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Cover Story: A steady stream of new restaurants and retail stores have set up shop in Pottstown, thanks in part to one innovative and enthusiastic group of entrepreneurs who are leading the charge to once again make the downtown a regional destination and hub of activity.



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INVESTMENT GROUP PROJECTS BREATHE NEW LIFE INTO DOWNTOWN POTTSTOWN



Dan Glennon, Steve Everett, and Chuck Harders at JJ Ratigan Brewing Company

JJ RATIGAN BREWING COMPANY



There's a lot of excitement "brewing" in Pottstown these days. The Fourth Annual Pottstown Investors Conference is right around the corner and opportunities for entrepreneurs and developers in Pottstown will be highlighted once again. With the recent opening of JJ Ratigan Brewing Company in the Ellis Mills building at 225 East High Street, also the location of Splitting Edge Axe Throwing, along with the resurgent return of the popular "Pottstown Nights" car show, sponsored by Red Horse Motoring Club, the good news about Pottstown is spreading and revitalization of the downtown is picking up steam. Over the past two years, a steady stream of new restaurants and retail establishments have set up shop in the downtown, thanks to the vision and efforts of several groups of investor/developers, whose projects are focused on making Pottstown a regional destination for recreation and dining. And one innovative and enthusiastic group of entrepreneurs in particular — comprised of realtor Steve Everett, attorney Dan Glennon, and retired Navy Lieutenant Commander Chuck Harders— are leading the charge to once again make Pottstown a regional destination and hub of activity.



PHOTOS BY STYLISH IMAGES



RED HORSE MOTORING CLUB

"Steve Everett, Dan Glennon, and Chuck Harders are the type of investors Pottstown wants," explains Peggy Lee-Clark, Executive Director of Pottstown Area Industrial Development (PAID, Inc.). "They came to town with ideas and found buildings that would work for those ideas. They were very adaptable and did not look for the perfect conditions. People often refer to the good bones of the buildings here but, they are not easy to adapt for today's purposes. In addition, many of the properties suffer from years of neglect, so to be able to get past that and put them back into productive use is very special," she said.

"Pottstown is lucky to have committed people like Dan, Steve, Chuck, and a handful of other investors who are focused on what businesses they can start or help to bring here," Lee-Clark continued. "Real Estate investment is part of their model, but it is not a singular focus. That is the difference today, from what we were expe-

riencing previously with individuals who had more of a speculation focus. Personally, I'm grateful to be working with people who have picked Pottstown to revitalize. It is an exciting and rewarding time for Pottstown and PAID."

"PAID has been an exceptionally good director of development," Dan Glennon offers. "Peggy Lee-Clark helped us not only realize a lot of our ideas, but also helped us identify different buildings. She's facilitated dialogue between other owners, and I think she really has a great grand plan for what Pottstown could look like."

Among a half-dozen ongoing projects in Pottstown, this group of visionary



SPLITTING EDGE AXE THROWING

partners brought the Red Horse Motoring Club to the spacious Ludwick Motors building at 132 E. 3rd Street (and with it they are organizing and sponsoring the return of the "Pottstown Nights" car show this year). The partners have also revived the stately Ellis Mills Department Store at 225 East High Street, home to Splitting Edge Axe Throwing and the newly opened JJ Ratigan Brewing Company.

(Continued on page 8)



Pottstown Investors Conference in Works for April 17

The Fourth Annual Pottstown Investors Conference sponsored by Hobart's Run, The Hill School, and, this year, Pottstown Area Industrial Development, Inc. (PAID), will be held on Friday, April 17, 2020, again at Hill's Center For The Arts, 760 Beech St., Pottstown. Registration begins at 8 a.m., and the conference kicks off at 9 a.m.

"This conference has been a game-changer for our community: It has highlighted Pottstown business and real estate opportunities and success stories and has provided valuable information to potential investors from the immediate region and beyond," says Cathy Skitko, director of communications for Hobart's Run. "This year's event will spotlight the processes and collabora-

tive players involved with investing in our town, among other timely topics."

The keynote speaker will be Don Chen, president and CEO of the New York City-based Surdna Foundation, an organization focused on social justice. Prior to his appointment at Surdna, Chen was the director of the Cities and States Program at the Ford Foundation, where his work supported urban development initiatives.

Conference attendance and, therefore, related expenses have grown significantly over the past three years, with nearly 200 participants last year. This year a very minimal \$10 registration fee is being requested to help defray costs of the lavish and very popular "Taste of Pottstown Lunch," a restaurant showcase buffet included with registration, as well as other conference costs.

The conference organizers also are seeking corporate sponsors. A \$150 sponsorship includes four conference registrants (at no additional cost) and public recognition of the organization's support, both leading up to and during the event. To become a valued sponsor or register for the conference, contact Hobart's Run Administrative Manager Stephanie Trauner at strauner@thehill.org or 610.705.1018.

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LARGEST 2020 27th Jefferson St. Show PA

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COVER STORY

(Continued from page 7)

The establishment of the Red Horse Motoring Club two years ago in the resurrected Ludwick Motors building, was the first big project in town for the partners, and the triumphant return of the car show to High Street this year is big news for the borough. For decades, from the 1950s through 1990s, Pottstown was a mecca and regional draw for antique and hot-rod car enthusiasts. Every weekend night, from Spring to Fall, High Street was transformed into a scene out of the movie *American Graffiti* as scores of souped-up, shiny vintage cars cruised up and down the four lanes through the center of town, "revving" their engines at stop lights and occasionally spinning their wheels off the line when the traffic light turned green. The car cruising days are over, but the opportunity to draw attention to Pottstown among car lovers throughout the region has returned, as the new car show will be staged on High Street between South York Street and South Evans Street on the first Saturday of each month from May through October. Red Horse no longer requires an entry fee for each car and will have vendor spots at the show to further benefit local businesses. The shows will be organized around various themes, like Hot Wheels Camaros in August, will display hundreds of show cars, and will put thousands of pairs of feet on the street in downtown Pottstown.

The Red Horse Motoring Club building itself combines the needs of small business owners looking for fun and interesting space to host special events and meetings, and the needs of car clubs and collectors for a dedicated place for enthusiasts to congregate. The club utilizes its 12,000 square feet by offering different areas to relax, host a client, hold a meeting or have a private gathering. Space at the club is available for events, performances, exhibitions, as a pop-up gallery, or for a collective get together with up to 500 clients and colleagues while surrounded by rare vintage cars,



antiques and authentic industrial glory!

Chuck Harders is an avid collector and dealer of all things petroliia and automobilia and keeps his vast collection displayed throughout the club. The collection at Red Horse is massive, encompassing all original antiques dating from the early 1960s back to the dawn of the gas and auto industry. Any person, car enthusiast or not, could spend hours just enjoying the collection alone! As a member of The Red Horse Motoring Club, you gain full access to the entire building and collection, including a state-of-the art audio system throughout and 15-foot outside movie screen. An individual membership is \$125 per month. Corporate memberships range from \$125-\$700 (depending on the company needs). Members have exclusive access and amenity privileges.

In addition to the Red Horse Motoring Club, the partners further support the growth of Pottstown's future by establishing other small businesses such as Little Gym International, Ice Cream Café (now Rivster's), and Splitting Edge Axe Throwing and JJ Ratigan Brewing Company, both located in the Ellis Mills building at 225 East High Street.

(Continued on page 10)

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COVER STORY

(Continued from page 8)

"We've re-established Ellis Mills as a 'place to be' in the center of downtown," Dan Glennon said. The top floor of the building is home to the popular Splitting Edge Axe Throwing, opened by the partners in December 2018 after visiting a similar facility in Philadelphia and noting the growing popularity of this recreational activity and competitive sport.

"We had the building," Steve Everett explains. "We knew we were going to put a pub or a brewery in the first floor and the basement. The second floor was expansive. And then we went axe throwing. The place was filled. We had a ton of fun, and said 'Why not?'" Splitting Edge was born, and a little over a year later, the business is thriving. "We think we have one of the more unique facilities out there," Everett said. "It's not just axe throwing. You come in here and there's a piece of history. People enjoy the environment," he said.

The venue has become a popular choice for birthday parties, team-building events, reunions, parties or just a fun night out with friends. Splitting Edge also hosts eight-week Tuesday evening competitive leagues, currently comprised of 19 teams. "It's a busy

time," Everett said. "(The teams) make up awesome names. It's competitive. It's everything you want it to be. You have a good time and make friendships and memories. We are also sanctioned to be part of the World Axe Throwing League. We have that twice a week as well, and that's competing to go to the World Championships on ESPN. It's huge. Cody Park, our manager, actually took third in the U.S. Open this past year for World Axe Throwing," he said, adding, "And now downstairs the brewery opened, which is a 15-barrel brewery. We have a full-service kitchen with 12 beers on tap and a full menu. You can get small hand-helds or larger hand-helds. We'll also have some entrée specials that are going to be different for the area, to set the tone for excellence. We are rolling out things every day. In about a month we're going to have the basement open with a second bar, a game room, two pool tables, a 20-foot shuffleboard, and arcade games. You can go down there, have a drink, shoot some pool. And then obviously, with all this and our membership at Red Horse, there is reciprocity between the two as well," he said, adding,

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"Really, Ellis Mills has become an event building. That was our goal and we're just about there. It's all an attempt to keep people in town. They drive on Route 422 and pass Pottstown, and we're trying to give them a reason to take the Pottstown exit to visit and to stay."

JJ Ratigan Brewing Company began as the brainchild of head brewer Randy Young. "It was always a dream of his to own his own brewery," Steve Everett explains. "He worked for Iron Hill Brewery and won awards with them. He was home brewing for many years when we were introduced to him. When we told him what we were doing, he wanted to be part of it. Here we are. All our house beers are made by him. Ultimately, we'll have all only house beers. Right now, we have some guest taps that are pretty desirable as well," he said.

The food at JJ Ratigan is also something special. "We have Hiram Quintano," Dan Glennon said. "He is a corporate chef who competes nationally on the bar-b-cue circuit. It's kind of an added benefit to doing what we planned on doing. This is taking it to the next level," he said.

The partners plans for future growth included replicating the successful Red Horse model in Peapack, NJ, an affluent suburb of NYC (Grand Opening in September), as well as Los Angeles and New York, as well as opening another axe-throwing facility in Malvern (Route 202 & 29), and to continue to develop and build on their investments in Pottstown.

"We've built them. Now we're going to expand them," Everett said. "Red Horse Motoring Club has room to grow, JJ Ratigan has room to grow. Splitting

Edge, all the same. We want to make them the best. We're here to compete."

The partners are starting to see the fruits of their labor, and the labor of fellow Pottstown investors, with the assistance of PAID, Inc, materialize. Chuck Harders, who came to Pottstown only two years ago, has seen a dramatic change in that short period of time. "I think walking on High Street from two years ago is a whole different place today," he said. "With the opening of The Blue Elephant (a new Asian-fusion restaurant located at 152 E. High Street), the change is really in swing. It's happening right now as we speak. And I think it's just going to get better and better and stronger and stronger."

"Residential and commercial pricing is already increasing in town, from what's happening in the downtown," Everett adds. "You're getting more qualified tenants coming in and you are seeing increased rents or flat rents. People coming in who will spend money downtown rather than just stay in their house or go to Phoenixville. That's important. We have better parking, better access, better buildings in Pottstown," he said.

"There's always room for growth but I think we've established ourselves downtown," Dan Glennon concludes. "I would tell anyone that there are plenty of opportunities left here in Pottstown. There are plenty of buildings. The facades of these buildings are amazing. Some of them, to rehab, take a little TLC, but they're old buildings, and it's well worth it. We've done a couple of buildings now, and knowing what we had to do, I would have gone in with open eyes, but we still would have done it. Well worthwhile."

For additional information please visit
www.redhorsemotoring.com and call 904.424.7210;
visit www.jjratigan.com and call 484.524.8391; and check out
www.facebook.com/SplittingEdgeAxeThrowingPottstown/
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Steel River Playhouse

Steel River Playhouse Prepares to Say Goodbye to General Manager on Her Retirement, Launches Search for Replacement

Steel River Playhouse, Pottstown's outstanding nonprofit education and performing arts facility located at 245 E. High St., will soon say goodbye to Diane Nester, the Playhouse's general manager for the past seven years. Nester will be retiring May 21, 2020 and moving to Florida.

Nester says her part-time position at Steel River, a 501(c)(3), "was seriously the best job I ever had."

"The people involved with Steel River, from the staff and volunteers to our patrons, are wonderful," she adds. "I'm so proud of the work that is done at the Playhouse. I'm continually amazed by the talent and professionalism of our actors and musicians and the enthusiasm and expertise of our educators. We often hear that the quality of our productions mirrors the excellence of off-Broadway performances!"

"Steel River has become a second home to me and to my husband, Dave. We truly will miss our Steel River family," she says.

