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Celebrating 30 Years of Supporting Local Businesses and the Community

For the past 3 decades, Office Technologies has become a leading independent provider of office imaging equipment, supplies, and service across the Tri-County area. With life-long ties to the Pottstown area, owner Greg Cavallo has always kept his community in the forefront of Office Technologies' success.

Greg has committed his time and company resources to many local causes throughout his tenure. Greg has been a former YMCA "Volunteer of the Year," served on the board of the Boyertown Area YMCA, & several committees amongst local school districts. Office Technologies has donated printers, free service, and made monetary con-

tributions to many local organizations such as the Pottstown School District, Pottsgrove School District, Boyertown Foundation for Education, Western Montgomery Career & Technology Center, American Cancer Society, Greater Pottstown Tennis & Learning, Good Will Fire Company & the Tri-County Area Chamber of Commerce.



Office Technologies headquarters at 515 Farmington Avenue, Pottstown, PA 19464

His vision for Office Technologies is to provide a personalized customer experience its customers while making a positive contribution to the community and environment. When asked on supporting the community as a local small business owner, Greg responded "I cannot stress enough the importance for local small businesses to support local charities and non-profits in our area. These organizations make direct positive impacts on our neighborhoods and children to help build a better tomorrow".



Greg Cavallo

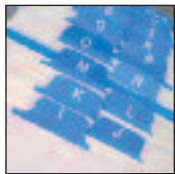
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PHOTOS BY BILL VITTELO

6

Cover Story: *The Victory Bank is a highly personalized “niche” lender with a superior group of bankers dedicated to providing exceptional service to businesses, professional practices, individuals, municipalities, and school districts along the Route 422 Corridor.*



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



40: Time to hit the links on the area’s best golf courses.

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Contents

- 12** | Focus On Pottstown Revitalization
- 20** | Focus On Insurance Agencies
- 25** | Small Business Resource Association
Why You Need To Be Podcasting As A Business Owner
- 30** | Advertised Services Directory
What You Are Looking For — At Your Fingertips
- 31** | TriCounty Area Chamber Of Commerce
News & Events
- 41** | Legal Perspectives
A Thankless Job
- 43** | Tech Tips
Your Android Phone Uses Two Factor Authentication, But You’ve Lost It. Now What?
- 46** | Instagram Marketing For
The Small Business Beginner
- 53** | **NEW COLUMN!**
Workforce Performance & Development Tips
Remove The Groundhog Day Movie From Your Meeting Communications
- 54** | Ask SCORE
Steps For Starting A Nonprofit Business
- 57** | Regional Chamber Round-Up
Greater Reading / Perkiomen Valley / Spring-Ford

... AND MORE!

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(1000436632) **700 Main Street, Red Hill-** Approximately 1,700SF. First floor-reception room, conference room, computer room, 3 private offices. Second floor-4 private offices, conference room. \$1,400/month + Utilities. *Separate meters for heat/AC.

(1009981094) **24 N. Reading Avenue, Boyertown-** Boyertown Library 2nd floor office space. 7400SF +/-, Elevator access, off street parking. space can be divided into private offices with access to a conference room. Length of lease is negotiable. Call for details!

(1009983854) **31 E. Philadelphia Ave., Boyertown-** Former Boyertown Community Library space situated on busy East Philadelphia Avenue. Approximately 1879SF first floor space, ideal for retail/office. Some off street parking. \$10/SF + elec, A/C, & trash.

(1000336898) **33 E. Philadelphia Avenue, Boyertown-** Boyertown commercial unit on 1st flr. 2 car det garage in rear of property. 1 car gar used by tenant upstairs. The other can be used by tenant in the 1st flr. Commercial space is vacant. Call for details.

(PAW0603404) **226 Main Street, East Greenville-** Located on a main street this property is highly visible with a high volume of traffic. There is a large display window. This property had previously been a restaurant. Within a close proximity to movie theatre and other service businesses. Multiple use possibilities including retail and beauty, subject to Municipal Review. Included in lease amount is use of kitchen/restaurant equipment w/ansul fire suppressant. \$950/month.

(PABK348712) **231 Old Philadelphia Pike, Douglassville-** Two spaces for lease. Unit #2 - 3370SF That has a 1200SF office space with restroom, and the remaining 2270SF is warehouse space that does have a 14' overhead door. \$2500/month + heat, electric and trash. Unit #4 - 3150SF warehouse has its own restroom and a 14' overhead door. \$1500/month + heat, electric and trash. Both units have off-street parking and close proximity to Routes 422 and 724.

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THE VICTORY BANK

A SUPERIOR GROUP OF LENDERS

The Victory Bank headquartered at 548 N. Lewis Road in Limerick Township, is not your typical bank. Founded in January 2008 as a small, community-focused, highly personalized “niche” lender with a foundational philosophy of developing a superior group of bankers dedicated to providing exceptional service. The Victory Bank has become a regional leader in serving the financing needs of businesses, professional practices, individuals, municipalities, and school districts all along the Route 422 Corridor.



Richard Graver

PHOTOS BY BILL VITIELLO

Every dollar in deposits The Victory Bank takes in goes right back out into the local community in the form of loans, providing growth for local businesses. The positive impact these commercial / industrial and real estate loans have had on the economic vitality of our region over the past decade cannot be overstated.

“We’re a business niche community bank,” explains Richard Graver, Chief Lending Officer. “We finance a lot of projects in this community — office buildings, medical buildings, shopping centers — all right here on the Route 422 corridor. The money that we lend creates jobs in our market,” he said, pointing out that those employees then recycle that money back into the local economy by patronizing businesses in their community.

The Victory Bank processed and closed approximately \$92 million in loans in 2018 — a record number. About 87 percent of the bank’s loans are commercial loans. The bank’s emphasis on hiring a “superior group of bankers dedicated to providing exceptional service” has certainly paid off in terms of the phenomenal growth and success of the bank, and its impact on the community, over the past decade. The bank has grown to over \$250 million in assets and over \$230 million in deposits over this time.

“We built this bank, this lending team because we are lenders,” Graver said. “That’s what we do. We don’t do a lot of other fancy stuff. We have all the products that the other banks have, but we lead with loans. We need to be Ninja-focused on making sure that we do a fantastic job for those lending customers, because you only get one chance to make a good impression,” he said.

Graver credits the bank’s remarkable record of sustained \$20-30 million in loan growth annually to the outstanding accomplishments of his entire team of lenders, relationship assistants, business development officers, and support personnel. “We have, in my opinion, the best group of bankers I’ve ever worked with at The Victory Bank, and I’ve been doing this for 38 years,” he said. “These men and women get to know their customers. They go out of their way to do something for them. And then in turn, those customers remember that. They will refer others. That’s the relationship.”

Graver is especially proud of the collective experience, collaborative approach, and professionalism of all the bank’s relationship managers, especially, the bank’s four senior vice president/senior commercial relationship managers — Jon Swearer, Steen Woodland II, Alex Kroll, and Tony D’Antonio.

