs. While getting inspired from a past campaign is a very good idea, launching the same campaign again is not. It is always recommended to start a social media campaign from scratch.

Benefits of a fresh campaign.

Let me talk about the benefits of creating a fresh campaign from scratch. The list of benefits that I am going to write here can be a checklist before starting to brainstorm on a fresh campaign.

- **New look, new attitude:** a new campaign brings in a new look and a new outlook. The audience will like new content all the time. A new campaign brings in that freshness too.
- **Ease of including updates:** it is easier to include the latest updates on your offering in a new campaign. There must have been some addition and deduction from your product or services since the last campaign. If you build a new campaign, it is easier to add such updates.

- **Bettering the best:** a new campaign comes with a chance to better the best campaign that you have designed last time. It helps in sharpening your saw and bettering your capabilities.

- **Additional learning:** a new campaign helps in learning newer aspects of building a campaign too. There are new tools and techniques used while creating campaigns. If we are creating a new campaign from scratch, we will be able to learn those too.

I hope you can now justify the need of creating social media campaigns from scratch. If you have any questions or are looking to develop your next campaign from scratch, please feel free to get in touch. Our team will lend support wherever we can. Please keep an eye for more applications of social media for your business in upcoming issues. Thank you.

Brandon Dietrich is Founder and Principal at Social Assurance Media, a full-service digital marketing agency that helps convert shoppers to buyers. If you are searching to cut through the noise and hype to develop a comprehensive online marketing strategy, then contact Brandon @ bdietrich@socialassurancemediamedia.com



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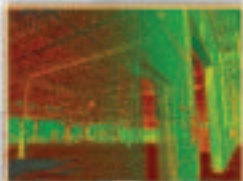
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YOUR WEBSITE — WHAT IS THE VALUE OF YOUR TIME?



MASTERING SOCIAL MEDIA

By Alyse Mitten, President, Interlace Communications, Inc.

Last month we talked about your marketing strategy and discussed the importance of your logo. Next, let's discuss your website.

A Website is Your Online Marketing Presence

When someone asks me what my company does, I tell them that we create a marketing tool for your business. It just so happens to look like a website. It's very important to know why you have a site. Is it to provide information about your business? Is it to sell products and services online through an ecommerce site? Is it engaging with your audience? Are you a membership based-organization and want to engage with your members?

Once you know what you want your site to do, it then needs to represent your USP (unique selling positioning) which sets you apart from your competition.

When building your website, it's important to make certain your USP is front and center and above the scroll of the site. Make certain to include testimonials on your homepage as well as a variety of ways people can contact you. Make certain that the information on your site is unique to you. What I mean by that is, don't copy information from another site and paste it into your site. When we discover websites where information has been copied from another source, we are quick to point out how this affects their positioning on the internet and how search engines, like Google, will actually penalize you for copying the information.

(Continued on page 52)



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MASTERING SOCIAL MEDIA

(Continued from page 51)

When building your website, you worry about the look of it, but what about all the other elements you need to be concerned about? You say, “What other elements?” Well, if you are recreating your website to replace your current website: Are there going to be new pages to replicate the pages on the current website? Are you going from html to php? If you aren’t careful enough to let the search engines know about these changes, you can easily tumble down in your current position with Google. It’s like this, you’ve finished building your website. You’re ready. But are you? Google, Ask, Bing, Yahoo, and all those search engines have a history of your old site. They have no clue you built a website. So, it’s important to let them know the changes. Why take chances to be found when you can make sure your website properly registered so it WILL be found.

So many questions to answer and some that make absolutely no sense. Just one more question to ask yourself — does it make sense for me to try one of those DIY, or choose a professional who

will be able to create your website in a professional, timely basis? I’m sure you’ve seen those sites where they make it look so easy to build your own website. With all those websites showing you how easy it is to create a website, it never fails to surprise me how many people come in and say, “I tried that DIY site and just can’t do it.” Allow me to ask you one more question: Does it make sense to take your valuable time to build your own site, or does it make sense to devote your time to what you do best and allow a professional company to build your site. When you are drawn into building your website, it is taking you away from your own livelihood.