Leena Devlin, managing artistic director for Steel River, says her colleague has been instrumental in creating a more professional and structured work environment at the Playhouse.

"We grew by leaps and bounds in terms of financial reporting and standardized procedures under her leadership," Devlin notes. "Diane also is a great friend to many. Although she won't be working here, she will always be a treasured member of the Steel River family."

Prior to joining Steel River in May 2013, Nester was the chairperson of the region's highly successful 2009 Relay for Life event.

Steel River now must fill Nester's shoes. The part-time position calls for an individual who has a passion for theater and its role in Pottstown's revitalization as well as an experienced administrator with demonstrated understanding and skills in areas including office management and operations, facilities management, policy and procedure development, and bookkeeping and financial reporting.

Interested parties should contact Devlin at Leena@steelriver.org or 610.310.3496.

Each year, Steel River produces over 90 plays, musicals, concerts, and recitals. The facility offers performance opportunities for all ages through auditions, perform-

ance-based classes and workshops, private lesson recitals, and the popular Senior Follies program.

Educational programming include classes and workshops for all ages; an extensive summer camp program; private instruction in acting, voice, piano, guitar, flute, and trumpet; and educational outreach including periodic sample lessons and classes for the public, scholarships, complimentary study guides, audience talk-backs, artists-in-the-classroom, at-theater and traveling children's shows, after school and summer time enrichment programs, internships, and other initiatives.

Steel River originated in 2001 in Chester County as Village Productions; moved to Pottstown in 2005; and, in 2008, as the Tri-County Performing Arts Center, purchased an abandoned department store and transformed the space into a beautiful \$2.4 million performing arts center with two show venues and classrooms. An anchor institution in downtown Pottstown, Steel River welcomes more than 20,000 visits each year.



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The law offices of O'Donnell, Weiss & Mattei, P.C. have been serving clients in Pottstown from the same location, 41 E. High Street, since 1955. In addition, we opened our Phoenixville office located at 347 Bridge Street, Suite 200, in 2006. The Pottstown office underwent some updating in 2015 and in 2018, we expanded our Phoenixville offices to accommodate our busy Title Insurance Agency.

As we kick off 2020, OWM Law has 14 attorneys, with seven in the Pottstown Office and seven in the Phoenixville Office. All OWM Law attorneys see clients in both offices, i.e., Pottstown and Phoenixville, as needed. While each OWM lawyer focuses in his or her designated areas of practice, to better serve

our clients we also utilize client service teams, or practice groups, consisting of attorneys and paralegals concentrating in specific areas of the law. Those client teams include:

- Business Planning/Business Formation/Banking
- Land Use/Real Estate Transactions/Title Insurance
- Elder Law/Special Needs/Estate Planning/
- Estate Administration
- Divorce/Custody/Support
- Accidents & Injury/Criminal/DUI

In addition, to the legal services offered by OWM Law, several of our attorneys are licensed title insurance agents. As title agents, we can offer title insurance and conduct residential and commercial real estate settlements to not only our clients but to any purchaser of real estate.

We at OWM Law are pleased to help advance the vision for continued growth of Pottstown and the surrounding area. You will frequently find the lawyers from OWM involved, both on the front lines and behind the scenes, in much of what is happening in both Pottstown and Phoenixville. OWM attorneys are proud volunteers in local nonprofits and in the local Chambers of Commerce, and enjoy giving back to our community.

Please visit our website www.owm-law.com for additional information about OWM Law, our practice areas and our attorneys, or call 610.917.9347 or 610.323.2800.



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Student Dance Company Collaborates with International Professionals

Pottstown Dance Theatre Repertory Ensemble collaborates with professional international pianist, Jeff Nations, for a world debut work sponsored by the PA Council on the Arts. The work is being choreographed by international dance artist, Michelle Jones Wurtz. The dancers in the work, Lacey Krause, Ashley Reicher, Nina Shenk, Megan Schultz, and Emma Wenerowicz are all dancers in the Rep Ensemble and study (and for Ms. Schultz teach) in the school over ten hours weekly. These dancers are dedicated to their craft and are pillars of the community.

The new piece is part of "Jazzarella" which is a fun and modern twist on the classic fairytale; and it will take place at the Hill School Center for the Arts (Beech and Sheridan Streets) on March 28 at 7pm and March 29 at 3pm. The Repertory Ensemble is performing with professional dancers that are members of "Melange Contemporary Dance"; formerly the resident dance company of Steel River Playhouse. Melange has performed there, at the CEC in Philadelphia, at Theatre Horizon in Norristown, at McInnis Theater at Eastern



(L to R) Michelle Jones Wurtz, Jeff Nations (international musician), and Senator Bob Mensch.

University, at SALT in Phoenixville, and most notably at the International Dance Festival in Poland.

Tickets are \$18 for adults in advance (\$21 at the box office on the day of the performance) and \$15 for students and seniors in advance (\$18 at the box office on the day of the performance) and can be purchased at the Pottstown Dance Theatre (72 West Main St., Pottstown), by calling 610.323.2569, or online at www.pottstowndance.com. Group rates available. This is a show that has been endorsed by Senator Bob Mensch so you don't want to miss it! Get your tickets early!



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The Red Horse Motoring Club

The Red Horse Motoring Club, a newly resurrected 20th century building, is calling your name for your next event, performance, exhibition, pop-up gallery, or collective get together. Just imagine toasting to your company's success and celebrating with up to 500 of your clients and colleagues while surrounded by rare vintage cars, antiques and authentic industrial glory!

Recognizing that small business owners often lack the necessary space to host special events and meetings, and knowing car clubs and collectors rarely have a dedicated place for enthusiasts to congregate, Red Horse

Motoring Club combined these needs featuring the rarest of automobilia as an interactive experience for events and uniquely memorable experiences. Co-owners Steve Everett and Chuck Harders, a retired Navy Lieutenant Commander, redefine the traditional car club expectation and deliver an event hosting experience unlike anything else in the Philadelphia area.

After two years of searching, Steve and Chuck decided upon the historic Ludwick Motors building in Pottstown, Pennsylvania

to begin this endeavor. Originally opened in 1922, Ludwick Motor's proudly sustained nearly 80 years of history on 132 E 3rd Street.

Founding owner, Chuck Harders is an avid collector and dealer of all things petroliana and automobilia and keeps his vast collection displayed throughout the club. Chuck states, "Designing a space to properly show the bulk of my collection in one space has always been a dream of mine. I just wanted these rare finds to be seen and appreciated by others who understand their history." The collection at Red Horse is massive, encompassing all original antiques dating from the early 1960s back to the dawn of the gas and auto industry. The collection features the full spectrum of automobilia, including early "visible" gas pumps, neon dealership signs, gas station signs, posters, giveaways... and even a 27-foot-long original paper highway billboard for the Willys-Knight automobile! Any person, car enthusiast or not, could spend hours just enjoying the collection alone! As a member of The Red Horse Motoring Club, you gain full access to the entire building and collec-



tion, including a state-of-the-art audio system throughout and 15-foot outside movie screen.

The Red Horse Motoring Club fully utilizes its 12,000 square feet by offering different areas to relax, host a client, hold a meeting or have a private gathering. The Red Horse Lounge, originally the Ludwick parts storage room, is now an inviting parlor with a posh ambiance amidst a rustic aesthetic. John Dorety, a local Philadelphia antique salvage expert and custom bar builder designed the walls, posts and bar using untouched salvage from a Philadelphia Carriage house that was built in 1862. This member-favorite spot prides itself on a comfortable, warm vibe that all seem to love! Be sure to check out the original Ford whippet motorized hoist that



was used for decades to lift engine blocks to the upstairs! Smiling, Chuck states, "We wanted to fill a void in the market place; but wanted to do it in a way that blew everyone away." And that they did!

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FOCUS ON FINANCIAL SERVICES

Small Business Problems – and Solutions – Business Owners Should Know About

There are many small business pain points, whether you've owned your company for a few months or several decades. Problems encountered by small business owners are especially prevalent when entrepreneurs are first starting out. Regardless, it's important to remember that the benefits of small business ownership may far outweigh the challenges. To make your life easier, we've compiled a list of small business problems – and solutions – to keep in mind.

Obtaining Startup Funds

One of the most common small business pain points is obtaining startup funds. According to a 2019 Federal Reserve report, small businesses are the primary source of U.S. job growth. However, they're also much more likely to face financial challenges (like access to capital) than larger firms. There are a variety of options you can pursue to obtain startup funds. Here are a few of the most common:

- Small Business Administration loans
- Venture capital firms
- Self-financing
- Angel investors/peer-to-peer loans
- Crowdfunding/crowdsourcing

Managing Your Cash Flow

Managing cash flow is a financial problem faced by small businesses. One of the best ways to manage your cash flow is to create a projected budget at the start of each month. Then, create a month-end budget that measures your actual income/expenses against your anticipated budget. Below you'll find a few more ways to manage your cash flow:

- **Pay attention to your accounts receivable.** Stay on top of customers when it comes to payments and invoice them immediately. You might consider offering discounts or other incentives to customers who pay early.
- **Don't get sloppy with your bookkeeping.** Clean, up-to-date books help you judge your business' financial state on the fly. If you can afford it, you might want to hire an in-house accountant or outsource to a CPA firm. If you don't consult an accountant, be sure to purchase high-quality accounting software.

- **Stay liquid.** It's important for small businesses to maintain liquidity in case of an emergency. You should be able to convert any short-term assets into cash to manage short-term debt. Consider using a line of credit to fund your short-term debts until you've liquified your short-term assets. You can then repay the line of credit.

- **Have a backup fund.** Unexpected expenses are bound to happen. Make sure you have a cash reserve to handle whatever challenges life throws at you.

Not Having Historical Business Data

Another problem encountered by small business owners is not having historical data about their company. Historical data includes financial reports, press releases, emails, project documentation, and more.

Not having historical business data makes it difficult to anticipate and prepare for industry trends that can impact your business. Historical data also helps you improve relationships with customers because you can document any issues they may have experienced with your company in the past. It's never too late to start accruing historical business data by tracking variables that affect your business.

Covering Healthcare Costs for New Employees

Funding part or all of your employees' healthcare is common small business pain point. In fact, 79% of small business owners reported that health insurance costs cut into their profitability. The rising costs of healthcare coverage are causing many businesses to hire contract workers. Here are a few tips that can make covering your employees' healthcare a bit more affordable:

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- Poll your employees to see how many of them actually want health coverage.
- Compare a variety of plans to ensure you pick the best plan for your business.
- Calculate how much of each employee's premium you can afford to pay each month.
- Small businesses can usually deduct the cost of employee premiums from their taxes.
- Some small businesses also qualify for small business healthcare tax credits.

Growing Your Profits

Figuring out how to grow your profits is another financial problem faced by small businesses. You're putting most of your money back into your business for continuous innovation. As a result, it can be challenging to simultaneously grow your profits. Wondering how to lower your operating costs and grow your profits? Try the following:

- Cross-sell products or services that complement each other, especially if the cross-sells are more expensive.
- Offer your prospects discounts and specials to incentivize them to purchase.

- Make the most of your digital marketing efforts. This includes things like your website, email, and social media channels.
- Earn certifications and accreditations to build your reputation among customers and prospects.

The Business Services team at Diamond Credit Union can offer solutions to help you with the small business challenges you may encounter – from lending and business banking needs to services and growth options. For assistance with any of your financial questions, contact:

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SELF-EMPLOYMENT TAX 101 FOR SMALL BUSINESS OWNERS

When you have made the transition from someone else's employee to being your own boss, you gain the autonomy to create your own professional path. You get additional responsibilities, as well—including paying self-employment tax.

Self-employed individuals are required to not only directly submit the income tax they owe to the federal, state, and local governments, they must also remit self-employment tax to the IRS.

Who Is a "Self-Employed Individual"?

The IRS defines a self-employed individual as someone who conducts business as a sole proprietor, independent contractor, member of a partnership, or as someone who otherwise is in business for herself or himself.

What is Self-Employment Tax?

According to IRS.gov (<https://www.irs.gov/businesses/small-businesses-self-employed/self-employed-individuals-tax-center>), "Self-employment tax is a tax consisting of Social Security and Medicare taxes primarily for individuals who work for themselves. It is similar to the Social Security and Medicare taxes withheld from the pay of most wage earners."

Employees of a company pay half of their Social Security and Medicare taxes (usually withheld from their wages) and the employer pays the other half. As a self-employed individual, however, a business owner must remit the entire amount. Most self-employed persons, because their tax typically is not withheld from paychecks, must estimate their self-employment and income tax amounts due and pay them on a quarterly basis.

(Continued on page 18)

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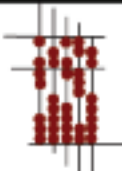
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Ask SCORE

(Continued from page 16)

Similar to the FICA tax that wage earners working for employers pay, the self-employment tax rate for tax year 2018 is 15.3 percent on the individual's first \$128,400 of net income and then 2.9 percent on net income beyond that. The rate consists of two parts: 12.4 percent for social security and 2.9 percent for Medicare.