“Those are our senior guys,” Graver said. “They each have decades of experience, and each have developed many relationships in the banking industry. They know a lot of people. They get a lot of referrals just because of who they are. I like to say the bank isn’t The Victory Bank. It’s Jon, Steen, Alex and Tony. Of course, the bank and our culture have a lot to do with it.”

(Continued on page 8)

Headquarters



THIS PHOTO BY STYLISH IMAGES PHOTOGRAPHY



Jon Swearer

How borrowers thought the Victory Bank performed during the loan process:

“Smooth (lending) process that exceeded my expectations.” - GL

“Working with Victory Bank has been a refreshing experience.” - AH

“Great communication and good advice.” - JJ

“Victory Bank’s lending process is the best we’ve ever encountered.” - LH

“It was an easy, quick and efficient process. I don’t think I’ll ever leave Victory Bank.” - MZ

“Lender was easy to work with and the branch staff is excellent!” - SM



Tony D’Antonio

“We exist to help our clients fulfill their visions and dreams.”



Steen Woodland



Alex Kroll

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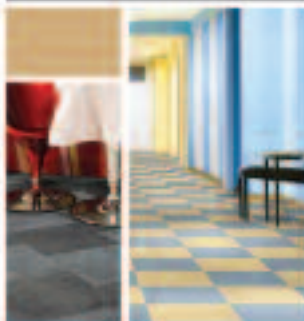
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COVER STORY

(Continued from page 6)

Graver points out that each member of the team brings advanced knowledge, expertise, and contacts in terms of certain geographical areas or types of industries, and how to structure certain types of loans, and they all work to share their knowledge with other members of The Victory Bank lending team.

"They each have different sets of expertise and they talk to each other," Graver said. "If Jon has a commercial real estate loan for a small strip center in Royersford, he'll go to Alex and Alex will say this is how we should do it. If Alex has a customer who is in manufacturing, he'll go to Jon or Steen and they'll talk together and work out the best way to do it. It's like a collegiate atmosphere. Everybody knows what everybody else is working on. They get help if they need it, and they offer help where they can. If they need some kind of expertise from a standpoint of a specialist, we have those contacts that we can refer to the customer or the customer to them. It's different here at The Victory Bank. I've worked for three different banks, and for this one 12 years now, and I mean it — The group (of lenders) that I've got, and the whole bank, is the best I've ever worked with. They are strong, experienced, and I don't lose sleep at night (worrying) that they're going to do something wrong."

That unique combination in the banking industry of an open-door policy that encourages communication and collaboration, and the proximity afforded by working out of a single location, has created an atmosphere where deals are done as efficiently and expeditiously as possible.

"I've been in banking for 41 years and (The Victory Bank) is a very good situation for me," said Steen Woodland. "Working here has brought fun back into the job again," he said. "This is a close-knit group. There's not the bureaucracy of

bigger banks. It's nice to be able to walk across the hall and talk to the decision makers and have people very available for discussion," he said, adding, "Everybody works to get to the same place in tandem with each other. Everybody has their fair say in what's going on and are encouraged to provide their input. The bank has been very supportive in anything that I have presented or requested from the top on down," Woodland said.

“Even the back-office support staff goes out of their way to make sure that things get done for you in the timely manner that you need them,”

Woodland offers.

"The credit department and senior management have all been great. Coming from other banks, I've seen the cooperation and working together more evident here than it has been in most of the other banks that I've been with."

"There's a lot of experience here," said Jon Swearer, who himself brings 20+ years' banking experience to the table, the last six with The Victory Bank. "One of the things the bank has instilled in us is that team aspect, and to be more focused on how the bank does, rather than what individuals do," he said. "With that experience, it invites you to ask your associates how they would do this or that. It does create that element of teamwork where we all help each other figure out how to get things done, which benefits both our customers and the bank in the long run."

Tony D'Antonio joined The Victory Bank lending team eight years ago, bringing along his relationships built up since he started in banking in 1996. "In my

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portfolio, I've had customers for 20 plus years. I didn't want to go somewhere where their philosophy is going to be different than mine and it's not going to work with my customer. Asking my customers to move is something that I don't take lightly, and I want to be able to satisfy them and work with them. And working at this bank is ideal for my customers. If I have a question from a client, all I have to do is walk next door and talk to Rich (Graver) or go right next door and talk to Joe Major. I don't have to call another office or send an email and wait for a response. I enjoy working at this bank from that standpoint. We get things done, and we get them done quickly," he said.

Alex Kroll, who is currently managing 17 projects, is the real estate and construction loan "go to" guy on The Victory Bank senior lending team. "I've got 30 years of experience, so I've done all types of lending. I'm pretty familiar with how to underwrite the loans, and most people do lean on me for the construction and real estate loans," Kroll said. I have access to certain information that most of the people don't, so I'm able to get comps and market studies done. That helps us if we want to go into a new area. We spend a lot of time researching the area before we will

actually do it. That's a real big part that I bring to it. Experience."

Kroll agrees with his fellow senior commercial relationship managers — the collaborative atmosphere is a key component in the bank's success. "It is a family atmosphere," he said. "We all lean on each other for everything. We all work together on the deals. Being face-to-face makes all the difference in the world, and we bend over to make sure that everybody's on the same page. There's no surprises here. That's the big issue. There are no surprises. We start talking to everybody that needs to be spoken to in the very beginning. It's very easy. We communicate well in our departments. So, when the deal gets to the approval process, it's already done."

The efficiency of the loan process, as well as the overall quality of the loans made by The Victory Bank, are in large part due to the experience of the bankers involved. Compared to its peers, The Victory Bank is among the top banks with the fewest delinquencies and little to no charge-offs. Graver points out that this is a result of his highly experienced lenders doing a superb job of pre-qualifying loan candidates early in the process.

(Continued on page 10)

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VALLEY FORGE & MONTGOMERY COUNTY, PA
MEMBERSHIP

COVER STORY

(Continued from page 9)

That efficiency and loan quality is also due to the consultative approach of the lenders. Unlike the big box banks who require a business plan and financial documents, which they turn over to an underwriter in a remote location, lenders at The Victory Bank encourage customers to come in and share their idea first, talk about it, bounce it around with experienced business professionals, shape their business plan, and collect all the necessary financial documents before applying for a loan. The lender will then continue to work with the customer throughout the life of the loan as needed, as a financial partner.

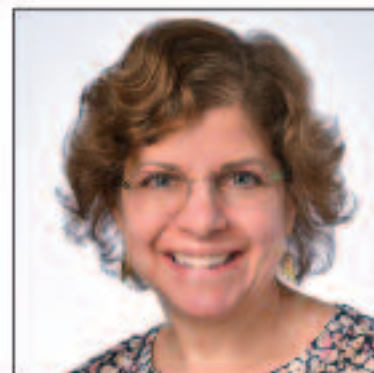
"The experience of the lender is the key," explains Alex Kroll. "A good lender will sift through a deal before they even push it along. We'll get the information and underwrite it based on our own experience or turn it down right away if it doesn't go anywhere. My claim to fame is I give all my clients my spreadsheets and say, here's what I require. If you follow a, b, c, d and fill these out, then the deal gets done. My clients use those spreadsheets and they send me the information in the formats that I like, and it makes it much easier. I have never had a deal turned down because we do the

homework up front; and the clients are involved. That's the biggest piece. Interaction with the client. The client understands. We're very up front. These are the requirements. This is how we do it. This is what I need. And usually the clients are very receptive to that," he said.