Alyse Mitten and her team at Interlace Communications have helped hundreds of business owners from solopreneurs, franchise owners, nonprofit organizations, ecommerce owners, and mid-size businesses to build their online marketing presence. They pride themselves in a unique program for search engine optimization that helps their websites to be found. Should you be interested in website design, search engine optimization, and website management, give them a call at 484.709.6564 or visit their website at icconnect.com.



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SOCIAL MEDIA SHOULD BE SOCIAL



SOCIAL MEDIA TIPS

By Theresa Mintzer

Ok. So, you've spent all this time setting up Facebook, Instagram, or whatever platform you're on. You have all the relevant information about your business on your page. Now what?

You need to think about what message you want to convey and how you go about it. Yes, you want to let people what your business, but no one wants to be sold to all the time. If all you are doing is trying to sell, you're probably not seeing a lot of engagement on your social media. You want to give them the answer to "why" they should be doing business with you.

A great way to draw people in is to entertain them. What can you teach them about your products that will entertain too? Video is a great way to do this. Things like how-to videos and funny pictures of your products being used in real life are great places to start.

Another way to engage people is to ask

questions. See if they have any questions about what you offer. You might want to also ask some silly questions just to get people talking like, are you a cat or dog person? Most people have an opinion and they'll let you know about it.

The most important thing you can do is create a relationship with the people on your page. It's like a conversation so make sure you respond to comments and thank people for sharing your information. Have fun and remember social media is just a tool that you use to connect with people.

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



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YOUR BIGGEST SECURITY THREAT!



By Scott Guinther, I.T. Shield, LLC, Member,
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Most business owners today know they need IT security to keep their businesses safe. Antivirus/malware protection and firewalls are the basic security measures used by most businesses today. But with these necessary and valuable security measures, none of these can prevent the biggest threat to your company — Your People!

Phishing has become the easiest way for malicious individuals to gain access to your organization's data/information. Phishing is a deceptive practice to get someone in your organization to reveal confidential or personal information. There are multiple methods used to gather this information.

Phishing, in general, is the mass method of gathering information. When phishing takes place, you (and hundreds or thousands of other users) receive an email stating your account has been compromised. There is a link in the email that you are to click on immediately to correct the issue, so you do not lose any

of your data. You click on the link, are directed to a website that looks legitimate and you are prompted to enter your user name and password. A lot of the time nothing happens that you can see. However, the perpetrator has already gotten the information he needs — your username and password. Hoping that you use the same username and password to log on to other sites, the perpetrator keeps trying to access sites (mostly financial) to see if the same username/password combination works.

This general phishing attack is the main method used by hackers. They also use something called Spear phishing — a targeted attack to an individual or organization using information specific to a person or company. Clone phishing is also a popular method of hacking during which an email is cloned and malicious links are added or changed before the cloned email is sent back to the senders/recipients. There is also Phone phishing, where the "target" receives a phone call from someone posing as a representative of a company (Dell, Microsoft, ATT, etc.) stating there is an issue with their account, computer or software. The goal is to get the target to reveal information (usually credit card information or username/password), but it may not be credit card information only.

(Continued on page 56)

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YOUR BIGGEST SECURITY THREAT!

(Continued from page 55)

Calls have been placed to companies to find out the whereabouts of executives (on vacation, at a meeting, etc.). Once they have this information, they call back asking for a certain person (gathered from corporate directories) and impersonate the executive to have the victim send or give confidential information. Phone phishing can also be done using text messaging.

The size of a business is not a safe guard. According to Jeff Bardin, chief intelligence officer of cyber risk consulting firm Treadstone71, "[Forty] percent of cyberattacks are aimed at companies with 500 employees or less."¹

How do you stop these types of attacks? Education. Companies need to train their people on how to recognize an email or a phone call that is malicious. This training needs to be done on an on-going basis as hacking methods keep evolving. I.T. Shield LLC has a program available to businesses in which test phishing emails are sent to employees. Employees can then report back indicating if the email is a phishing scam or not. It is then recorded if the user opened the email and if they

clicked on any links in the email. As they report back, the user is scored on the accuracy of the user's assessment of the emails. As time goes on, the user should learn to quickly spot a phishing attack and respond correctly.