To pay self-employment tax, an individual must have a Social Security number or an individual taxpayer identification number. Schedule SE (Form 1040) can be used to calculate self-employment tax. Self-employed individuals can deduct the employer-equivalent portion (half of the total self-employment tax) in computing their business's adjusted gross income, reducing the business income subject to income tax.

Tips for Staying on Track with Your Self-Employment Tax

Neglecting to pay your taxes can result in fines and penalties, so it is critical to stay current. Talk with an accountant and/or tax professional for assistance in understanding your tax obligations.

Here are some additional tips for consideration:

- Talk with an accountant and/or tax professional for assistance in understanding your tax obligations.

- Check the IRS Calendar for upcoming deadlines (<https://www.irs.gov/calendar/>), and consider setting up reminders (<https://www.irs.gov/calendar/Reminders/>), so you are notified of approaching tax deadlines.
- Keep accurate and up-to-date accounting records to help you more accurately calculate your taxes and budget for them.
- Visit the IRS.gov website (<https://www.irs.gov/businesses/small-businesses-self-employed>) for additional information.

In addition, for guidance on all aspects of starting and running your business, contact SCORE to talk with a mentor. A SCORE mentor can help you navigate the uncharted territory of being self-employed.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, contact SCORE TriCounty. You can call 610.327.2673, email tricounty@scorevolunteer.org or visit the website at www.tricounty.score.org. SCORE is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author and do not necessarily reflect the views of the SBA.

CONNECTING WITH YOUR AUDIENCE



SOCIAL MEDIA TIPS

By Theresa Mintzer

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 is about, but no one wants to be sold to all the time. If all you are doing is trying to sell, you're not going to see a lot of engagement. A great way to draw people in is to entertain them. Videos can be a helpful 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. Or some behind the scenes glimpses into your business.

When someone likes my page on Instagram I send them a message thanking them for following me and invite them to sign up for my email list. Another idea would be to add a discount

coupon. If you have regular people that comment or like posts on your page consider sending them a message. You can also ask them questions about products or services they went to see. This would be a great way to do some market research about new products or services.

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 you 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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The company's three plants feature a 230,000 square foot combined capacity of manufacturing space, and 150 ton lifting capacity. American Crane has one of the largest floor type horizontal boring mills in the Northeastern United States along with an onsite 200-ton load testing tower. This expanded manufacturing capacity, coupled with highly skilled labor, allows the scalability to meet future market demands.

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American Crane specializes in critical lift cranes for special applications when failure is not an option. These cranes are designed and built for applications handling high value equipment, radioactive containers, and/or loads carried in sensitive environments. Critical lift cranes are also used when dropped loads could cause schedule delays or when difficult load lifting configurations exist. These cranes feature single failure-proof designs, redundant braking systems, PLC controls (including safety critical), anti-collision protection, variable speed controls (including micro speeds) and real time X, Y, & Z positioning.

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American Crane's service & parts department can provide services such as load testing, product support, outage support, retrofit and upgrades, OSHA and other inspections, spare parts and custom fabrications. Cranes and hoists of all types, makes and sizes are serviced by certified technicians to meet all current inspection codes and standards, assuring full compliance with OSHA requirements.

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Why GRIT Matters at American Crane

What is GRIT? GRIT is having Perseverance, Heart & Integrity in all you do. In 2018, Karen Norheim, President & COO of American Crane & Equipment Corporation, initiated the reboot of the company's culture and creation of their mantra — GRIT Matters — Perseverance, Heart & Integrity. This cultural transformation included: How to be the gardener for your organization and Creating a Culture that is creating productivity and a thriving environment for current and future employees, including women and millennials.

It is proven that happy employees are more productive employees. This ultimately helps the company from the C-Suite to the Shop floor. When each employee adapts lean initiatives in their normal day, they become more efficient and therefore have a higher level of quality and production. Employees are working together more effectively, and projects are being completed in a more organized and timely fashion.

Employees also have a new sense of accomplishment, pride, and teamwork. We continue to reward "Gritty" behavior and Lean initiatives, as well as continuing to spread our branding and messaging across all three of our locations. This ensures that our mission is all-inclusive and reaches and engages all employees, whether in the office, the shop floor or out on the road as a service technician.

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Since its founding in 1878, Watson McDaniel has operated in the Philadelphia area, eventually expanding to suburban facilities to accommodate its growing business. Today, the Pottstown-based company serves the global marketplace with a network of manufacturers, representatives, distributors,

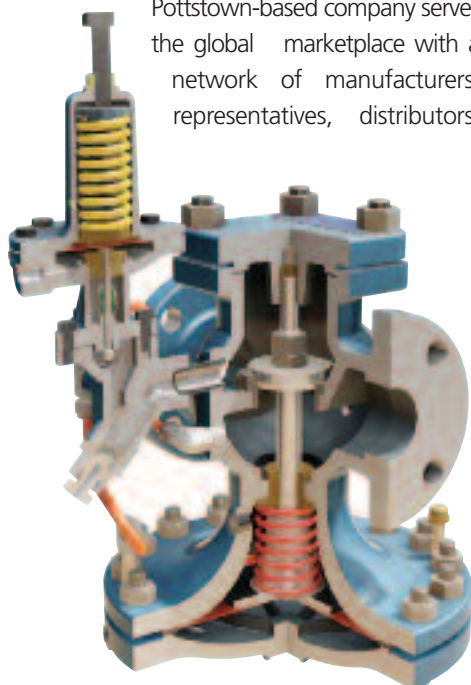


manufacturing plants, and sales offices throughout the world. Along with a skilled and dedicated workforce that includes extensive experience and expertise in steam systems, Watson McDaniel Company has grown to be one of the leading manufacturers of steam specialties in North America.

As it looks to the future, in addition to more complete penetration of domestic markets, the company will continue to expand its international footprint in the global marketplace. A significant portion of Watson McDaniel's current sales efforts are focused on international sales opportunities, and the company expects to grow its international operations by 200 percent over the next five years.

Watson McDaniel Company can, and will continue, to say "Made in Pennsylvania, USA" with pride!

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For over 20 years — in both corporate and agency environments — Mr. Reed has designed marketing materials for manufacturers across a wide spectrum of industries, from security and agriculture, to foodservice and construction. REED's core business is the strategic design of brand identities, advertising, sales collateral, technical documents, websites, and more. Recent client needs have also given the studio the opportunity to add strategy development, CRM integration, and marketing automation to its mix of services.

To help you maximize the return on your marketing activities, REED produced the FREE guide, 3 Keys to Effective Marketing. Executives of small to mid-sized manufacturing companies are invited to download a copy at www.reedmcd.com/guide. You can also reach Trevor Reed directly at 717.517.1727 or at treed@reedmcd.com.



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LEAD LIKE A GOOSE



By Gary Seibert, CEO, Small Business Resource Association

There have to be thousands of resources out there on the topic of Leadership. I have accumulated a library of my own and have used them frequently over my 50 years of being in business. However, about 15 years ago my wife and I were browsing through an antique store and I found an old picture frame with a picture of a gaggle of geese flying in formation. Under the picture was an interesting story about why geese fly in formation and I couldn't help not to see a correlation between their story and a very important, but sometimes overlooked, role of a great leader — Sharing Responsibility. Here is the story.

Great Leaders Share the Responsibility

Think of autumn. Think of geese flying south for the winter. As each bird flaps its wings, it creates an uplift for the birds immediately behind it. By flying in a V-formation, a flock of geese adds at least 72 percent to its flying range compared to each bird flying on its own.

That's a great model of SYNERGY — the ability to accomplish more together than apart.

When the lead goose gets tired, he rotates back in the formation and another goose flies point for a while. In doing this they model SHARED RESPONSIBILITY — leadership that is truly a team effort, not the work of a lone ranger.

(Continued on page 24)



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LEAD LIKE A GOOSE

(Continued from page 23)

As they fly, the geese in the back honk to encourage those up front to keep up their speed and momentum. In doing this they model the power of ENCOURAGEMENT and AFFIRMATION — Everyone performs better with cheerleaders around them.

And finally, any time a goose gets sick or is wounded and falls out of formation, two geese drop out and follow him down to HELP and PROTECT him. They stay with him until he is able to fly again or dies. They then join another formation until they catch up with their group. In doing this they model CARE that emerges within a group when it WORKS TOGETHER TO REACH A COMMON GOAL.

The takeaway of this story — Partnerships Multiply our Potential and Extend our Reach. As leaders we have many roles and responsibilities. If we really examine the main responsibility of a Leader, we might determine that "Leadership" is not "Doership." In other words, Leaders are responsible to get groups of people together to accomplish a common goal-

Synergy. They are to find competent people to take part in performing specific tasks and together share in the responsibility of accomplishing a common goal. They are not doing all the work — they are delegating the work. The leader is responsible however for being the head cheerleader and encouraging others on their way to accomplishing their common goal. What I liked best about the story of the geese is their instinctive behavior to CARE for the others in their gaggle (skein). Just think what the workplace environment would look like if EVERY employee shared a common concern for the welfare of their co-workers. What a difference that might make in job satisfaction.

If a wild animal can possess all these great characteristics of working together, shared responsibilities, encouragement and care, wouldn't one suppose that the intelligent, learned, purposeful human being could at least be as good as the geese? One would hope so. Good luck with your GAGGLE.



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Ask SCORE

6 SIMPLE STEPS FOR GETTING THINGS DONE AT YOUR SMALL BUSINESS

Whether you are running a for-profit or nonprofit business, an ability to organize efforts and initiatives is a necessary skill to achieve success. Effectively executing efforts and accomplishing goals requires planning and coordination among team members (which may be a combination of employees, vendors, suppliers, contractors, etc.).

While some small business owners seem to have a natural knack for project management, it is not everyone's strength. Do not feel defeated if it is not yours and you do not have the resources to hire a professional project manager.

With a process in place to guide you, you—or a designated person from your team—will become more adept at moving projects from start to finish.

The following tips will help you create a roadmap that you can follow whenever embarking on any new project.

YOUR 6-STEP GUIDE TO SUCCESSFUL PROJECT MANAGEMENT

1. Define your goal and get buy-in from all project team members.

As you do this, you will want to determine each team member's role and responsibilities. In this step, also consider how the project will affect your company and how you will measure the project's impact.

2. Determine the project deliverables.

What key tasks do team members need to accomplish to move the project along the path to completion? You will also need to identify which deliverables depend on other deliverables, so you can establish a timeline that puts tasks in a logical order.

3. List the resources you will need.

Assess what you will need regarding budget, person-hours and tools to complete the project.

4. Set a timeline and identify milestones to mark your progress.

After knowing what needs to be done and by whom, create target completion dates for your project deliverables. In your timeline, identify interim goals ("milestones") that can serve as

major landmarks along the way. As the project progresses, your ability to reach milestones will help you know if you'll need to adjust your scope, budget or expectations. Milestones also help boost morale as they help project team members see the progress they have made.

5. Define the collaborative process.

Determine how often your team members will meet as a group to report their progress and share any challenges that might prevent them from fulfilling their deadlines. Schedule your meetings well in advance, so everyone on your team can reserve the dates and times on their calendars.

6. Select a tool to help you stay organized and keep all project documentation in a single place accessible to all team members.

A variety of online tools exist that can help you manage projects. Some are more intuitive than others, so assess your team members' comfort level with the technology involved before choosing what you will use. A few examples that might be a good fit for your business include Trello, Evernote, Asana, Dropbox and Google Drive.

Although you might try to save time by skipping some of the initial steps in the process, you should resist that temptation. Successful project management begins with thorough planning. Shortcuts in the beginning could lead to misunderstandings among team members—and missed deadlines.

If you need suggestions on how to manage your projects more efficiently, consider reaching out to SCORE. SCORE mentors have expertise in all aspects of starting and growing a small business, and they can provide you with free guidance as you hone your project management skills.

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



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WORKFORCE PERFORMANCE AND DEVELOPMENT TIPS

By Abigail Mirarchi, Accelerated Instructional Media, Inc.

Scenario: Your productive and lively co-worker who normally runs life on all cylinders now responds to emails with one-liners and is frequently late to meetings or late on assignments.

Scenario: Your sweet friend, kind to everyone, always smiling and giving to others starts to become easily agitated and begins to distance herself from her usual group of friends.

Sound familiar? If so, it's time to ask, "friend, are you okay?" Depression, bi-polar, and countless other mental illnesses and disorders have observable behaviors, some harder to identify than others. Did you know depression is a leading cause of absenteeism and reduced productivity at work and has a

rippling negative effect on the team, customers, and company? Just think about the impact it has on a family.

Be it work and life stress, addiction, mental illness, or something completely different — recognize the signs of something not quite right and then speak up. Voice your concern to the individual with compassion and refer to events that have taken place. Speak to your manager or HR about the changing behaviors observed.