The extraordinary quality of The Victory Bank lending team is due to hiring the right people from the start. It is maintained by creating the right atmosphere where those people can thrive, in terms of professional growth and personal satisfaction. That involves creating a familial, supportive environment.

"It's a great place to work," said Jon Swearer. "The senior management that interacts with the lending are good people, focused on not only what the bank has to do to succeed, but what you have to do individually to succeed. It's a cliché, but that work-life balance is really honored here. They are focused on both sides of the equation. You need to get your work done and take care of your customers, but you also have to focus on yourself and be happy," he said.

One of The Victory Bank's top expenses is training and education for employees, giving them the knowledge and



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authority to make wise decisions for their clients, so they understand the entire process of maintaining and growing a profitable institution. Beyond training and education, the employees at The Victory Bank feel as though they are part of a family. They have fun together, throwing axes, racing Go Karts, bantering and joking with each other, attending private and community events together.

"I think the entire bank, not just the lending group, the whole bank is family," said Graver. "They get along really, really well. It's a close-knit family like environment, where they are not afraid to speak their mind, as long as they do it respectfully and they always do. If they have a matter of opinion or difference of opinion, they talk about it. But they work so closely together in order to make sure the bank succeeds, the clients succeed, they get their job done," he said.

"Wednesdays we have games," Alex Kroll said. "It's been pretty interesting. It breaks down the barriers when you see each other in more of a fun atmosphere rather than a (strictly business) atmosphere and it keeps lines of communication open, because you know who that person is. You're not talking to a position. You're talking to a


person. And you form relationships through those activities. It's a great place to work. Clients are number one. And we do push the process to make sure the clients' needs are met. If there's a deadline, we meet the deadline. And that's the key."

"It's a very amazing, rewarding, dynamic," Graver said. "They become friends. Some of them are friends before they get here. They come to work because they are working with their friend. I interviewed every single employee here except for one. And Joe (Major) has interviewed every employee we've hired. It's important to us, because this is a family. We want to make them happy. We want to make them feel like they have self-worth. We do a lot of things that other companies don't. We have really good benefits. We've got flexible paid time off. We have picnics in the summer where we cook hamburgers and hot dogs for the team. With a single location, it's a little easier to manage as a family or a team than a traditional bank, where there's a headquarters and branches all over the place."

For additional information, please call 610-948-9000 and visit VictoryBank.com.

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Three Daughters Inn

The Three Daughters Inn is located at 1016 E High St. in Pottstown. Our inn provides comfortable, modern accommodations in any circumstances. Unlike a hotel, the Three Daughters Inn is a personalized bed and breakfast that welcomes all guests. Our first-floor suite, The Madison, has a zero-step entry and is accessible to those who may use wheelchairs or walkers. The third floor of the inn is The Jillian suite, perfect for a couples get-away with its king-size bed and luxury furnishings. Our largest suite, The Nicole, can accommodate up to four people. While you visit Pottstown, Three Daughters Inn can be your home away from home in the suite of your choice.



As a bed and breakfast, we ensure that each of the breakfast options are chosen and prepared with care. We are happy to accommodate your dietary needs during your stay. Any meal can be altered or supplemented to support dietary restrictions. As a family-run inn, our recipes have been passed down from generations of cooks and from all over the world.

The inn resides within a historical building built in 1906. Over the past century, the building has seen a wide range of purposes: from a beauty salon to a rectory for Saint Aloysius School. Most recently, the building is home to Three Daughters Inn. Located between The Hill School and Pottstown Hospital, Three Daughters Inn is a great launch spot for exploring the town. There are beautiful, historic buildings that line High Street, offering places to shop, eat and enjoy your nights. Another great thing about Pottstown is the new bike lanes that open the borough up to those ready to adventure. Less than 10 minutes away is Pottsgrove Manor. It was built in 1752 by John Potts that marked the beginning of Pottstown. During your stay at Three Daughters Inn, there are many attractions in the area to enjoy.





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Next up is our deli. This is their 3rd location. They also serve two charter schools as well as catering. They carry every salad you can think of, and Boars Head Meats for your sandwiches and wraps. **Flavors Deli – 484-624-4742**

How about a bagel and spreads? Yes – we have that too! This is their second location, the other one is in Royersford. They carry New York style bagels which means its boiled then baked and yes, it matters! Their spreads are all homemade too. **Barristers Bagels Co. – 484-973-6675**

(Continued on page 16)

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Potts and Penn Family Diner is Located at 80 East High Street, in Pottstown's historic district. An original DeRaffele Diner, it was established in 1962, and opened as Dempsey's Diner. The center piece of Pottstown's Historic District has served Pottstown and surrounding area for about 57 years.



"The Diner", like our community, has experienced peaks and valleys, yet always been a local meeting place and attraction. The pillar of our community was re-established in November of 2015 as Potts and Penn Family Diner and immediately began to contribute to the revitalization of our area.

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(Continued from page 16)



Everyone asked when we were getting coffee! Not only do we have coffee... we have Jamaican coffee, cold brew coffee and frozen coffee! This is their first location, and they are so excited to be a part of the revitalization of Pottstown. They also carry the best homemade sticky buns and pastries as well as healthy smoothies. **Honey's Homebrewed Cafe** - 484-524-8112

Now for those cute shops. We have a flower shop that carries a fully sustainable garden tower. Coolest thing ever! Only takes up three feet of space. It waters itself and 'suns' itself. You have to see it! They also carry plants, flowers and cute little gifts. **Dani Bee Funky** - 610-308-7894

Our other shop owner repurposes furniture and little Knick knacks and creates something even cooler. If you like beachy, patriotic and rustic designs, stop here. **Buttercup Boutique** - 484-347-0631

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Thanks for taking a tour with us. We have a lot more planned, but we can't share the details yet. Stop in and stay tuned. See you there!

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Rivster's On High

A new addition to the Pottstown scene, Rivster's on High, located at 250 East High Street in Pottstown, is owned by Tom Rivera. John Connell is a partner in the venture with Rivera. Rivster's menu features Nelson's ice cream, coffee, shakes, crepes, specialty cupcakes, pretzels and hot dogs. Rivera said his goal is to create a fun atmosphere where people will come in for the conversation as much as for the food. "I want people to say it is a fun place to go, and that the staff is amazing," he said.

Rivera has a business background as the general manager for Anytime Fitness at Coventry Mall. After two years, he felt it was time to start his own venture. "The timing couldn't have been any more perfect," he said, adding he is leasing the space on East High Street currently, but there may be a possibility down the road to purchase the building.