Education is the only way to combat this malicious attack on your people and organization. According to the 2018 Hiscox Small Business Cyber Risk Report² "Small businesses estimated their average cost for incidents in the last 12 months to be \$34,604". This could be devastating for a small business. In the same 2018 Hiscox report they state "65 percent of small businesses fail to act following a cyber security incident".

I.T. Shield LLC believes that prevention is better than correction. We ask that you speak with the person or organization that handles your I.T. Security to see what methods they use to train your employees on identifying phishing threats or any other malicious attacks on your organization.

¹ Debunking the 3 Cyber Risk Myths for Small and Medium-Sized Businesses - <https://www.insurancejournal.com/magazines/mag-ideaexchange/2018/05/21/489533.htm>

² <https://www.hiscox.com/documents/2018-Hiscox-Small-Business-Cyber-Risk-Report.pdf>

NATIONAL SURVEY: BUSINESS BROKERS SAY HEIGHTENED M&A PACE WILL CONTINUE IN 2019, BUT END IS NEAR

Business advisors say that the intense pace of mergers and acquisitions that occurred in 2018 is likely to continue into 2019, but not for much longer. According to the Q4 2018 Market Pulse Report published by the International Business Brokers Association (IBBA), M&A Source and the Pepperdine Private Capital Market Project, 83 percent of business advisors say the strong M&A market won't last more than two years and nearly a third (32 percent) predict the current seller's market will be over within the year.

Advisors are pessimistic, believing that general business conditions will decline and profitability pressure on businesses will get worse. While more deal volume is expected in 2019, it is anticipated that the overall time to close will take longer. The current average time to close is 9.3 months, which is trending slower than normal.

"Increased deal activity is being driven by in part by the low unemployment rate which makes it hard for businesses to attract talent to support growth," said Mike McCarthy of Marathon Capital Advisors, an award-winning affiliate of VR Business Brokers/Mergers & Acquisitions. "There is an increasing trend of companies buying other companies in order to acquire their skilled labor force. This high demand for labor, coupled with strong earnings, a positive lending environment, and historically low interest rates, are all driving up deal flow and valuations. However, advisors aren't optimistic that the current climate will last through 2020. Considering that it's taking about a year to sell a business valued between \$2 million - \$50 million, sellers should consider going to market before the market flips."

According to the report, seller-market sentiment is on the rise in most market

sectors, with more advisors describing Q4 2018 as a "seller's market" than a year ago, in all but the \$500,000 to \$1 million sector. Of note, 2018 marks the first full year in which four of the five market segments have been described as a seller's market.

Price multiples on earnings continue to remain strong in all categories, at or near market peak in some sectors. Year-over-year, these multiples were generally stable or increasing in most market sectors. Advisors do not predict additional multiple growth in 2019, according to the report.

"Business owners are thinking about getting out before the next recession," said Scott Bushkie, IBBA Marketing Chair and Principal of Cornerstone Business Services Inc. "Those who made it through the last financial crisis haven't forgotten the pain and stress. They're looking ahead and telling us they don't have the stamina to work through another one."

About the Market Pulse Report: The Market Pulse Report compares conditions for businesses being sold on Main Street (values of up to \$2 million) to those being sold in the Lower Middle Market (values of \$2 million to \$50 million). The Q4 2018 survey was completed by 319 business brokers and M&A advisors.

About International Business Brokers Association (IBBA) and the M&A Source: Founded in 1983, IBBA is the largest non-profit association specifically formed to meet the needs of professionals engaged in business brokerage and mergers and acquisitions. The IBBA is a trade association of business brokers providing education, conferences and professional designations.

(Continued on page 58)



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REGIONAL CHAMBER ROUNDUP

Please see pages 29-38 for the TriCounty Area Chamber of Commerce news and information section.