(Continued on page 30)

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WORKFORCE PERFORMANCE AND DEVELOPMENT TIPS

(Continued from page 29)

If someone is contemplating injuring themselves or others — seek help immediately.

Here is a brief list to become mental health aware:

- Untreated mental illnesses contribute to rising healthcare costs, stress, production loss, employee absenteeism, and, most importantly — loss of life.
- Mental health disorders may be a result of or a combination of genetics, environment, and altered brain chemistry and structure.
- Possibly the individual is in denial or is not aware there is something not quite right.
- Mental illness symptoms vary from hard to recognize to extreme behaviors, more likely occur over extended periods and progressively gets worse when untreated or unmanaged.

- Mental health illnesses do not have to ruin lives, take lives and be battled alone.

- People of all walks of life, each day, successfully manage their conditions because of the help and guidance of medical healthcare professionals and health services.

Many companies have health and wellness programs — it is worth the time to learn about this worthwhile offering! Companies, please promote your benefit!

While we know mental health is a broad topic, the more we become aware of it, signs and symptoms, we can collectively break the negative stigma attached to it. Mental health programs can also help with stress management, addiction, and grieving employees and spouses, to name a few. Know the signs and tap into this valuable benefit.

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Abigail Mirarchi is the owner of Accelerated Instructional Media, Inc, a workforce performance & development consulting company in Leesport, PA. For more information, call 610.730.7681; website: AIM2train.com. HR, T&D and L&D

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Premier Payroll was founded by husband and wife team Bill and Dianne March, opening its doors in 2000 in Phoenixville. The dream was to provide a better payroll option than what the big name providers could offer small businesses.

In 2007, Bill and Dianne were joined by their daughter Sarah. Premier continued to grow and moved to their current location in Royersford, PA where they remodeled the National Bank of Royersford. Celebrating their 20th anniversary next year, Premier continues to serve the tri-state area with the notion that customer service goes a long way in payroll and HR.

Premier has partnered with a web-based, cutting edge software provider that serves over 4 million employees worldwide. This allows Premier to provide their 750+ clients the latest technology and upgrades without losing the personal

touch. Calls are always answered by a real person that knows the value of a client's time. Options are tailored to the needs of each customer and each one is walked through every aspect along the way. Premier vows to keep customer service as their priority, as they have since 2000.

PREMIER PAYROLL SERVICES



— SINCE 2000 —

We are proud to serve our local customers for the past 20 years - and look forward to the next 20!



In 2012, Premier moved to their current location in Royersford where they remodeled the historic National Bank.



With the latest Payroll, Time & Attendance, and HR solutions that are customizable to your business, Premier Payroll is an accurate, personable, and affordable solution backed by the power of one of the nation's leading software providers.



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ATTENDANCE



EMPLOYEE
SELF SERVICE



HR SUPPORT

WWW.PREMIERNOW.COM

290 MAIN STREET ROYERSFORD, PA 19468
610-917-2281 • SALES@PREMIERNOW.COM

ALL COUNTY AND ASSOCIATES, INC.



ACA Office

All County and Associates, Inc. (ACA) launched as an extension of a land development firm in 1992. Since then, ACA has grown into a full-service engineering firm. Today we are recognized for expertise in Civil Engineering, Land Surveying and Sewage Disposal Systems. In 2019, ACA received Readers' Choice for "Tri-County Surveyor and Engineer of the Year" by the Pottstown Mercury.

Located in northern Chester County along Route 100, ACA is a full-service engineering firm having fourteen professional and support staff members. This central location combined with local ownership, allows ACA to quickly access, respond to and serve clients within an eighteen-county region. Even though the firm has a large coverage region, ACA maintains a heavy presence and focuses on Berks County, Bucks County, Chester County, and Montgomery County.

ACA provides a full range of services to homeowners, developers, and realtors alike. Additionally, as other engineering firms have branched into other forms of engineering ACA has maintained six key services:

- **Civil/Site Engineering**
- **Construction Management**
- **Environmental Service**
- **Sewage Disposal Systems**
- **Land Surveying**
- **Wetland Delineations and Mitigation**



Surveying Property



Building



The Mercury Readers' Choice 2019 Tri County Surveyor and Engineer of the year



Septic Inspection

The mission of “Helping You Make Informed Decisions” has allowed ACA to serve the region for the past 28 years. ACA separates itself from the competition by being there to educate first and solve second. This mentality has led to developing long term relationships with our clients. In the words of our clients:

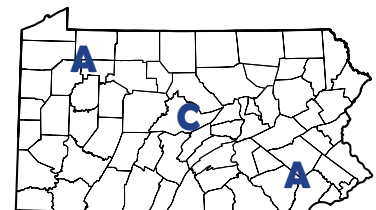
“I have been using All County and Associates for the past 12+ years! Roger and his staff have never let me down! They are responsive, accurate, professional and knowledgeable! They are my go-to company for all engineering, septic inspections, and land development!” – Ralph C.

ACA’s mission goes beyond being just a go-to organization. In fact, ACA prides itself on 1) looking closely at every request 2) following up promptly and, 3) meeting on-site to understand our client’s goals and objectives. From there, ACA prepares a free quote based on a personally tailored solution. Finally, once on the job, staff can execute quickly and efficiently. Once again, the customer says it best:

“(The) phone gets answered asap, calls are returned, work is performed on schedule and on budget every time. (I) send referrals and they are also taken care of.” – Matt S.

From commercial to residential construction, ACA provides a full range of services. Whether building an addition, installing an in-ground pool, putting up a fence, or developing a large site, ACA looks forward to assisting you. So, before your next project, contact us, as we can help ensure you obtain the necessary permits and approvals.

ACA can be reached at 610.469.3830 or via email at info@all-county-assoc.com. Additionally, follow us on Facebook or LinkedIn by searching “All County and Associates” and clicking the follow button, as we regularly participate in community events, post educational information or highlight high-profile projects.



Est. 1992

All County and Associates, Inc.

ADVERTISED SERVICES DIRECTORY

ACCOUNTING / BOOKKEEPING BRESLOW'S BOOKKEEPING17 KARLENE'S CONSULTING17 SHEILA NESTER & ASSOCIATES,P.C.17 ACCOUNTING / BUSINESS SERVICES A. MAZZO ACCOUNTING SERVICES17 ADULT DAY CARE BON HOMIE, LTD.47 ADVERTISING / DIRECT MAIL JWM DIRECT54 ARCHITECTURAL SERVICES P. RICHARD FRANTZ, AIA16 ATTORNEYS O'DONNELL, WEISS & MATTEI, P.C.12 WOLF BALDWIN & ASSOC. 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Harleysville

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1889 East Ridge Pike
Jo Wanamaker, Manager
610-454-0391

West Norriton Branch
2301 West Main Street
Brian Murphy, Manager
610-631-0887

Joe Bergquist, Commercial Lender
267-664-5598

harleysvillebank.com

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- CELLULAR SHADES
- BLINDS & SHUTTERS
- ROMAN SHADES
- ROLLER SHADES
- CORNICES
- AND MORE!

WE DO WINDOWS

SO THAT YOU DON'T HAVE TO!

DON'T LEAVE YOUR HOME. WE COME TO YOU! OUR EXTENSIVE PRODUCT ASSORTMENT ALLOWS US TO WORK WITH YOUR LIFESTYLE AND BUDGET.

LET'S GET STARTED. CREATING THE HOME OF YOUR DREAMS. CALL TODAY FOR A FREE INITIAL IN-HOME DESIGN CONSULTATION!

Barbara McInnis-Hayman
Owner | Decorator
484-624-4787
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Leveraging the power of membership to grow and strengthen our community, our businesses, and our future leaders.

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

Eileen Dautrich, President,
eileen@tricityareachamber.com

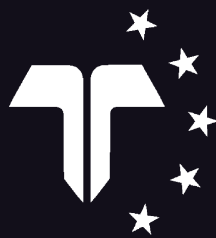
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gregory@tricityareachamber.com

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Melissa Shainline, Administrative &
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TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION, INC.

Jennifer O'Donnell, IOM,
Leadership Tri-County Director,
jennifer@leadershiptricity.org



TRICOUNTY AREA CHAMBER OF COMMERCE

PRESIDENT'S MESSAGE

BOYERTOWN AREA PROGRESS DINNER PRESENTED BY TCACC AND BMBA



On March 18, the Chamber will celebrate business and community at the Annual Boyertown Area Progress Dinner.

The event will feature the presentation of The James K. Boyer Quality of Life Award to **Martin Stone Quarries, Inc.**, in recognition of their dedication to the community.

In addition, view a video produced by Boyertown Area High School students highlighting the following businesses and organizations:

Boyertown Oil & Propane: showcasing renovations to their office located in New Berlinville and recognizing their 90th Anniversary serving the Boyertown community

Boyertown Police Department: moved to their new location, the first time moving in decades, into a building donated by BB&T that now provides the Department with the space and resources that they need to do the best job for our community

Brakeman's Cafe: highlighting this new business and creative re-use of a historic carriage house and after less than one year in business hear about their plans for expansion

Everything Printing: we will highlight a local business serving the community since 2004 and get a peek inside their new location providing them over double the space to help meet their clients' needs

Grind: a great opportunity for us to showcase how this landmark location, familiar to so many in Boyertown, has been transformed into a new and unique dining experience

PLATINUM SPONSORS



Pottstown Hospital
TOWER HEALTH
Advancing Health. Transforming Lives.

TOMPKINS
VIST Bank



INTERESTED
IN ATTENDING?
CALL 610.326.2900
TO RESERVE YOUR
TICKET(S) TODAY!

Pricing information is located on
page 37 in the calendar of events.

Limited seating is available for this event.

WE ARE BETTER TOGETHER!

MEMBERSHIP

WELCOME APPROVED NEW MEMBERS!

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

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

ADVANTAGE

109 East High Street
Pottstown, PA 19464
610.326.1272

www.iwanttheadvantage.com

Financial Services; Insurance Companies; Investment Consultants; Tax Preparation Services

Founded in 2007 by Ben Moyer and Brian Hanson, Advantage offers clients 20 years of insurance experience, excellent customer service, and the dedication to help clients meet their needs. We build plans but more importantly, we build relationships.

Animal-Assisted Therapy, LLC
152 East High Street, Suite 440-A
Pottstown, PA 19464
484.933.4370

www.annalisasmithson.com

Counseling Services

Animal-Assisted Therapy, LLC is a private therapy practice in Pottstown, PA. We provide individual counseling, group therapy, and self-care workshops. We use integrated CBT, narrative counseling, and nature-based counseling, assisted by a trained therapy animal. Our counseling techniques are grounded in the healing power of nature, the human-animal bond, and authentic interpersonal connections.

B&C Garage Doors, LLC
2700 North Charlotte Street
Gilbertsville, PA 19525
610.220.5168

www.bcgds.com

Garages

We are a full-service garage door company. We sell, service, and install all types of garage doors including residential, commercial, and industrial.

Better Living Care Giving
1445 Shaner Drive
Pottstown, PA 19465
610.970.3003

www.betterlivingcaregiving.com

Home Health Care Services; Home Care Services – Seniors

Better Living Care Giving is a non-medical homecare agency providing personal care, transportation, meal preparation, companionship, light housekeeping and laundry services for our clients. As a community-based care solution in the Montgomery and Chester County area, we're all about family and the people we serve. We live in the area and we bring together people who need help with qualified, caring people eager to be there for you.

Cleopatra Café LLC

15 Moser Road
Pottstown, PA 19464
610.310.0138

www.cleopatracafepa.com

Restaurants

Welcome to Cleopatra Cafe. We are the only authentic Egyptian food restaurant in the area. We are a family friendly restaurant where the cost is reasonable, and the portions are large for those that have a big appetite. There is also a delivery service for local businesses and families in the community. Please visit our website to see our full menu.

Happy Zen Mama

High Street Terminal Market
300 East High Street
Pottstown, PA 19464
484.415.0350

HappyZenMama.com

Holistic; Retail Sales

Happy Zen Mama is a Unique Boutique offering an assortment of eco-friendly, ethically sourced, and cruelty-free products chosen and designed to bring happiness and joy into your life.

ItWorks! Global

227 Pine Forge Road
Pine Forge, PA 19518

Consultants; Health & Wellness; Health and Beauty Aids; Health Maintenance Organizations

Health & wellness network marketing.

Jim Crawford @ Better Homes & Gardens Real Estate
Pottstown, PA 19464
267.768.7676

www.jimcrawfordrealestate.com

Real Estate - Commercial / Industrial; Real Estate – Residential

My goal is to leverage a military background as well as 24+ years in Sales Management, Sales Leadership, and experience managing a \$100 million+ Sales Organization to ensure that you accomplish your real estate goals. I will use my extensive networking, negotiating and sales skills on your behalf. I work with a dynamic team at Better Homes & Gardens Community Real Estate Community Realty. I am focused on working with buyers and sellers in the Montgomery, Chester, Berks, Delaware, Bucks, Lehigh and Philadelphia counties of Pennsylvania, but if you ever have questions about real estate outside of Eastern Pennsylvania don't hesitate to give me a call as I have some great resources I can draw upon.