When it came to branding the new venture, Rivera didn't want the word "ice cream" in the business name. Rivster's features other offerings besides ice cream, and he also plans to market his coffee, a

unique blend for Rivster's being made by Triangle Roasters of Philadelphia.

To help settle on a business name, he polled his Facebook community. "I went on Facebook and asked, 'What should I name my shop?' Someone said, 'Rivster's on High.' It's a great name," he said, explaining that he has been known by the name Rivster since his time at the gym. Taking it a step further, the sign above the door and the logo for Rivster's both feature a smiling Rivera juggling his four main offerings. He said it was John Connell's idea to add Rivera's caricature to the sign.

Connell said he met Rivera before Anytime Fitness opened, and the pair "clicked." "In the first five minutes that I met him, I felt like he was my oldest friend," Connell said. Like Montesano Café, Rivera is looking to get the Pottstown location working well and then replicate it in Phoenixville. "We're trying to set them up so they can be franchised, basically," Connell added.

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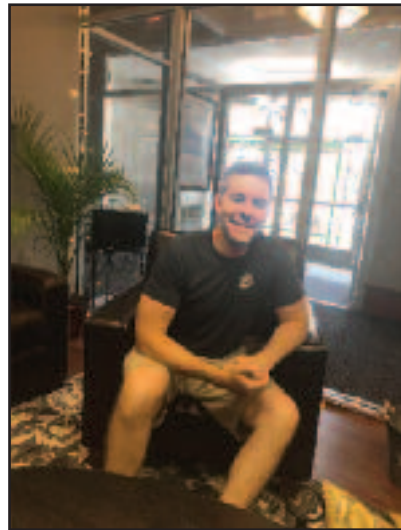
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Montesano Café

Located in the New York Plaza building at 238 E. High Street in Pottstown, Montesano Café is owned by John Connell and Vincent Montesano. The pair attended the same culinary school — the Restaurant School of Philadelphia — where they struck up a friendship. Over the years, Connell and Montesano have worked together doing catering. “When Vincent sought me out for this project, I was excited about it,” Connell said. “Montesano’s is a great family name with a good reputation. We are definitely looking forward to being part of the rebuild of Pottstown. The food here will invigorate the street,” he said.

Vincent Montesano is part of Montesano Brothers Trattoria & Catering in Chester Springs.



Like that business, Connell said Pottstown’s Montesano Café features an extensive Italian café menu. The café opened last month in a “soft opening” with limited hours, he said, adding that feedback about the food and atmosphere has been good.

Connell said work on the café, which began in March of this year, has included painting the space and installing pallet walls, which Connell said gives a new



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“aura” to the café. “It was a little too corporate for me,” he said. “I wanted to warm it up a little bit and make it more of a cyber-café.”

The menu at Montesano Café features Panini’s, hot sandwiches, breakfast sandwiches, salads, and hoagies, and will feature Lamont Coffee of West Chester. Connell added that Montesano will also offer catering.

Connell said he is working on getting the appropriate licensing to serve beer and wine. “We’re in talks with some of the local breweries to see who we want to use,” he said.

Ultimately, Connell said he is looking to replicate the Pottstown model, once it is up and running. “We’re trying to put one of these in other towns — including West Chester and Phoenixville — we’re looking to expand, so we’re trying to make this model as streamlined as possible,” he said.

Hours for Montesano Café will be 9 a.m. to 7 p.m. Monday through Saturday, 9 a.m. to 3 p.m. on Sunday.

For additional information, please call 484.949.8397, and visit www.montesano-brothers.com.



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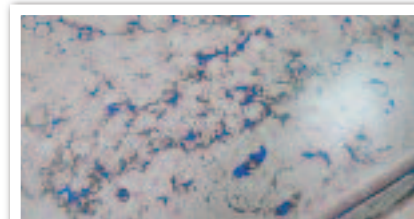
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The company was started by our founder, Chuck Falco and the first office opened in Norristown in 1990. As the agency grew, we moved to a new and bigger location in Limerick in 1996. As an independent agency, we are not tied to proprietary products, nor are we limited to select policies. Instead, we have access to the top insurance companies available in the market place. Our focus is on finding the right coverage at the right price to fill needs and expectations. It is our privilege to serve each client and provide prompt and efficient service from the time of the quote and application process through the claim procedures.



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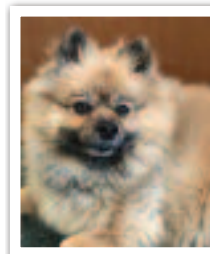
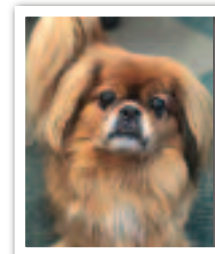
Buying insurance is a vital part of how we live our lives. Most people can't afford to buy that home, car, recreational vehicle, vacation home etc., without having the back up of insurance protection. When there are so many companies and options to choose from, it is important to have an advocate to help you sift through the coverages available. Nobody wants to spend more than necessary, but if you don't know the consequences of what you are purchasing or you're only interested in lowest price, you can jeopardize your financial security. Should you then choose every option available? Probably not, but you need to decide for yourself what is most important or reasonable for you to protect. For instance, if you buy a new car and don't have the proper coverage such as collision and you are involved in an accident, you may be out the \$40,000 you just paid for the vehicle or more.

Working with an independent agency can help match you up with a company that caters to certain needs. For instance, maybe you have a newly licensed driver in your household. Many companies charge significant premium for new drivers. Do you know if your jewelry collection has any coverage on your homeowner's policy?

Do you know that many companies can provide Identity Theft protection on their homeowner's policies? Do you know that flood insurance is not covered on a standard homeowner's policy? Do you know that if you have a business in your home, there may not be any insurance protection for business activities and business personal property? If you own a business, do you want to make sure certain coverage responds in the event of a claim? Are you aware, that if you purchase low limits of liability and have a larger claim, that your assets can be put in jeopardy?

With so much to consider, wouldn't it be wise to have a professional to refer to? As an independent insurance agency, we provide the benefit of guidance by licensed professionals to help find coverage through numerous insurance companies to meet the needs and budgets of our clients. Like any other business, insurance company rates and target markets can change with time. What may have been a great fit for you in the beginning, may not be now for various reasons. The luxury of working with an independent agency is that we have other insurance companies that will fill in the gaps to meet your new needs.

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WHY YOU NEED TO BE PODCASTING AS A BUSINESS OWNER



By Justin Schenck, SBRA Member

Podcasting has become one of the fastest growing mediums for small businesses. With over 700,000 active shows, people are quickly discovering the power of the podcast. So why are so many small business owners now using them in their bag of marketing tools? It's simple really, their target market is tuning in, in droves, to hear what they have to say.

Forty-percent of Americans age 54 or younger are listening to podcasts, and, according to statistics, are a relatively affluent group with half of them earning over \$75,000 a year. Is that a target market you'd like to reach?