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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

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

UPCOMING EVENTS

Young Professionals Networking Event (YPN) with the Phoenixville Jaycees – Tuesday, March 5th, 6:00 PM @ Bistro on Bridge

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

March Monthly Membership Luncheon – Phoenixville Office of Emergency Management, Tuesday, March 12th, 11:15-1:00 PM @ Phoenixville Country Club

Join the Phoenixville Chamber for an afternoon of education and networking. Karin Williams, Director of the Phoenixville Office of Emergency Management, will present information on emergency preparedness for home & business. Visit our website at www.phoenixvillechamber.org for information and registration. Cost: \$20 pre-registered, \$25 at the door. \$30 for non-members.



Chamber Annual Golf Tournament – Tuesday, April 30th, 11:30 AM, Rivercrest Golf Club & Preserve

The course at RiverCrest Golf Club & Preserve is one of the most exciting golf venues built in the Philadelphia area. Enjoy a fun-filled day on the course starting with lunch, golf and ending with an Awards dinner. All golfers costs include lunch, dinner, door prize, greens fees, cart, on-course refreshments and awards ceremony. Join us for a delicious dinner, open bar and wonderful silent auction items! www.phoenixvillechamber.org for information and registration.

PHOENIXVILLE EVENTS

First Fridays in Downtown Phoenixville - May 3, June 7, July 5, August 2, September 6, October 4 6:00-10:00 PM

Visit our Phoenixville on the First Friday of every month, May through October, to experience the vibe of our eclectic town. Sample some of the region's best craft brews, grab some local eats, shop our sweet boutiques, and listen to live music on the street. Main Street is closed between Bridge & Church Streets to allow vendors to set up and showcase their wares.



Food Truck Festival – Saturday, May 4 & Saturday, October 5 12noon – 6PM

30+ food vendors, music, arts, craft beers, and so much more. This family-friendly day of food and fun. Bridge Street is closed between Starr and Gay streets, and Main Street is closed between Price and Church Streets for this awesome food truck festival. Parking will be tricky, FREE shuttle service is available. Visit www.phoenixvillefoodfestival.com for more information

WELCOME NEW CHAMBER MEMBERS!

**The Desmond Malvern
Diversity in Action
Higher Information Group
Kelsey Joy Creative
My Favorite Muffin
Patriot Pest Solutions
Preserve at Kimberton Glen
Professional Referral Exchange
West Powelton Drummers**

IBBA AND THE M&A SOURCE

(Continued from page 57)

Founded in 1991, the M&A Source promotes professional development of merger and acquisition professionals so that they may better serve their clients' needs and maximize public awareness of professional intermediary services available for middle market merger and acquisition transactions.

About Pepperdine University Graziadio Business School: For the last 50 years, the Pepperdine Graziadio Business School has challenged individuals to think boldly and drive meaningful change within their industries and communities. Dedicated to developing Best for the World Leaders, the Graziadio School offers a comprehensive range of MBA, MS, executive, and doctoral degree programs grounded in integrity, innovation, and entrepreneurship. The Graziadio School advances experiential learning through small classes with distinguished faculty that stimulate critical thinking and meaningful connection, inspiring students and working professionals to realize their greatest potential as values-centered leaders. Follow Pepperdine Graziadio on Facebook, Twitter, Instagram, and LinkedIn.

For additional information, please contact Mike McCarthy, Advisor, Marathon Capital Advisors at: 610/898.8086 x23 (Office); 484.769.8225 (Cell); mmccarthy@vrmarathon.com; www.vrmarathon.com.

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REGIONAL CHAMBER ROUNDUP

Please see pages 29-38 for the TriCounty Area Chamber of Commerce news and information section in this issue.