Main Line Tickets

1451 Prizer Road
Pottstown, PA 19465
610.212.7135

www.mainlinetix.com

Entertainment

We sell sports, theatre and concert tickets to any event-locally or internationally, even sold out events!!! Hotel, transportation, and restaurant packages available.

Pine Creek Structures

207 West Ridge Pike, Suite 300
Limerick, PA 19468
484.961.8822

www.shedsinlimerick.com

Building Contractors; Garages; Modular Buildings; Sheds

We are the manufacturing company of modular buildings, sheds, garages, and animal shelters. We sell outdoor furniture and swing sets too.

Queen Appliance

600 South Henderson Road
King of Prussia, PA 19406
610.265.9493

www.queenappliance.com

Appliance Sales/Services; Retail Sales

We are a retail and commercial major home appliance company. We are building partnerships with local businesses to help make the appliance buying process easy and experiential.

Rick Blanco Photography

1429 Evansbrooke Lane
Pottstown, PA 19464
610.495.9495

www.blancophotography.com

Photographers / Photography Studios; Event Planners; Fundraising Consultants; Wedding Consultants / Planners

Husband & wife photography team providing: business & personal branding, photography, event photography, family and wedding photography.

Stanley Steemer

1600 Swamp Pike
Gilbertsville, PA 19525
610.323.1207

stanleysteemer.com

Carpet / Rug / Upholstery Cleaners

Stanley Steemer has been providing our Carpet Cleaning service in the Tri County Area over the past 40 years. Beyond our quality Carpet Cleaning we also provide Tile & Grout, Hardwood, Upholstery and Stone cleaning as well as 24-hour Emergency Water Restoration.

Sticks and Stones Hardscape & Masonry LLC

31 Woodside Lane
Boyertown, PA 19512
484.942.3166

Masonry Contractors

Full-service masonry company from re-pointing work to new construction.

Visionary Estates LLC

608 N. 25th Street
Reading, PA 19606
484.627.2144

Real Estate – Commercial/Industrial; Real Estate - Residential

NEW MEMBER UPDATES

Leslie's Poolmart –

new phone number: 484.624.5836

Happy Anniversary to the following Members:
(ACCORDING TO TCACC RECORDS)

42+ YEARS
AAA East Central

40 Years

Pottstown Area Rapid Transit, Inc. (PART)

30 YEARS

A.D. Moyer Lumber & Hardware, Inc. – Gilbertsville

Richard A. Zuber Realty

25 YEARS
CODY Systems

20 YEARS
Atris, Inc.

10 YEARS

Scott A. Weller Carpentry & Cabinets, Inc. dba Solar By Weller

5 YEARS

Artemis Design, Inc.

Decorating Den Interiors

Wings of Victory Outreach Corporation

Member Renewals

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

BB&T

Borough of Pottstown
Brookside Country Club

Cinecore Media

Citadel Federal Credit Union

Columbia Boiler Co.

Community Health & Dental Care

Coventry Mall

Dancing Tree Creations
Artisans Gallery and Studio

Everything Printing

Exelon Nuclear

EXP REALTY

Gorski Engineering, Inc.

GVF, a Transportation Management

Association

Haron & Sons Auto Center LLC

The Hill School

Independence Planning Group

The Lewis Group

Limerick Township

Moyer's Catering

My Dad's Flooring

Nester Insurance

O'Donnell, Weiss & Mattei, P.C.

Patient First

Patrick J. Murphy & Associates

Pottstown Area

Industrial Development, Inc.

Sanatoga Ridge Community, Inc.

Sandler Training

Sher Properties, Inc.

The Swamp Door Antiques & Curiosities, LLC

Twin County Construction Co., LLC

West Pottsgrove Township

Wyomissing Optometric Center, Inc.

Yergey,Daylor.Allebach.Scheffey.Picardi

YWCA Tri-County Area

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 **Melissa Shainline** at 610.326.2900 or melissa@tricitychamber.com

WE ARE BETTER TOGETHER!



Mark Your Calendars!

NETWORKING

Weds., March 4
7-9 AM
Membership Breakfast: The Politics of a Divided America
Copperfield Inn, 594 W. Ridge Pike, Limerick 19468
Featuring Dr. G. Terry Madonna, who will assess the Trump presidency, the politics of a divided America and examine aspects of Pennsylvania politics. Questions are welcomed: Dr. Madonna is seldom without answers and opinions.
Sponsors: Montgomery County Community College; Reading Fightin Phils
\$32 per Member (invoiced or paid after 2/26); \$50 per non-member

Weds., March 18
5-8:30 PM
Boyetown Area Progress Dinner Presented by TCACC and BMBA
La Massaria at Bella Vista Golf Course, 2901 Fagleyville Rd., Gilbertsville 19525
Join us in recognizing several businesses and organizations of Boyertown and celebrating their special accomplishments.
• Boyertown Oil & Propane
• Boyertown Police Department
• Brakeman's Cafe
• Everything Printing
• Grind
The James K. Boyer Quality of Life Award will be presented to **Martin Stone Quarries, Inc.**, in recognition of their dedication to the community.
Platinum Sponsors: BB&T now Truist, The Body-Borneman Companies; Martin Stone Quarries, Inc.; Pottstown Hospital Tower Health; Tompkins VIST Bank
Gold Sponsor: Boyertown Oil and Propane
Silver Sponsors: Bally Block Company; Fleetwood Bank
\$100 per TCACC and BMBA Member; \$150 per non-member; \$900 per TCACC and BMBA Member Table of 10; \$1,500 per non-member Table of 10
Inclement Weather Date: Wednesday, March 25

Tues., March 24
4-6 PM
Business Card Exchange
Whispering Woods by Lennar Homes, 2 Wil-Be Dr., Pottstown 19465
Enjoy appetizers and beverages as you network in one of Lennar's NEW model homes!
Members Only; No Charge

Weds., April 1
11:30 AM-1 PM
REACH: A Growth Mindset
Brookside Country Club, 850 N. Adams St., Pottstown 19464
Featuring Karen Norheim, President & COO of American Crane & Equipment Corp.
Build confidence, overcome fear, and fail forward.
Silver Sponsors: CEDARVILLE Engineering Group, LLC; Tompkins VIST Bank
\$30 per person (prepaid by 3/25); \$35 per person (invoiced or paid after 3/25)

Thurs., April 23
5-9 PM
Annual Dinner
RiverCrest Golf Club & Preserve, 100 Club Drive, Phoenixville 19460
More details to come.
Platinum Sponsors: Dana Incorporated; Exelon Nuclear; Pottstown Hospital Tower Health
Gold Sponsors: Tompkins VIST Bank; The Victory Bank
Silver Sponsors: Boyertown Oil & Propane; Maillie LLP; Montgomery County Community College; Pottstown Area Health & Wellness Foundation
Patron Sponsors: Citadel Federal Credit Union; Diamond Credit Union; Evans, Hauseman & Richard, Inc.; Hobart's Run
\$95 per Member; \$850 per Member table of 10; \$150 per non-member

Tues., May 5
4-6 PM
Business Card Exchange
KPIInterface, 477 N. Lewis Rd., Limerick 19468
Come celebrate Cinco de Mayo with KPIInterface!
Members Only; No Charge

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



LEADERSHIP TRI-COUNTY EVENTS

Fri., March 20
8:30-10 AM
Leadership TRI-COUNTY
Alumni Series Part 3: Generational Differences with Heather Chandler, Sealstrip Corporation
Chamber Office, 152 E. High St., Suite 360, Pottstown 19464
Heather Chandler, an award-winning entrepreneur and leader, as well as President of Sealstrip Corporation in Gilbertsville, will be sharing with us the differences, similarities, values, and work and communication styles of the 5 generations. We'll explore how society's economic, social, and political climates as each generation came of age impacted them. We'll build bridges between generations through skills and techniques for improved communication, understanding of motivations, and teamwork to achieve more success for all of us. If you've seen this presentation or something similar before, please join us to get the latest research and work styles of the newest named- Generation Z (born 1997 and after.)
Leadership Tri-County Alumni Only; No Charge

Fri., March 27
8:30-10 AM
Leadership TRI-COUNTY
Refresh Friday: The Value of Podcasts
Chamber Office, 152 E. High St., Suite 360, Pottstown 19464
Featuring Bill Vitiello, ChamberChat Podcast Host / The Victory Bank and Drew Griffin, Co-Founder, Delicious Marketing
The power of your own voice! Discover how podcasting can increase the visibility of your business, promote your expertise, and communicate your contribution to the community through this powerful medium. Join us as we demonstrate how easy it is to get started and leveraging podcasting for your business.
Chamber Members: Free; Non-Members: \$10; Young Professionals - Contact Jennifer O'Donnell for discount code

Fri., May 1
7:30-9 AM
Leadership TRI-COUNTY
Young Professionals: Recognizing Stress in the Workplace
Stoveworks at the Riverfront at Royersford, 155 Railroad Plaza, Royersford 19468
Featuring Jennie Romano, Talent Development Manager for The Lewis Group
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SAVE THE DATES!

- **Thursday, June 4, 11 AM - 1:30 PM, Membership Luncheon and Leadership Tri-County Graduation**
- **Wednesday, June 10, 11:30 AM - 5:30 PM, REACH The Summit Half-Day Conference**
- **Wednesday, June 17, 11:30 AM - 1:30 PM, Pottstown Progress Luncheon**

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



Another impactful REACH event on February 12. A special thank you to Jenna Armato, Growth & Success Coach, for empowering the women of REACH to create harmony in our lives and understand how our decision-making processes impact work-life balance. Thank you to everyone who attended! We're looking forward to REACH continuing to grow.

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JANUARY BUSINESS CARD EXCHANGE

On January 30, Chamber Members had a blast at the High Street Terminal! Members came together to network and enjoy the many delicious food options prepared by the Terminal vendors. We also saw Members visiting and making purchases at many of the vendors and giving them their additional support.

Thank you to the Chamber Member vendors who provided food for this event and gave us a "taste" of the Terminal!

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The Next Business Card Exchange

Tuesday, March 24, 4 – 6 PM at Lennar at Whispering Woods.

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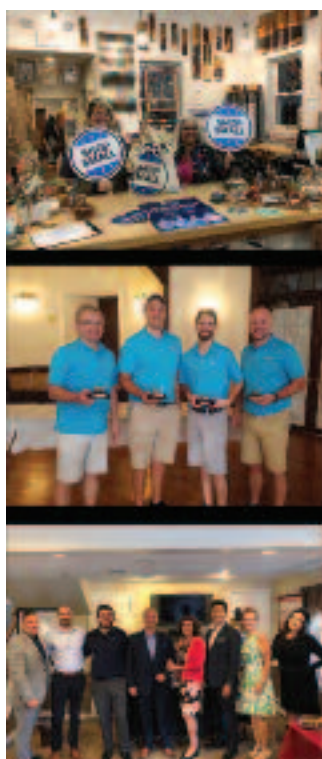
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By now, you should have received your 2020 sticker to update your Membership Plaque. If you're missing your TCACC Membership plaque, please reach out to Melissa (610.326.2900, melissa@tricityarea.com) to let her know so we can deliver one to you.



Also, if you've used all of your TCACC Business Cards, reach out to us to request more! Don't forget to put your contact information on the back of the cards as you're out supporting fellow Members!

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TCACC Ambassadors

As volunteers, Ambassadors play an important role in our organization and our Members' experience. Selected for their dedication and outward support of our Chamber, Ambassadors attend Ribbon Cuttings, welcome our newest Members, assist existing Members and Chamber staff, and provide overall support to the organization.



Meet Your Chamber Ambassadors:

Jenna Armato, Jenna Armato, Growth & Success Coach

Dan Christopher, Fulton Bank

Dave Czarnecki, CzarStar Security

Len Geiseler, Evans, Hauseman & Richard, Inc.

Lauren McCloskey, Patriot Environmental Management, LLC

Bill Vitiello, The Victory Bank

As part of our Member Engagement Process, you may receive a call/email from one of our Ambassadors over the next few months.

REFRESH FRIDAY PRESENTED BY LEADERSHIP TRI-COUNTY

On January 17, Bill Haley, founder and publisher of *Route 422 Business Advisor* and 422business.com, spoke about everything one needs to know about press releases: Correct format; Best content tips; What to do if media calls in response; and Other 'insider' tips that help businesses get their news out to the public.

Refresh



Thank you to everyone who attended!