Podcasting is currently the only long form medium that individuals are consuming these days and since they're listening to hour-long podcasts on a weekly basis, it is an easy way for business owners to build strong relationships and develop trust with potential customers.

Here's why as a small business owner it's time to get started podcasting.

Podcasting is a more cost effective alternative to video marketing

Producing good marketing videos can be extremely expensive due to the hours spent editing, the cost of video equipment, lighting, sound and backdrops, all to produce a 2-3 minute video. With podcasts you can get started for less than \$100 and still produce high end quality sound.

(Continued on page 26)




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WHY YOU NEED TO BE PODCASTING AS A BUSINESS OWNER

(Continued from page 25)

Not to mention the fact that a lot of people are not comfortable in front of the camera, which as a result can hurt your business and reputation.

Podcasts are highly engaging

Even though your listeners aren't a part of the conversation they feel like they are getting to know you on a more personal level. When someone chooses to spend 30-60 minutes with you every single week, they begin to feel like you are a part of their life, creating a lasting bond with the audience. That, of course, translates to sales.

In a survey conducted by INC.com on over 300,000 podcast listeners, more than 60% of them have bought from something that the podcast host was promoting. This is a direct result of building a relationship between the host and listener. People buy from who they trust!

Podcasts increase brand awareness

Brand awareness is one of the most important things needed for your business. Podcasting helps you by not only sending your episode all over the world but by positioning you as an expert in your field. For example, there are countless real estate agents out there, which one do people choose? They choose who they trust and the ones who they know what they're talking about.

You can use the podcast to showcase both of those skillsets to current and future clients.

So, how do you get started podcasting? Simple, buy a microphone and start creating content. If you don't have the time or the knowledge to do it yourself there are a number of full-service podcast production companies out there, or you can do the work yourself. Now as you can see, it's time for your business to start podcasting.



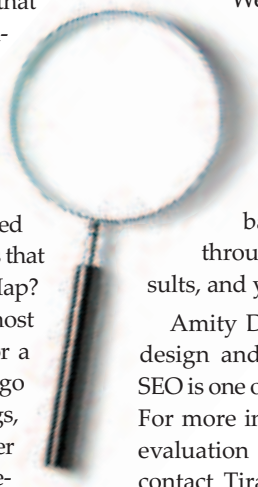
Justin Schenk is the host of The Growth Now Movement podcast; Founder of www.beginpodcasting-now.com, and a member of Small Business Resource Association.

ARE YOU SHOWING UP IN THE GOOGLE LOCAL RESULTS?



By Tiras Buck,
Amity Digital

SEO (or search engine optimization) can mean a lot of different things. If you own a local business that serves a specific area, traditional SEO can sometimes be daunting and overpriced. That's where Local SEO comes in. How often have you searched for a restaurant or service provider and scrolled right down to the local listings that appear under the Google Map? Pretty often, right? In fact, most people who are searching for a local provider skip the ads, go right down to the local listings, and start browsing. They never make it to the actual search results below that.



In most cases, there are three listings that appear below the map. Those three listings are called the "Local Pack," and they get most of the attention from your potential customer. How do you get your website to be one of the three?

Well, like all SEO, there are a lot of factors that Google looks at. For Local Search, the most important items are Google My Business optimization, on-page optimization, google reviews, back links, citations, click-through rates from the search results, and your domain authority.

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SCHEDULING YOUR SOCIAL MEDIA



SOCIAL MEDIA TIPS

By Theresa Mintzer

The best way to create engagement on social media is to be consistent. As a business owner, that can be a tall order. You can make it easier on yourself if you have a process. If you sit down and plan for the next few weeks or months, then you can batch schedule your social media.

The first thing you need to do is create a list of topics that you want to address with your customers that will show them the benefits of your products or services. You want your customers to make comments and share your information. Think about upcoming events, special occasions, and sales that are coming up. How can you highlight them?

Now that you have some ideas, it's time to get creative. Think about graphics, pictures of your products, videos, and stock photos that go with your idea. You might have some already but now you have a list so that you can create them.

Take a calendar and start planning. You will be able to see the holes that you still

need to fill. Start writing the posts, keeping in mind your message and your call to action for each post. You're almost finished.

Time to schedule!! There are many programs that you can use such as Hootsuite, CoSchedule, Planoly, Later, and many more. You'll need to figure out the one that fits your budget and needs. If you aren't sold on one, they typically offer a free trial. You can also schedule on each of the platforms. Facebook has a Creator Studio for businesses that now lets you schedule to Facebook, Instagram, and IGTV for free.

For further information, please contact Theresa Mintzer at 484.624.8341; email: bytheresamarie@outlook.com; and visit: MintzerSolutions.com.

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Representative Ciresi (D-146th) visits Bon Homie, Ltd. Adult Day Center

By Ann Short, Director, Bon Homie, Ltd.

This summer we had the opportunity to sit down with state Representative Joe Ciresi (D-146th) as he visited our Center on Lewis Road. After touring the Adult Day Center, he listened to staff members and program participants to get a firsthand experience of what our center provides.

We focused on the two most important areas that are affecting our center, clients and caregivers.

1. We spoke about the difficulties facing parents who have children that are disabled and are getting ready to transition from a high school environment to a day program environment.

Many Families are searching for programs that attend to their adult children's medical needs as well as providing a meaningful social experience in a safe environment, but not many programs can meet the expectation or requests. Bon Homie provides comprehensive nursing oversight and has developed programs to meet the specific needs of each client that is enrolled in our program. Bon Homie is one of the few if not only program that staff's nurses.

Many other programs and schools refer clients needing a high level of care directly to us. Many of these families have children who are transitioning and are waiting to hear if their child will receive waiver funding.

There is a growing waiting list for individuals needing the Consolidated, Community Living and P/FDS waiver. Many of these families won't hear if they will receive funding until close to the time, they are ready to transition out of school, which makes planning for their child's next step near impossible.

2. We also discussed the impact of the States Final Rule and Community Integration Policy has had on our small family owned and operated business has been substantial. Community Integration requires Bon Homie to take the individuals that attend our program out into the community, while still meeting the demands of our center's original mission to provide a safe, controlled, simulating environment for disabled individuals.



When CMS introduced the Final Rule and Community Integration, the program we worked so hard in developing wasn't recognized. Every agency providing services to developmentally disabled individuals were grouped in the same category no matter who they served, or the level of care the individuals received.

We met with Representative Ciresi with hopes that he could help us convey to CMS and the PA Human Services Committee the need to create program categories under the Consolidated, Community Living and P/FDS waivers designed specifically to serve the higher-level-of-care client, with focus on the medically fragile, and whom are determined by a qualified team to be unable to safely go out into the community.



Bon Homie, Ltd.
Adult Day Center is located
at 470 North Lewis Road,
Limerick, PA 19468.
For additional information,
please call 610.792.8800.

This category would shift the demands of community integration off programs like Bon Homie and allow our program to continue to employ nurses and provide the high level of care that everyone requires.