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

Chamber Notes

- Welcome our newest members **Urban Air, The Printes' Printer and Hilton Garden Inn Valley Forge**
- The Spring-Ford Chamber Annual Lunch has been moved to May of 2019
- 2019 will be a focus on Professional Development. Check back to the Spring-Ford Chamber Website for our upcoming professional development series, including workshops on Human Resources, Security, Social Media, Communication and Customer Service
- Directory sales for the 2019-2020 Chamber Directory are on sale now. Go online to www.springfordchamber.com to reserve your advertisement space and confirm your free listing.
- The Chamber is now taking basket donations for Dine for Education and the Annual Fashion Show proceeds benefit the Spring-Ford Chamber Education Fund and Operation Backpack
- The Spring-Ford Chamber has moved to a virtual office in an effort to be the most strategic chamber we can be. If you would like to contact Carla please call the chamber phone number and leave a message, you will receive a prompt reply.
- If you are interested in hosting a mixer or workshop in 2019 please contact the chamber at 610-489-7200 or email at info@springfordchamber.com

Spring-Ford Chamber Community Contributions

Over the years Spring-Ford Chamber of Commerce has donated to many worthy causes and organizations through our Annual Women's Fashion Show. However, did you realize that every year we give half of our portion earned through our Annual Limerick Community Day to the Limerick Township Parks and Recreation Depart. We also give out 3 college scholarships to deserving students each year from the Spring-Ford Area School District, Western Montgomery Career and Technology Center and the Pope John Paul II High School. Yearly these contributions add up to almost \$20,000.

Many of our events for 2019 are already on the calendar and we would truly appreciate your support by attending and donating to these worthy causes. Click on their names to register today!

UPCOMING EVENTS

RSVP for all events online at
www.springfordchamber.com

March 14, 2019 - Chamber Luncheon

Topic: Meet our Local Legislators

Springford Country Club
48 Country Club Rd, Royersford
11:30 a.m. to 1:00 p.m.
\$25 Members/\$35 Non-members

March 21, 2019 - Shark Think Tank Business Owners Roundtable

Copperfield Inn at Lakeside
594 W Ridge Pike, Limerick
11:30 a.m. to 1:00 p.m.
\$25 Members/\$35 Non-members
*Business Owners Only

March 27, 2019 - DINE FOR EDUCATION

**Dinner prepared by
the students of the WMCTC**
Western Montgomery Career and
Technology Center
77 Graterford Rd, Royersford
5:30pm – 7:30pm

\$25 Members and Non-members welcome
RSVP's for tables being accepted now
Raising Money for the Spring-Ford Education
Fund supporting students in higher education.

April 2, 2019 - Network Before Work

TriCounty Area Federal Credit Union
1550 Medical Dr, Pottstown,
8:00 a.m. to 9:30 a.m.
Free Members/\$10.00 Non-members

April 11, 2019 - Annual WIN Fashion Show

Sunnybrook Ballroom
50 Sunnybrook Rd, Pottstown
11:00 a.m. to 1:30 p.m.
\$30 Per Person

FEATURED EVENTS

Dine for Education

Tuesday, March 27th

5:30pm - 7:30pm

\$25.00 Per Person

Western Montgomery Career and Technology Center

Register now to reserve your table. Bring your family for a wonderful dinner out! Catered by the students of the Western Montgomery Career and Technology Culinary Department and benefit the Spring-Ford Chamber Education Fund.

The Spring-Ford Chamber of Commerce will be hosting our first Dine for Education.

This fundraising event will go directly to the Spring-Ford Chamber Education Fund to support college scholarships for students in the Spring-Ford School District, Pope John Paul II High School and The Western Montgomery Career and Technology Center. The evening will include entertainment, 50/50 Raffle and a Basket Raffle

Reservations are being taken online at www.springfordchamber.com

Dinner will include:

Appetizers

- Asian shrimp salad in a crispy spring roll cup
- Bleu cheese mousse topped with a pear-ginger chutney in a flaky phyllo cup
- Salad station with an assortment of house-made dressings

Buffet will include:

- Pan-seared chicken breast Mediterranean: roasted tomatoes, feta cheese, Kalamata olives, fresh basil, drizzled with a balsamic glaze
- Marinated, Char-grilled salmon presented over sautéed spinach
- Scalloped potatoes
- Roasted Brussel sprouts with pancetta and shredded Parmesan cheese
- Sautéed green beans and carrots w/ roasted shallot butter
- Assorted desserts

Annual Fashion Show Thursday, April 11th

11:00am - 2:00pm

\$30.00 Per Person

Sunnybrook Ballroom

The Annual Fashion Show is a staple on the Chamber Calendar
The charitable organization for 2019; will be **Operation Backpack**

We are presently accepting monetary and basket donations!