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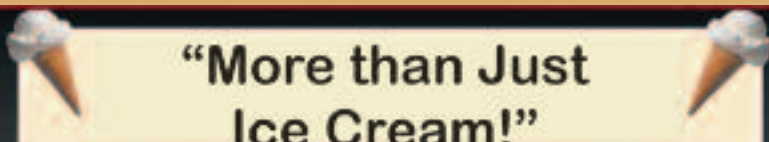
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Carpooling is an easy way to improve your daily journey as it offers many benefits. Commuters who carpool save money by splitting the cost of gas while socializing and helping alleviate congestion. Less time in traffic means more free time, sign us up! What would you do if you had a shorter commute?

An analysis on commuter trends conducted by Scoop shows a variety of ways commuters would spend their free time if they had shorter commutes. Out of the 7,000 respondents, 50 percent reported they would exercise in their free time, 31 percent reported making healthier food choices would be their go-to, and 43 percent said they would spend more time socializing.

Emergency Ride Home

Life happens, but the Emergency Ride Home Program (ERH) has you covered. ERH is a "safety net" which helps commuters who use alternative transportation (carpooling, vanpooling, public transit) to get to work. In the case of an emergency, the commuter would secure a ride to their desired destination, pay for the journey, then submit a receipt to receive reimbursement; it's that simple. For more information on this program, visit 422myway.com.

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PHOENIXVILLE TRAIN PROJECT CONTINUES TO MOVE FORWARD



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

The inter-city rail connection from Phoenixville continues to move forward. For purposes of moving the project forward, the Phoenixville School District voted to endorse the effort. The remaining entity to approve is Chester County. All relevant data has been sent to the county and awaits their endorsement to move the project forward.

What does it mean to move the project forward? Several entities need to coordinate on a more precise level. The first is for Southeast Pennsylvania Transit Authority to coordinate with Norfolk Southern concerning a simulation for track availability. The second is to nail down all of the capital costs with joint meetings to discuss what will be necessary. The third and most important item is to coordinate the funding to enable the project to proceed.

The local taxing jurisdiction would pledge a portion of revenues from five (5) new projects about to come online through 2025. These projects would provide what is called "local match." Local match is often used in grant funding to leverage other dollars.

For example, on Phoenixville's North Side, the borough council allocated \$250,000 for a \$500,000 streetscape project. They used it as a local match to attract commonwealth residential streetscape dollars in the sum of

\$250,000. We took it a little further at the Main Street CDC and then packaged in Community Development Block Grant funds in the amount of \$250,000 as the new match on the state money.

Although the initial sum looks large, we will seek to develop partnerships and be diversified in our approach recognizing that, in most cases, communities get in line for money that sometimes never materializes. Many of these projects are advanced only to the conceptual stage, enjoying the strong interest and support of influential champions, but not having yet been the subject of detailed studies or planning.

Still, others have already been studied to the point where capital and operating cost estimates have been calculated and ridership forecasts completed, but without final recommendations having been funded and placed on a TIP or Long-Range Transportation Program.

(Continued on page 46)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 45)

Why do localities like Phoenixville seek to have train service? What is so appealing about having a train station in your downtown? The fact that property values rise when you have access to rail transportation is a big plus in determining value. Train Service acts as a modifier for values within a three-mile radius of the station.

The secondary and probably the primary reason train service is good is the geospatial context that it creates when attracting new residents and new development. A viable real estate market could appear to suddenly start consuming the steroids of an additional modifier on the property values.

In the case of Phoenixville, the primary beneficiaries will be the homeowners as their property will become worth more, but the tax rate is frozen, so their taxes do not increase. The introduction of rail service also affects the value of new construction as well, and any additional rehabilitation would garner additional taxes. More than

anything, the project becomes viable because the community wants it to be sustainable and not because it is part of a grand plan for the region, which may or may not recognize the need for train service in a community.

There are challenges ahead for the project because the simulation for using the Norfolk Southern track will determine if the project will be viable. There are also the challenges concerning local control of the project and how that is framed. Probably the most significant problem, however, will be if the surrounding municipalities attempt to become part of the project. Our outreach to Schuylkill Township and Upper Merion Township has not borne fruit, and the project costs and revenue will reflect a Phoenixville centric project.

In the past, attempts to do this project originated in Montgomery County and not Chester County, although there was a joint effort.

(Continued on page 48)

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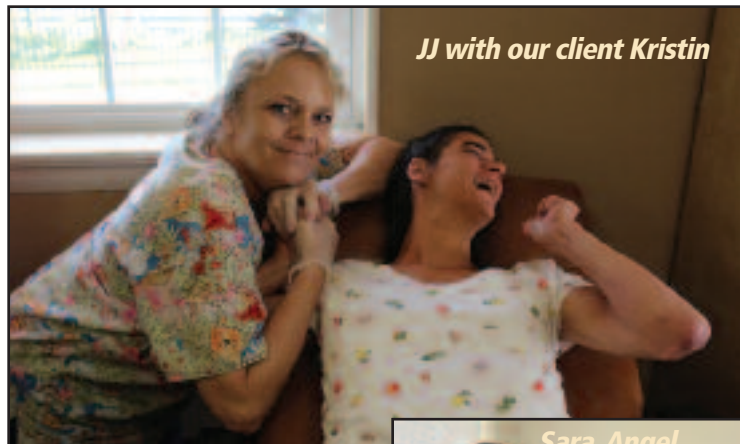


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By Ann Short, Director

Ask any business owner and they will tell you how important it is to find the right key individuals and workers to help run your business. As one of the owners of Bon Homie Adult Day Care it can be invigorating to come to work when you have the right people working for you; and it can be a very daunting task if the wrong people are on your team. After 28 years I have certainly experienced both situations. I have learned to adjust and fortunately have found individuals that have the same passion for service, a desire to learn and grow, and who will take on new roles and are excited to lead. I am so appreciative to have these individuals on my team and thrilled that they make such a positive impact on other employees, families, and clients.

Angel joined Bon Homie in 2002. She has been with us for 17 years and I could probably count the times that she has called out on two fingers. She works as a program aide, which is such a vital role in the care we provide. She has a gift for balancing activities and taking extra personal care with our clients. Angel is such a presence when she is in the room. She always has a smile on her face, greets each client by name when she and they arrive for the day. She always takes a few minutes to interact with them. Angel is also a true role model for our young staff.

Janet, JJ as she is known to all of us, came to us in 2008 as an activity director. She worked part time for us and attended nursing school. When she graduated as an RN in 2013, she went part time with us as she began working in a different area of healthcare. What she soon discovered was that she was meant to be at Bon Homie full time and returned. JJ serves as one of our full-time nurses but never forgets her love for activity and interaction with our clients. JJ is responsible for our two major activity events of the year; our talent shows each September during Adult Day Care Week and our prom for all our clients and their guests in May.



We provide a cooked meal and snacks to an average of 50 clients a day and couldn't succeed in this undertaking without our cook Trudy. Trudy has worked for us since 2011 and puts so much love and care into the food she serves. Many of our clients require special diets and texture preparations, such as: pureed, fine chopped and mechanical softening. Trudy prepares lunches that would rival any restaurant of the best of mom's own home cooked meals. Trudy is also a wonderful baker and will often bring treats in for everyone. She even spoils those of us that are diabetic and gluten intolerant.

Sara began working for Bon Homie full time in 2015. She is our program coordinator and activity director. Sara studied "Cross Cultural Studies" in college and participated in an internship in India, working with elderly women. This piqued her interest in working with elderly and disabled adults which led her to a summer job with Bon Homie during summer breaks. Once she graduated, she worked as a church administrator, but soon discovered that she would like to return to Bon Homie full time. One of the reasons Sara was drawn to Bon Homie was because of the supportive community it offers our clients, where each client is seen and accepted for who they are.

All four of these women are all wonderful examples of dedicated workers and leaders with strong values and work ethic. These women are what make our program such a success.

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 46)

Once it was to ask for a lot of federal dollars, and that was not successful, the second time, there was an effort to toll Route 422, and that also was not successful. In this effort, the locals have vacated the state position with local money and are attempting to deal with the federal programs on an equal footing. It is a form of localism whereby the locals will have more of a voice in how they position themselves regionally for development and prosperity.

The current transit funding system is very political, with money going into any number of pots from different taxes, pass-throughs, and the like. I have found that there is a pecking order in how the funds are dispersed, and many of the entities have been participating in that discussion for many years. New projects.... vision projects, often have to position themselves at the end of a long line for limited funds from amalgamated sources. Politics become brutal at this level with a project versus project, county versus county, and state versus state. There may also be private interests that may have positions of the location of public infrastructure, which

may align with all or none of the government entities. It is like swimming with the sharks in a way... and in a good way if you do not get eaten.

The Phoenixville project is a merit project. A project where the community has sought to get involved and adopt a finance scheme that largely avoids some to the local lines for funding and seeks to prove the merit of the project and hopefully arrive at an end that is satisfactory to everyone involved.

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Taxes and Fees

THE SOURCES OF LOCAL GOVERNMENT REVENUE



LEGAL PERSPECTIVES

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

One common element of all governmental units is their ability to raise revenue to spend through the taxation process. When it comes to the ability to tax, the larger the government unit, the greater the ability to impose various type of taxes and/or fees. The federal government has the ability through acts of Congress to establish various income tax regulations, fees and taxes on goods and services and even the notorious death tax. Ultimately, the federal government can tax the same pot of money time and time again for various purposes.

The Commonwealth of Pennsylvania also has relatively broad powers when it comes to taxes and fees. So long as the tax is not prohibited by the state constitution, taxes and fees can be created, imposed, and raised for a variety of topics, including sales tax, excise tax, and specific taxes on products such as gasoline, cigarettes, and alcohol, as well as income and inheritance.

Smaller government units, however, such as townships and boroughs, have significantly greater limitations on their ability to tax items or impose user fees. This article contains an overview of various types of taxes that are permitted under current state law. This discussion is not intended to be exhaustive, but simply a thumbnail of the various types of charges that can be imposed by local governments against citizens and residents of their respective municipalities.

One of the most common taxes is the tax on real estate. Each of the various municipal codes provide for the legal ability to tax real estate, based upon its assessed value which, in some way, is equated to fair market value. The First-Class Township Code, the Second-Class Township Code and the Borough Code all permit a certain amount of tax based upon millage for general purposes. This is known as the general tax millage. The "Codes" further permit special millages (which are significantly less than the amount charged as a general millage) for special purposes, which include capital projects, public safety, parks and recreation, retirement and pensions, libraries, and street lighting, just to name a few. The funds raised from these taxes are used specifically for the designated purposes of the special millage. Real estate tax is imposed on an annual basis based upon the needs of the municipality through the budgeting process. The real estate tax is clearly the most publicized tax and many times raises the most amount of revenue for a municipality.

(Continued on page 50)

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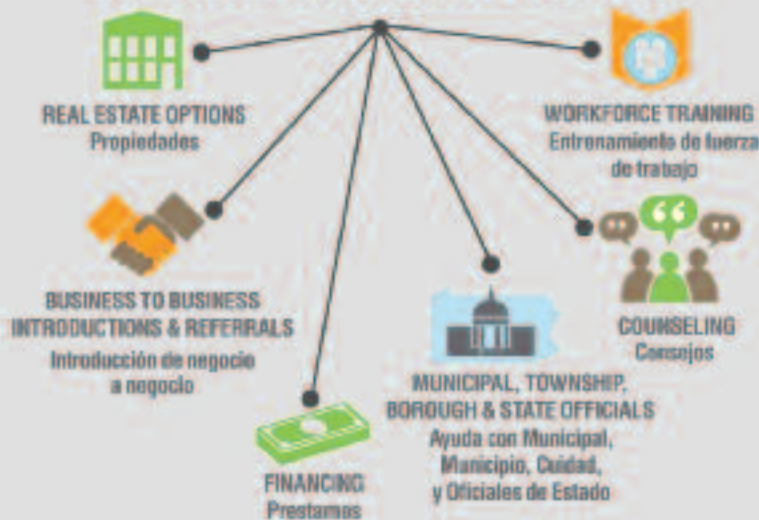
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LEGAL PERSPECTIVES

(Continued from page 49)

Another significant tax that raises revenue is the earned income tax. By state law, for most municipalities, this earned income tax is capped at one percent. A school district is permitted to impose a similar tax and if it does so, the one percent is shared between the municipality and the school district. Depending upon the population of a municipality, the earned income tax can also raise a significant amount of revenue. For obvious reasons, there are rarely any adjustments to the earned income tax.

The state legislature has also permitted municipalities to impose additional taxes under what is known as the Local Tax Enabling Act. These taxes are also known as Act 511 taxes. Many of these taxes are small in nature and are considered by some as nuisance taxes. These nuisance taxes include a per capita tax, an occupation tax, and a tax on personal property. Most of these have a cap of \$10.00 to \$20.00 per person. Municipalities are also permitted to impose a local services tax, previously known as an emergency services tax, which is a tax

based upon earnings of employees within a municipality capped at a total amount of \$52.00 per year.