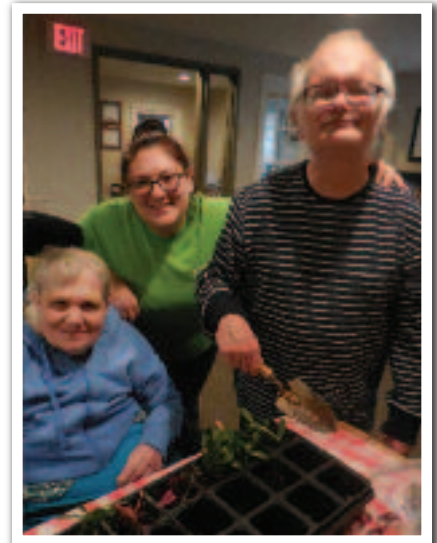
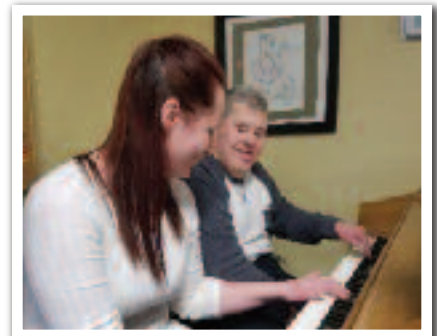
"Ann Short and the staff at Bon Homie are a tremendous resource to the greater Limerick community. Their mission is all about helping people with developmental disabilities, brain injury, or dementia to make positive contributions to their neighborhoods. There's amazing value in that and we should be supporting it any way we can," Ciresi said.

In the months ahead, Ciresi and his staff plan to organize a roundtable discussion with other elected lawmakers, as well as providers, and advocates, to address concerns related to the Department of Human Services and waiver programs.

Other areas we hope to address is the limit amount of time that a client is funded to attend day program. They can only attend eight hours a day, five days a week. Many of the parents of these individuals work fulltime jobs and require time to commute to and from their job.

The number of young potential clients waiting to get placed on a waiver is significant and availability to them is limited. Some waiver reimbursement rates for day program is so low that many programs don't accept the waiver or limit the number of individuals they accept.

Transportation is always a concern and providing transportation to support the needs of the individuals using services is vital.



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ACCOUNTANT / CPA RUHL & ASSOCIATES	54	LODGING / BED & BREAKFAST THE TWIN TURRETS INN	23
ADVERTISING / DIRECT MAIL JWM DIRECT	53	THREE DAUGHTERS INN, LLC	13
ATTORNEYS MAYERSON INJURY LAW	13	LODGING / HOTEL / MEETING FACILITY HAMPTON INN LIMERICK	24
WOLF BALDWIN & ASSOC. PC	41	LUMBER & HARDWARE A.D. MOYER LUMBER	53
AUTO DETAILING MATT'S AUTO DETAILING	47	MAINTENANCE/JANITORIAL SERVICES CLEAN FLOORS & MORE, LLC	24
AUTOMOTIVE / AUTO BODY SERVICE MERCER'S TRUCRAFT COLLISION	47	DEMEDIO'S BUILDING MAINTENANCE	8
AUTOMOTIVE / SERVICE CJ'S TIRE & AUTOMOTIVE SERVICE	47	MARKETING / ADVERTISING BERKS DIGITAL, INC.	30
EMBODY'S SUNOCO	13	MARKETING & SOCIAL MEDIA SERVICES INTERLACE COMMUNICATIONS	24
H & FTIRE SERVICE	47	MASSAGE CENTER / SPA CENTER WELLNESS	43
RED KIEFFER'S AUTO REPAIR	47	MEDICAL PAIN MANAGEMENT & CHIROPRACTIC REHABILITATION YUCHA MEDICAL PAIN MANAGEMENT & CHIROPRACTIC REHABILITATION	60
WES JACKSON AUTOMOTIVE CENTER	46	MEDICAL SPA YOUNG MEDICAL SPA	45
AUTOMOVE ENTHUSIAST & BUSINESS OWNER CLUB RED HORSE MOTORING CLUB	17	MERCHANT / CREDIT CARD PROCESSING SERVICES MERCHANT SERVICE CONSULTANTS	22
AVIATION / FLIGHT TRAINING / FBO SERVICES FLY ELITE	56	NAIL SALON & SPA MAJESTIC GLAMOUR NAILS & SPA	24
BANKING / FINANCES DIAMOND CREDIT UNION	28	TRE SPA	24
HARLEYSVILLE BANK	43	ORGANIZATION GREATER READING CHAMBER ALLIANCE	29
THE VICTORY BANK	48	KING OF PRUSSIA BUSINESS IMPROVEMENT DISTRICT	58
TOMPKINS VIST BANK	27	POTTSTOWN ROTARY CLUB	18
WSFS BANK	44	SMALL BUSINESS RESOURCE ASSOCIATION	26
BOOKKEEPING / ACCOUNTING BRESLOW'S BOOKKEEPING	22	ORGANIZATION / TOURISM & CONVENTIONS VALLEY FORGE TOURISM & CONVENTION BOARD	10
KARLENE'S CONSULTING	22	PAINTING & RESTORATION SCHWERING PAINTING & RESTORATION	24
BUSINESS BROKERS MARATHON CAPITAL ADVISORS / MARATHON FINANCING ADVISORS	49	PAYROLL SERVICES / BOOKKEEPING SERVICES EXPRESS DATA SYSTEMS, INC.	8
BUSINESS COUNSELING SCORE	50	PEST CONTROL SERVICES PATRIOT PEST SOLUTIONS, LLC	9
BUSINESS PRODUCTS / OFFICE PRODUCTS STAPLES POTTSTOWN	22	PHOTOGRAPHY PROFESSIONAL STYLISH IMAGES PHOTOGRAPHY	44
CONSTRUCTION / INTERIOR DESIGN / ARCHITECTURE STYER GROUP	50	PHOTOGRAPHY PROFESSIONAL / REAL ESTATE BERKS 360 TOUR DESIGNS	48
CONSULTANT / LONG TERM PLANNING ELDER CARE DIRECTION	26	PLUMBING A. JACKSON ECKER, INC.	23
DIGITAL MARKETING AGENCY AMITY DIGITAL	60	DRAINMEN PLUMBING, INC.	41
FXV DIGITAL DESIGN	46	PRINTING EVERYTHING PRINTING	41
DJ SERVICES ACCLAIM DJ SERVICES	22	REAL ESTATE / FOR SALE/LEASE 422 COMMERCIAL REALTY	12
DRONE VIDEOGRAPHY / PHOTOGRAPHY ROBOTIC IMAGING GROUP	52	APTCOR COMMERCIAL REALTORS	13
DUMPSTER RENTAL DUMPSTER DUDEZ	43	CHRIS JAMES HECTOR REALTY	24
EDUCATION / CONTINUING EDUCATION MONTGOMERY COUNTY COMMUNITY COLLEGE	12	STOVEWORKS ROYERSFORD	51
ENGINEERING SERVICES ALL COUNTY & ASSOCIATES	11	UNITED REAL ESTATE / REBECCA RAMBO	24
EARTH ENGINEERING	50	ZUBER COMMERCIAL REALTORS	5
LUDGATE ENGINEERING	55	RECREATION IFLY KING OF PRUSSIA	42
SYSTEMS DESIGN ENGINEERING, INC.	52	RESTAURANT / ICE CREAM PARLOR RIVSTER'S ON HIGH, LLC	16
FINANCIAL SERVICES / WEALTH MANAGEMENT CHRISTINE MESSMER, MSF, CFP®	10	RESTAURANT / JUICE BAR JUICE PLUS	39
DS FINANCIAL STRATEGIES	22	RESTAURANTS COVENTRY PARLOR AT LAUREL LOCKS	38
PEAK BROKERAGE SERVICES	9	G LODGE RESTAURANT	39
U FINANCIAL GROUP / JESSICA BURGER	48	GIUSEPPE'S POTTSTOWN	38
FLOORING CHESMONT CARPET ONE	8	GRACIE'S 21ST CENTURY RESTAURANT	38
FRANKLIN FLOORING	16	HILL TOP DRIVE-IN DINER	16
FURNITURE RAYMOUR & FLANIGAN	22	MI CASA SU CASA	39
FURNITURE & FLOORING LASTICK FURNITURE & FLOORING	17	MIKE'S BRICK OVEN PIZZA	39
GARDEN CENTER / LANDSCAPE SUPPLIES POTTSTOWN ROLLER MILLS	12	MONTESANO CAFE	18
GARDEN CENTER / NURSERY PUGHTOWN AGWAY	22	PIAZZA PRESTO	38
GOLF COURSE ARROWHEAD GOLF CLUB	40	POTTSTOWN FOOD TERMINAL	14
BELLEWOOD COUNTRY CLUB	40	RON'S CROOKED HILL TAVERN	39
GRAPHIC DESIGN DOWNTOWN DEZIGN	23	SPECK'S DRIVE-IN	38
GRAPHIC DESIGN / PRINTING SERVICES COMPLETE GRAPHICS	23	SUNSHINE CAFE	39
GRAPHIC DESIGN, SIGNS & BANNERS GRABER LETTERIN' SIGN CO.	25	THE POUR HOUSE TAP ROOM	39
GRAPHIC DESIGN, SIGNS & PRINTING SERVICES FASTSIGNS	25	TORNETTA'S PIZZERIA	38
HEALTH / HEALTHCARE PA DERMATOLOGY PARTNERS	28	YE OLD COVENTRY PUB	39
PMA MEDICAL SPECIALISTS	52	RETAIL / CONSIGNMENT AMY'S ATTIC	25
POTTSTOWN HOSPITAL TOWER HEALTH	2	RETAIL / CUSTOM CREATIONS & HOME DÉCOR TRADING POST	11
HEALTH / SKIN CARE HOLY OIL, INC. / BEAUTIFUL & BETTER SKIN	23	RETAIL / SPORTING GOODS SCHUYLKILL VALLEY SPORTS	18
HEALTHY LIVING ZOETIC LIVING	54	SENIOR CARE / LIVING ASSISTANCE SERVICES CARING MATTERS HOME CARE	50
INDUSTRIAL SUPPLY CLARK INDUSTRIAL SUPPLY, INC.	16	SENIOR HELPERS	25
INSURANCE / BENEFITS ADMINISTRATORS MILLENNIUM ADMINISTRATORS	20	SEPTIC SERVICE A HONEY DIPPER / J. BREHM, INC.	49
INSURANCE SERVICES LOOMIS COMPANY	20	SOCIAL MEDIA MARKETING SOCIAL ASSURANCE MEDIA	56
SCARGILL MCCLURKEN AGENCY	23	SPA / SALON LILY LASER & BEAUTY	25
INTERIOR DECORATING DECORATING DEN INTERIORS	23 & 42	TECHNOLOGY / IT TECHBLDRS, INC.	45
LANDSCAPING / PROPERTY MAINTENANCE CLEAN CUT LAWN SERVICE	49	TREE SERVICE TODD'S TREE SERVICE	30
LIMOUSINE SERVICE MICHAEL'S CLASSIC LIMOUSINE	27	VETERINARY SERVICES SANATOGA ANIMAL HOSPITAL	14
RHOADS LIMOUSINE SERVICE, INC.	23	VIDEO PRODUCTION/TELEVISION PCTV NETWORK	55