SAVE THE DATE Limerick Community Day Saturday, August 24th

4:00pm - 7:00pm
Limerick Community Park

REGIONAL CHAMBER ROUNDUP

Please see pages 29-38 for the TriCounty Area Chamber of Commerce news and information section.

PERKIOMEN VALLEY CHAMBER OF COMMERCE

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

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



Welcome to the Perkiomen Valley Chamber of Commerce!

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

For more information, contact Executive Director, Renee Blomstrom, 610.489.6660, renee@PVchamber.net. OR, visit: www.PVchamber.net. Visit www.PVchamber.net to view membership directory. **Don't miss Chamber events, member news, special offers and more...** Like us on Facebook @PerkValleyChamber and email info@pvchamber.net to receive weekly enews!

WELCOME NEW MEMBERS

Davis Painting

Colby Davis

www.davispaintingllc.com

Valentine Home Improvement LLC

Ralph Sinkbeil

www.valentinehomeimprovement.com

ADT Security – Custom Home Division

Robin Fetter

www.adt.com

PVSD Foundation

Allison Peterson

www.pvsdfoundation.org

UPCOMING EVENTS



5th Annual Awards Gala

February 21, 2019



Brent Celek – Keynote Speaker

Thank you Gold Level Event Sponsors...

Univest-Banking, Insurance, Investments,
Phoenixville Hospital - Tower Health,
Kalejta Financial Management
LMS Solutions, Inc.

CONGRATULATIONS TO FINALISTS AND WINNERS!

Visit www.PVchamber.net for list of winner's

March 20, 2019 - 62nd Annual Meeting

The Annual Meeting is one of the Chamber's largest gatherings of our business leaders. **Chairman Cheryl Kreider**, Kreider Health Solutions, will highlight accomplishments of FY2018 and share what's ahead in the Chairman's Presentation, including appointment of **Kip Bilo**, Guardian Protection Services, as Chairman of Board 2019-2020.

- Participate in the general election of the Board of Directors (3 year terms)
- Network and lunch with business leaders
- Congratulate the recipient of the 2019 Marvin J. Lewis Community Service Award
- Meet New PVCC Members (2018/2019) at the meeting
- Visit Sponsors and learn more about local businesses!

Time: 11:30am – 1:30pm

Location: RiverCrest Golf Club & Preserve.

Sponsorship Opportunities: Title Sponsor: \$800, Gold Sponsor \$500, Exhibitor \$155. Individual Tickets \$40 member, \$50 non-member. Visit www.PVchamber.net for details.

March 27, 2019 – Mixer at S&B Event Concepts & Catering

Owner and Chef, Sodiah Thomas is planning a special menu for our March Mixer! Join members and community leaders for a fun-filled networking event at S&B Event Concepts and Catering. The boutique style venue is comprised of a large lounge/bar room and dining room with dining overflow. There is plenty of space to spread out and enjoy your company...it makes guests feel at home. Tour the state of the art kitchen and learn about upcoming special events like S&B's Mystery Dinners, sports viewing parties, tastings, cooking classes and more! Cost: Members are FREE; non members \$10

Time: 4:30pm – 6:30pm; Location: S&B Event Concepts and Catering, 25 Bridge Street, Collegeville

March 28, 2019 - Business Roundtable

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

Time: 11:45am – 1:00pm; Location: Staybridge Suites, 88 Anchor Parkway, Royersford

April 10, 2019 – Business Expo at Dow Chemical – Collegeville

**Exclusive Member-Only Event...
PV CHAMBER BUSINESS EXPO AT DOW!**

Showcase YOUR business to 1,100 regional Dow Chemical employees while networking with fellow Chamber members. Exhibitor/Non-Exhibitors may contribute to Marketing Goody Bags for DOW employees. Exhibitor table only \$185; participation in marketing bags \$30, Marketing Bag Sponsor \$200.