A municipality is not legally able to impose a tax on any other goods and services unless it is specifically provided for by statute. In this way, the municipality's ability to raise revenue is limited when compared to the state and federal governments. A future article will discuss other sources of potential methods to raise revenue which include licensing or user fees which are also regulated, to some degree, by statute.

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



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FRAUDULENT MOBILE APPS

What You Should Know and How to Avoid Them



TECH TIPS

By Kelly McNeil, TechBldrs, Inc.

How many times has it happened to you: you download an app for your phone that looks like a fun game or a useful service, but your battery starts draining faster, you hit your data limit sooner, or the app itself causes things to run at a snail's pace or (worst of all) it asks to access parts of your phone you don't want for it to access?

Congratulations — you may have been one of the over 390 million people who downloaded a malicious app in the past year.

According to a recent report by Upstream Systems, a mobile technology company, a staggering 93% of mobile transactions in 2019 were fraudulent. Not only that, but the number of bad apps out there for download is on the rise, with 98,000 found in 2019 alone. These 98,000 malicious apps had been downloaded 43 million times.

These numbers may seem staggering, but it's easier to keep your information safe and your phone protected than you might think.

How do I keep my phone safe?

- 1. Keep your OS up-to-date:** Updates to your phone's operating system provide important security protections and can patch known vulnerabilities that perpetrators of malware and malicious phone applications will gladly take advantage of. As soon as you see that little "update available" notification, make it a priority!

- 2. Delete or disable apps you don't use:** Getting rid of applications on your phone that you no longer use is a great way to ensure that your security can't be compromised through a known vulnerability or a fraudulent app that you may have downloaded in the past. Each phone manufacturer has a different way to disable or delete the app, so if you're not sure how, check your phone manufacturer's website. Some apps that come with your phone can't be uninstalled, but they can be disabled.

- 3. Avoid third-party app downloads:** While malicious apps can still be found in the Google Play Store and Apple App store, you're far more likely to find them in third-party app stores, which don't have the same vetting standards that Google and Apple have. Even downloading an app straight from a website can be risky, unless you know and fully trust the website in question. To keep yourself safe, only download apps from the store associated with your mobile phone.

(Continued on page 54)

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TECH TIPS

(Continued from page 52)

- 4. Read app reviews:** Popular apps have reviews by experts and users who have downloaded them. Read the reviews in the app store and look for outside reviews from trusted sources (like from well-known tech publications). Checking the reviews can help inform you of issues with the apps reputability and can help you avoid malware. User reviews are particularly helpful when determining if an app is malicious or faulty.
- 5. Check the name of the app developer:** A growing trend among malicious apps is spoofing. In other words, making a scammy app look just like a popular legitimate one that people are likely to download and open (like Netflix, Spotify, or Uber). It's easy to download a copycat app if you're not careful. To prevent this, verify that the name of the developer is one that you recognize, or find the correct developer with a quick Google search.
- 6. Monitor the app permissions:** Mobile phones have enough security precautions in place that apps generally must request permission to access core functions (like your camera, photos, and location data) of your device. Read what the app is requesting permission to access before you blindly tap and say yes. Does a mobile game really need access

to your contacts and your microphone? Or could it be a malicious app trying to obtain information?

- 7. If things get really bad, Factory Reset your phone:** Even if you're careful, you could still accidentally download a bad app. If you regularly backup your device (and keep multiple backups throughout time), you can factory reset your device and restore your contacts, photos, and other data — minus the malicious app that caused this trouble in the first place. Yes, this is a pain, and it should only have to be a last resort, but it's the only way to guarantee you aren't being affected by a malicious application.

Following these seven tips will help you avoid the majority of malicious phone applications and will allow you to recover if one slips through. These days, we often keep more personal and sensitive information on our phones than we do on our desktops or laptops. Don't compromise yourself by not thinking before you download.

Still have questions? Want to know what else you can do to protect your personal information online? Call us at 610.601.8017 for advice or for a free Dark Web scan, or check out our blog at www.TechBldrs.com/blog for more tips!

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SOLOPRENEUR TIPS

Ways to Grow a One-person Business

Solopreneurs encounter many of the same challenges that other business owners face — and some unique ones, as well. Tasked with single-handedly managing all aspects of their businesses — sales, marketing, production, office management, accounting, etc. — they can quickly become overworked and overwhelmed. They may also find it difficult to grow their businesses as they deal with competing priorities and not enough hours in the day.

Fortunately, with dedication to working smarter and not harder, solopreneurs can gain the capacity to devote more time and energy to revenue-growth.

If you are starting or running a one-person company, consider the following suggestions:

TIPS FOR GROWING A SOLO-BUSINESS

Here are five ways you can empower yourself to have the time and focus to grow your business.

1. **Get organized.**
2. **Boost efficiency and productivity.**
3. **Don't sell yourself short.**
4. **Outsource tasks.**
5. **Ask for guidance from a SCORE mentor.**

Get organized. Use technology tools to help you keep track of to-dos, deadlines,

and important information. For example, block out time on your calendar for all of the projects and tasks you need to accomplish. Also, use platforms like Evernote or Dropbox to save and organize information you'll need to reference later. For keeping projects on track, cloud-based software services like Trello provide collaborative features that streamline communication with project partners and maintain all project information in a central place.

Boost efficiency and productivity.

Figure out the times of the day when you are at your peak performance and schedule your work for clients during those timeframes. This will help ensure you are putting your best foot forward on the tasks that matter most.

(Continued on page 56)

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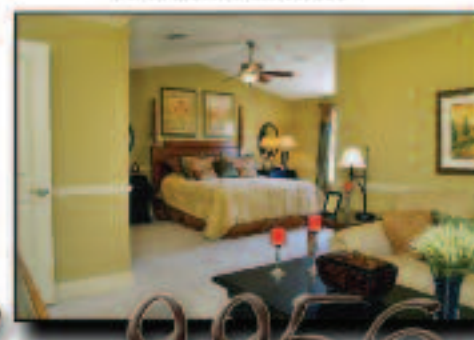
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(Continued from page 55)

Also, consider using platforms and features that allow you to automate certain aspects of your business. For example, you can streamline social media efforts by composing and scheduling posts with Hootsuite or Buffer. In addition, if you have clients that you bill the same amount to at regular intervals, you can save time by scheduling recurring invoices in QuickBooks.

Don't sell yourself short. If you bill hourly for your services, use a time-tracking app (like Toggl or Hours) that you can turn on and off easily whenever dedicating time to a client. This will help ensure you are not missing out on billing for five minutes here and ten minutes there — those short increments can add up! Also, review your rates to make sure you are being paid fairly for your services. Often, startup solopreneurs will charge a little less to ramp up their client base. If this is the case with you, you may want to revisit your rate schedule and adjust it upward as demand for your services increases and you build a reputation of dependability and value.

Outsource tasks. Just because you do not want to hire employees does not mean you cannot get help with different

aspects of your business. To give yourself more time to work on revenue-generating activities, consider outsourcing tasks that you either...

- a) aren't adept at, or
- b) dislike...

to freelancers and independent contractors. Some activities you might consider outsourcing include bookkeeping, writing blog posts, and researching (competition, industry, etc.).

Ask for guidance from a SCORE mentor. Mentoring is free of charge and SCORE volunteers have expertise in all aspects of starting and growing a small business. They can provide you with guidance on how to scale your one-person operation. Just because you are a "solo"-preneur, doesn't mean you have to go it alone! Contact SCORE to request a mentor and get the insight and feedback you need to grow your business.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, contact SCORE TriCounty. You can call 610.327.2673, email tricity@scorevolunteer.org or visit the website at www.tricity.score.org. SCORE is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author and do not necessarily reflect the views of the SBA.

Ask SCORE

BRINGING ON CONTRACTORS VS. HIRING STAFF

Which Will Benefit Your Small Business the Most?

As your small business grows, you will find you cannot do everything on your own. To obtain the help you need, you can choose to outsource tasks to independent contractors or hire employees to whom you can delegate work.

To decide which will make the most sense for your company, it is important first to understand some of the key differences between working with independent contractors versus having employees on staff.

Employees vs. Independent Contractors: Four Points of Comparison

Compensation: Independent contractors who do work for you operate under their own business names. They are not on your payroll, and they will issue you invoices for their services rendered—typically based on an agreed upon flat fee or a per hour rate. With employees, you provide regularly scheduled paychecks that reflect compensation according to the salary or wages you agreed to pay them.

(Continued on page 58)



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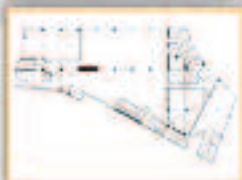
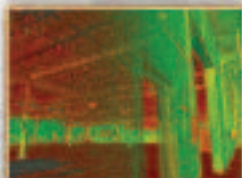
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(Continued from page 57)

Tax Withholdings: With hired employees, you withhold their federal, state, and local taxes from their paychecks—and you are responsible for submitting those tax payments to the tax authorities. Independent contractors, on the other hand, must submit their own federal, state, and local income tax payments—including self-employment taxes (Social Security and Medicare/Medicaid)—to the tax authorities directly.

Company Benefits: When you have employees, you may be required by law to provide certain benefits, such as offering medical insurance, paying half of each employee's Social Security and Medicare tax obligation, workers compensation insurance, and family and medical leave. You are not, however, required to provide benefits to independent contractors.

Management of Work: With employees, you have more control over how work is done, when it is done, and where it is done. With independent contractors, you cannot dictate their hours, the equipment they use to perform their work, or tell them how to do their work.

Which Should You Choose? That depends. Using independent contractors might save you some money on labor costs, minimize liability, and give you more flexibility if you choose to discontinue your working relationships. On the other hand, hiring staff gives you more control over the skills development of your employees and you call the shots on how, when, and where work is performed.

If you choose to sign on independent contractors to help you with your work, make sure it is clear they are not employees. Consider having them sign an Independent Contractor (or Work For Hire) Agreement and request they

sign a W-9 (Request for Taxpayer Identification Number and Certification) form to identify them as a contractor.

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

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REGIONAL CHAMBER ROUNDUP

Please see pages 35-41 for the TriCounty Area Chamber of Commerce news and information section.

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

• P.O. Box 127, Royersford 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!

Member Announcement



Please note the Spring-Ford Chamber is no longer located at 313 W. Ridge Pike, Limerick. Our new mailing address is P.O. Box 127, Royersford. Thank you

Chamber Notes

- The Chamber is presently collecting donations of gift cards and baskets for our Annual Fashion Show and for our annual scholarships. If you are interested in donating and getting your name recognized in our programs and advertisements, please contact the chamber office.
- Sponsorships are now available for the Chamber's Annual Luncheon. May opportunities are available. Check out the chamber website for specifics.
- Save the Dates: Limerick Community Day 8/15/20 & Upper Providence Community Day 9/12/20 – Registration for both Communities Days will open on April 1st. See the Chamber website to register.
- Members please remember to submit any of your upcoming events to be included on the Chamber newsletter email.
- The Chamber offers advertising opportunities on our website, event postcard and our email blasts. If you are interested in any advertising opportunities, please contact the chamber office.
- If you are interested in hosting a mixer or workshop in 2020 please contact the chamber at 610-489-7200 or email at info@springfordchamber.com

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Annual Fashion Show

Thursday, April 2, 2020
11:00am – 1:30pm
Sunnybrook Ballroom

Open to the Public

Cost: \$30.00 per person

Proceeds go to The Amazing Raise – benefiting over 30 local non-profits doing wonderful things for Montgomery County!

SPRING-FORD CHAMBER ANNUAL Women in Networking Fashion Show

The Spring-Ford chamber will be hosting our Annual Fashion Show and Basket Raffle on Thursday, April 2nd from 11:00am – 1:30pm at the Sunnybrook Ballroom. This long running event has a tradition of donating the proceeds from the raffle and the fashion show to a local charity to benefit our community. This year's event committee has chosen, The Amazing Raise by the Tri-County Community Network. The Amazing Raise is a giving challenge that brings together the region to help raise needed funds, shining a spotlight on the work of nonprofits in the Tri-County Area (Montgomery County, Eastern Berks County, Northern Chester County). Many of the Spring-Ford Chamber's non-profit members benefit from this giving campaign and what a

better way to disperse the donations of the Basket Raffle to then all who benefit our amazing community.

The Fashion Show Committee is presently looking for basket donations. Whether, you love putting together a basket of your own or go to the chamber website and donate \$50.00 and our committee will put one together for you; all of your efforts will be appreciated to help make our event as successful as possible. Fashions for 2020 will be provided by Christopher & Banks and Nautica.

Tickets will go on sale February 1st at www.springfordchamber.com. Come out and enjoy this wonderfully fun afternoon and know you are supporting this amazing cause.