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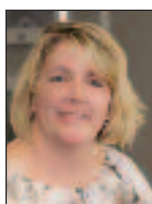
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TRICOUNTY AREA CHAMBER OF COMMERCE

“TOGETHER”



PRESIDENT'S MESSAGE

As we started the 2019-2020 program year the staff met to discuss the programming that we want to continue to offer to all of you and brainstorm new opportunities we could create to add value to your membership.

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.

Table of Contents

- President's Message.....31**
- Membership Page..... 32**
- Calendar of Events.....33**
- End of Chamber Section.....36**
- Leadership Tri-County.....37**

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President,
eileen@tricountyareachamber.com

Michele Barrett,
Events & Member Engagement Director
michele@tricountyareachamber.com

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

Danielle Rexrode,
Marketing & Communications Director,
danielle@tricountyareachamber.com

Melissa Shainline, Administrative &
Member Services Director,
melissa@tricountyareachamber.com

TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION, INC.

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

Our staff meeting focused on the team sharing why they work at the Chamber and what they enjoy most about their job. The unanimous response was that each of us are energized by the stories our Members share with us, telling us how we have helped them connect with other businesses, gather knowledge from educational presentations at events or through Refresh Fridays, and experience new opportunities like participating in the Chamber Chat podcast or attending an event, the Annual Dinner for example, that they had not previously attended.

Your input in creating the experience you seek with the Chamber is a priority. The team is always accessible to set up time to meet with you, to hear your concerns, to assist you in connecting with fellow Chamber Members as well as assisting in budgeting your time and your financial resources when attending events and selecting sponsorship opportunities to guarantee the greatest exposure for your company.

The Chamber staff enjoy the opportunity to assist each of you in Building your place in our Chamber Community, assisting you in Creating impactful Connections, and assisting all of you and our organization in Supporting Commerce throughout the tri-county region.

See page 32 to learn how you can help your fellow business leaders in the area and be Better Together!

Your Chamber Team



“ You don't buy a newspaper – you buy news.

You don't buy life insurance – you buy security for others.

You don't buy glasses – you buy vision.

You don't buy awnings – you buy shade.

And you don't buy membership in your chamber – you buy the cooperation of the ablest men and women in business and industry, with whom you can join forces to do those things which cannot be done alone.”

— Author unknown

MAKING A DIFFERENCE IS WHAT WE DO!

WELCOME APPROVED NEW MEMBERS!