Register before February 18th and receive Early Bird Discount!

Registration and details call 610-489-6660 or visit <http://www.PVchamber.net>

April 24, 2019 - New Member Orientation sponsored by Maillie

Wednesday, April 24, 8:30am – 9:30am at the PVCC office, 351 E. Main Street, Collegeville.

All welcome to attend! **New members, prospects and current members** are invited to an informational session to learn how to maximize your Chamber membership. Pre-registration is required. Register online www.PVchamber.net

April 29, 2019 – Mixer at Bella Persone Salon

Co-Hosted by Kimberton Whole Foods and Club Pilates Collegeville.

Three businesses located in Collegeville Shopping Center are teaming up for April's Mixer. Network, enjoy delicious food and specialty drinks, meet representatives from Bella Persone Salon, KWF and Club Pilates, and enter to win one of three amazing gift baskets! For details and registration, visit www.PVchamber.net

Time: 4:30pm – 6:30pm

Location: Bella Persone Salon, 222 E. Main Street, Collegeville

Cost: Members are FREE; non members \$10

SAVE THE DATE!

June 10, 2019 – PV Chamber 34th Annual Golf Outing

This is your opportunity to entertain clients and guests during a full day of networking and golf at the area's premier **private** golf course! Golf packages include greens fees, cart, lunch, beer and refreshments all day, snacks at the grove, golfer goody-bag, dinner and awards ceremony. Great sponsorship opportunities are available to meet every budget, or you may customize a sponsorship package to align with your specific marketing needs. Not a golfer? You can still join the fun by attending the networking social (dinner and awards ceremony) or volunteer some time at one of the prize holes! Sponsorship packages starting as low as \$100.



Spring Ford Country Club, 48 Country Club Road, Royersford

11:00am Shotgun Start followed by dinner reception/awards ceremony

Golf and Sponsorship Details and Registration on www.PVchamber.net or contact Renee Blomstrom to discuss a custom package!

The Chamber is seeking donations for Golfer Goody Bags, Raffle Prizes and Golf Prizes!

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

COLEBROOKDALE RAILROAD POTTSTOWN STATION GROUNDBREAKING MARCH 16

The Colebrookdale Railroad Preservation Trust and its family of donors, sponsors, and friends, are pleased to announce the groundbreaking of the Pottstown Steel River Station in Memorial Park on March 16th at 10:15 am. The public is invited to join elected officials and Station sponsors at a ceremony in Memorial Park where the Colebrookdale Railroad tracks cross King Street in Pottstown. A special train departing Boyertown at 8:30 a.m. will arrive to the groundbreaking site in time for the ceremony.

The Colebrookdale's Multimodal Station in Memorial Park connects the railroad to Memorial Park, the Carousel, and Pottsgrove Manor, and includes a bus station served by Pottstown Area Rapid Transit. The Station will also eventually include a connection to the regional trail network and bike access facilities as well as restrooms for community events held in Memorial Park. Grants from the Pennsylvania Department of Community and Economic Development's Multimodal Transportation Fund, the County of Montgomery, the County of Berks, and the Pottstown Health and Wellness Foundation match generous contributions from the Scott and Susan Bentley Fund, Carl and Sylvia Landis, and Peggy Whittaker in support of the Station project. The Pottstown Rotary Club is sponsoring a historic brick paver promenade to connect the Station to King Street. Construction will begin in the spring and be completed by the fall of 2019. The building is designed in a chateausque style and will provide a commanding view both to and from Memorial Park. Sponsorships are still sought for various aspects of the Station. Folks interested in sponsoring part of the station should contact Nathaniel@colebrookdaleraillroad.com

The Colebrookdale Railroad Preservation Trust is restoring and redeveloping the Colebrookdale Railroad's Secret Valley through a groundbreaking public-private community and economic development project. The volunteer-powered, professionally led Trust is bringing jobs and outside investment to the region by restoring the uniquely beautiful and historic treasures of Pennsylvania's past.

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