2020 Annual Luncheon

Thursday, May 14, 2020

Sunnybrook Ballroom

11:30am - 2:00pm

\$45.00 Members/\$55.00 Non-Members

Annual Lunch Sponsor

\$1000

Gold Sponsorships

\$500

Table Sponsorships

\$150

Featured Speaker
Tyrone Poole

Tyrone Poole is a former NFL National Football League (14 years), former NFL Super Bowl Champion, Antonio, Mike Wilson, James, Fleming, Fleury, Spikes, and Ty Poole. He has presented numerous of the world's most famous leaders and business legends. He is the first million dollar of "ULTIMATE SHIRTS IN THE GAME OF LIFE" for those looking for information on how to succeed in life.



UPCOMING EVENTS

RSVP for all events online at www.springfordchamber.com

Thursday, March 12th - Chamber Luncheon

Spring-Ford Country Club

11:30am – 1:00pm

Speaker: Chief Skelton, Limerick Township Police
Chief Toomey, Upper Providence Township Police

Business Topic: Community Crime Update

\$25.00 Members/\$35.00 Non-Members

Wednesday, March 18th - Chamber Collaborative Mixer

Spring Valley YMCA

5:00pm – 7:00pm

Sponsored by Spring Valley YMCA & Greater Pottstown Tennis and Learning

Free for Members/\$10.00 Non-Members

Thursday, March 19th - Shark Think Tank

Copperfield Inn at Lakeside

11:30am – 1:00pm

*Business Owner Members only

Tuesday, March 24th - Chamber Workshop: Home Preventative Maintenance

Lunch and Learn (feel free to bring your lunch)

Keller Williams Royersford

11:30am – 1:00pm

Free to all who attend. Open to the Public

Thursday, April 2nd - Annual Fashion Show

Sunnybrook Ballroom

11:00am – 1:30pm

Open to the Public \$30.00

Fashion Show, Basket Raffle, Lunch and Fun

Proceeds benefit TCN's the Amazing Raise

Thursday, April 16th - Shark Think Tank

Copperfield Inn at Lakeside

11:30am – 1:00pm

*Business Owner Members only

Thursday, May 14th - Spring-Ford Chamber Annual Luncheon

Copperfield Inn at Lakeside

11:30am – 1:00pm

Chamber's Annual Luncheon

Chamber Awards & Guest Speaker

Two Time Superbowl

Tyrone Poole

\$45 Members/\$55 Non-Members

REGIONAL CHAMBER ROUNDUP

Please see pages 35-41 for the TriCounty Area Chamber of Commerce news and information section.

PERKIOMEN VALLEY CHAMBER OF COMMERCE



521 Main Street, Trappe, PA 19436 • 610.489.6660

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

Welcome to the Perkiomen Valley Chamber of Commerce!

For over 60 years the Chamber has been the recognized voice & advocate for the business community. 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.

We can help grow YOUR customer base in Collegeville, Trappe, Schwenksville, Upper Providence, Lower Frederick, Lower Providence, Perkiomen, Skippack, and Oaks.

For more information contact Executive Director, Renee Blomstrom, 610-489-6660, renee@PVchamber.net.

Don't miss Chamber events, member news, special offers and more...

Like us on FaceBook @PerkValleyChamber and email info@PVchamber.net to receive weekly e-news!



Sign up to receive weekly Chamber e-News and stay in the know about upcoming events and local offers. Email info@PVChamer.net and include "sign up for enews" in the subject line.

WELCOME NEW MEMBERS:

Liberty Mutual, Blake Hornbuckle; www.libertymutual.com/agent/blake-hornbuckle

Fairfield Inn by Marriott, Mital Chheda

POST EVENT



Annual PV Stars Awards Gala was held on February 20, 2020, featuring Inspirational Speaker, Marc Mero.

Special thanks to Gold Event Sponsors – Phoenixville Hospital Tower Health and Univest.

View event photos, list of winners and sponsors @ www.perkiomenvalleychamber.org/2020-pv-stars-awards-gala/



UPCOMING EVENTS

Visit www.PVChamber.net for complete list of events!

March 20, 2020 @ 9:00AM - 2020 PV Chamber Business Book Club

Attendees at bi-monthly PVCC Business Book Club participate in book discussions and "all things business" reviews. All are welcome to attend. March review of "Good to Great" and "Turning the Flywheel" by Jim Collins. The 2020 reading list and meeting schedule is available at www.PVchamber.net \$10/pp. All welcome to attend.

March 25, 2020 - New Member Orientation @ 8:30AM

sponsored by Maillie

All welcome to attend! **New members, prospects and current members** are invited to learn how to maximize your Chamber membership. FREE event. Optional Networking training, 9:30am – 10:00am. Register online www.PVchamber.net

March 26, 2020 @ 11:45AM - Business Owner Roundtable Luncheon

The PV Chamber welcomes business owners and key decision makers to participate in Business Owner Roundtables. Each monthly session facilitates peer-to-peer discussions that drive solutions for important business issue.

PVCC members-only. Cost: \$25.

Location: PVCC

April 8, 2020 - 63rd Annual Meeting

The Annual Meeting is one of the Chamber's largest gathering of our business and community leaders. Chairman **Kip Bilo, Universal Atlantic Systems**, will highlight accomplishments of FY2019 and share what's ahead in the Chairman's Presentation, including appointment of **Bob Clark, Interface Financial Group**, as Chairman of Board 2020-2021.

- Participate in the general election of the Board of Directors (3 year terms)
- Network and lunch with business leaders
- Congratulate the recipient of the 2020 Marvin J. Lewis Community Service Award
- Meet New PVCC Members (2019/2020) at the meeting
- Visit Sponsors and learn more about local businesses!

Time: 11:30am – 1:30pm

Location: RiverCrest Golf Club & Preserve.

Sponsorship Opportunities: Platinum Sponsor: \$800, Gold Sponsor \$500, Exhibitor \$155. Individual Tickets \$35 member, \$50 non-member. Visit www.PVchamber.net for details.

SAVE THE DATE:

June 8, 2020 – PVCC Annual Golf Outing

FEATURED EVENT

DOW Business Expo

Visit www.PVchamber.net for Expo details and complete list of upcoming events

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

Showcase YOUR business to 1,100 regional Dow Chemical employees and 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.

This event SELLS-OUT every Year! Register TODAY!

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

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REGIONAL CHAMBER ROUNDUP

Please see pages 35-41 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



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

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

WELCOME NEW CHAMBER MEMBERS!

- Mano's Material Creations
- Nailed It DIY
- Santoni's Garage

UPCOMING EVENTS

info@phoenixvillechamber.org

March 3 - Young Professionals Networking with the Phoenixville Jaycees

6 PM, Bistro on Bridge,
Phoenixville

March 10 - Networking @ 9

9 AM, Steel City Coffee House,
Phoenixville



April 28th - Annual Chamber Golf Outing

11:30 AM, Rivercrest Golf Club & Preserve

Rivercrest Golf Club & Preserve hosts the Chamber's Annual Golf Outing on Tuesday, April 28th. Registration at 11:30 AM, lunch at noon, shotgun start at 1:00, dinner & awards at 6:00 PM. Giveaways, drinks, & snacks on the course, prizes at dinner. info@phoenixvillechamber.org

2020 Golf Classic Pricing

Double Eagle—\$1,500 (2 foursomes, hole sign, company name on Sponsor Board)

Eagle—\$800 (foursome, hole sign, company name on Sponsor Board)

Lunch/Dinner Sponsor—\$1,000 ea (foursome, signage @ event, on Sponsor Board)

Cart Sponsor—\$750 (company name in every golf cart, and on Sponsor Board)

Chipping or Putting Contest—\$200 (incl. \$50 prize for winner & sponsor table)

Longest Drive, Straightest Drive, Closest to the Pin—\$200 (incl. \$50 prize for winner & sponsor table)

Tabletop Display—\$150 (hand out promo materials on the course, incl. table & top choice)

Hole Sign—\$75 (Company name on tee sign)

Dinner Only—\$65

Individual Golfer—\$190

Chamber Golf Classic, Tue., Apr 28 @ Rivercrest Golf Club & Preserve
For information on sponsorship or to register to golf, email us at info@phoenixvillechamber.org



March 25th - Annual Chamber Awards Dinner & Membership Meeting

5:30 PM, Rivercrest Golf Club & Preserve Tickets are \$75

Each year, the Chamber honors its members for their contributions to the Phoenixville Community. Join us for this outstanding night by emailing info@phoenixvillechamber.org

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Phoenixville First, 2020 First Fridays -

May 1, June 5, July 3, August 7,
September 4, October 2

Are you an artist or artisan crafter
interested in being part of this event?
Visit www.phoenixvillefirst.org/ffguidelines
for information and application

Food Truck Festival - May 2, October 3



REGIONAL CHAMBER ROUNDUP

Please see pages 35-41 for the TriCounty Area Chamber of Commerce news and information section.



presents

THE DINNER

Save the Date

JUNE 2, 2020

Santander Arena



GROW - CONNECT - LEAD

9TH Annual WOMEN'S CONFERENCE + EXPO




Wednesday, April 22
Crowne Plaza Reading

LEARN MORE: BERKSWOMEN2WOMEN.COM

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- 606 Court Street, Reading, PA 19601
- 610.376.6766 • fax 610.376.4135
- info@greaterreading.org
- www.greaterreading.org

Mission: To be Berks County's leading resource for building a healthy, competitive business community

Vision: Assist companies to retain, expand, and grow their operations and employment and attract new business to Berks County.

UPCOMING EVENTS

Mar 4 – Wednesday Diversity Mixer – YMCA of Reading

YMCA of Reading & Berks County
631 Washington Street
Reading, Pa 19601
5:30 – 7:30 p.m.
Free
Advanced Registration Required

Mar 7 – Penn State Health St. Joseph Muhlenberg Practice

Ribbon Cutting
4301 N. 5th Street Highway
Temple, PA 19560
10:30 – 12:30 p.m.
Free

Mar 10 – Women2Women - Knowing Your ABC's Johanny Cepeda

DoubleTree by Hilton Hotel Reading
701 Penn Street
Reading, PA 19601
11:30 – 1:00 p.m.
\$25/person (includes lunch)
Advanced Registration Required

Mar 12 – Supervisor Training: Principles of Supervision Module 1

Center for Business Excellence
49 Commerce Drive
Wyomissing, PA 19610
8:30 – 11:30 a.m.
\$559/person - Chamber Members;
\$745/person - Not-Yet Chamber Members

Mar 12 – Regional Happy Hour 2020

Bear Creek Mountain
Resort & Conference Center
101 Doe Mountain Lane
Macungie, PA 18062
5:00 – 6:30 p.m.
GRCA Members: Free
Not-Yet Members: \$15/person

Mar 15 – W2W Kick N' Sip

Wyomissing ATA Martial Arts
98 Commerce Drive
Wyomissing, PA 19610
2:00 – 4:00 p.m.
Free
Must be 21+

Mar 18 – Coffee & Convo

Center for Business Excellence
49 Commerce Drive
Wyomissing, PA 19610
4:45 – 6:00 p.m.
Free
Advanced Registration Required

Mar 26 – Networking@Night

Fraser Advanced Info Systems
320 Penn Ave.
West Reading, PA 19611
5:00 – 7:00 p.m.
GRCA Member – Only Exclusive
Free
Advanced Registration Required



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BUSINESS SPOTLIGHT



Frank Sturniolo, Limerick Site Vice President

When you flip that light switch, do you know where your electricity comes from? That juice, in part, is freshly squeezed in your backyard at Limerick Generating Station (LGS) off Sanatoga Rd. in Limerick Township.

For more than three decades most drivers and residents along the 422-corridor have gazed upon two skyscraping cooling towers billowing water vapor. However, most may not realize the nuclear energy facility generates more than just electricity.



"Beyond providing safe and clean power for homes, we seek to generate community growth," said LGS Site Vice President, Frank Sturniolo. "Our team is committed to be a great local business partner."

Sturniolo took over at the helm last fall and has already made an electric impact at the power plant. He helped inspire the 750 employees to raise more than \$390,000 during the annual Exelon Employee Giving Campaign in November, which benefits local charities and organizations. LGS received the company's "Giving Cup" and earned bragging rights for the next year. The site also volunteers 2,600 hours in the community annually. Around the holidays, employees assembled bicycles for children at the Boys & Girls Club of Pottstown.

Sturniolo has grown local roots with his wife, Julia, and two children ages one and three. He began his career with Exelon

Generation in 2000 at Peach Bottom Atomic Power Station and transferred to LGS in 2012. The Bronx native and UPenn grad is a combination of sharp wit and wisdom, which is vital to managing a business that provides power to more than two million homes.

In April, he will oversee a monumental economic boost to the region as 1,500 additional workers will swell into the area to perform a routine refueling outage. Hundreds of thousands of dollars are spent on local supplemental labor and equipment. In turn, those workers spend their money in local restaurants, lodging, and stores over the month-long pit-stop.

Because LGS has two units, that economic boost happens annually (bi-annual for each unit). Sturniolo and his team at Limerick are lucky to serve the area and light up lives in many ways.

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