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

Bare Hand Love Catering
454 Walnut St.
Pottstown, PA 19464
*Caterers / Banquet Services,
Food Products, Food Products
– Specialty*

Bespoke Legal Group, P.C.
224 Stone Hill Dr.
Pottstown, PA 19464
215.622.6786
bespokelegalgroup.com
Attorneys

Headquartered in Pottstown, Pennsylvania, Bespoke Legal Group, P.C. represents small businesses, startups and entrepreneurs. Our firm specializes in all Business Law matters, from business and entity formation, to corporate and M&A, to business counsel and compliance. Whether you're a soon-to-be business owner or your business is already thriving, we will represent your interests and provide legal counsel to make sure your business is in compliance with the law. Bespoke Legal Group brings experience and professionalism to every case and customize our support to your individual needs and concerns.

Comcast Spotlight
14 Commerce Dr.
Wyomissing, PA 19610
610.985.7122
comcastspotlight.com
Advertising Specialties

Comcast Spotlight is an advertising sales company providing video solutions to local, regional and national businesses through television and digital advertising. Comcast Spotlight combines the power of traditional television and premium digital video advertising to reach audiences through high-quality content at any time, on any device, and we're ready to prove our impact on our clients' business. Now that's advanced analytics in action, and the power of television in a new era.

Duck Donuts
220 Plaza Dr.
Suite 2B
Collegeville, PA 19426
484.854.6959
duckdonuts.com

Bakeries, Food Products, Food Products - Specialty
Warm, delicious and made-to-order donuts, coffee, donut sundaes and sandwiches, and donut catering packages. More than 200 stores in the US and growing!

Ed Burns Group
732 Berne Rd.
Hamburg, PA 19526
484.671.3430
meliormarketing.com
Business Consultants, Graphic Design, Marketing / Market Research, Website Design, Advertising Specialties

We inspire people to think on a deeper level. Business is dynamic. Conditions change at a furious pace. Today's answers are tomorrow's questions. This creates an environment of constant turmoil for marketing managers, decision makers and business owners. Our solution is to identify the source of your specific marketing issues and strategize a long lasting, adaptable response.

Edward Jones – Jennifer Raynor
33 W. Ridge Pike
Suite 633
Limerick, PA 19468
610.409.2538
edwardjones.com/jennifer-raynor
Financial Services

As an Edward Jones financial advisor, I help my clients prepare not only for their own financial futures, but also for the financial futures of their families and future generations. I do this by utilizing an established process to customize solutions for my clients that best fit their unique goals and partner with them long term to help organize, build, protect and transfer their wealth. I pride myself on providing exceptional client service and in order to more deeply serve my clients, I earned the Chartered Retirement Planning Counselor (CRPC) designation.

High Street Auto Connection
1415 West High St.
Pottstown, PA 19464
484.624.3120
highstreetautos.com

Auto Dealers – New / Used
Let High Street Auto Connection show you how easy it is to buy a quality used car in Pottstown. We believe fair prices, superior service, and treating customers right leads to satisfied repeat buyers. Our friendly and knowledgeable sales staff is here to help you find the car you deserve, priced to fit your budget. Shop our virtual showroom of used cars, trucks and SUV's online then stop by for a test drive.

Honey's Homebrewed Cafe
300 East High St.
Pottstown, PA 19464
484.524.8112
Food Products, Food Products – Specialty, Restaurants, Coffee Shop

Monastra Grater & Marburger, LLC
400 Creekside Dr.
Suite 407-409
Pottstown, PA 19464
484.644.3830
themgmlaw.com
Attorneys

At Monastra Grater & Marburger, LLC, we pride ourselves on being the attorney you need at the time you need it. We understand that if you are seeking an attorney you have likely just experienced a life-changing event or anticipate one in the near future. Whether you are dealing with property issues, buying a house, getting a divorce or dealing with the death of a loved one, we are here for you. Our team of experienced lawyers will help you through your experience.

Reading Royals
700 Penn St.
Reading, PA 19464
610.898.7825
royalshockey.com
Amusement and Entertainment

The Reading Royals are a professional ice hockey team that currently plays in the ECHL. The team participates in the North Division of the ECHL's Eastern Conference. The Royals play their home games at the Santander Arena located in downtown Reading, Pennsylvania.

Revival Designs, LLC
1345 Saint Peters Rd.
Pottstown, PA 19465
610.804.6898
revivaldesignsllc.com

Woodworking
Whether your vision is functional or decorative, Revival Designs specializes in the fabrication of custom creations for the home and business.

Robin Reflex Therapy Specialist
392 N. Charlotte St.
Pottstown, PA 19464
484.400.0811
robin-taney.business.site

Massage Therapy, Holistic, Reflexology, Wellness, Health
I do a consult with each client, to hear their concerns and what has brought them to me. I do a treatment plan for each client's individual needs. I am a complimentary wellness practitioner. I am here to help, guide, and enhance a better quality of life for each client. I have a client base with all different needs. My specialties are Fibromyalgia, Pain Management, Anxiety, Depression, Diabetes, Lyme, Planter Factitious, PTSD, Autism.

Royersford Urban Air LLC
70 Buckwalter Rd.
Royersford, PA 19468
484.577.3041
urbanairtrampolinepark.com
Entertainment, Recreation

We are the ultimate indoor playground for your entire family. Take your kids' birthday party to the next level or spend a day of fun with the family and you'll see why we're more than just a trampoline park. Urban Air Adventure Park has been voted BEST Gym in America for Kids by Shape Magazine, BEST Place To Take Energetic Kids and BEST Trampoline Parks.

Styer Real Estate
2089 Pottstown Pike
Pottstown, PA 19465
610.469.9001
styerrealestate.com

Real Estate - Residential
Whether you're buying or selling a home (or both), your success hinges upon the expert advice and services provided by your real estate agent. Our team is committed to providing our clients with professional services based on our experience, knowledge and skills.

Seed & Soil
300 E. High St.
Pottstown, PA 19464
484.949.8821
seedandsoilpa.com
Food Products, Food Products – Specialty, Restaurants
Plant-based eatery located inside the High Street Terminal.

The 3 Sisters Crafty Custard Café LLC, DBA Rita's
2323 Pottstown Pike
Pottstown, PA 19465
610.781.6611

Ice Cream Parlors
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Worthington Home Health Care
409 2nd Avenue
Suite 302
Collegeville, PA 19426
610.489.4663
worthingtonhomecare.com

Home Care Services – Seniors, Home Health Care Services, Personal Care Products / Services

We are a Home Health Care and Care Management Agency. Our mission is to enable seniors and the disabled to age in place, in the privacy, comforts and familiarity of their own homes or current living environment. Reducing unnecessary hospitalization, emergency room visits and avoiding institutional / nursing home placement.

Happy Anniversary to the following Members:

(ACCORDING TO TCACC RECORDS)

41+ YEARS
Universal Machine Co.

20 YEARS
Media Fusion Technologies, Inc.

15 YEARS
Schultz Technology

5 YEARS
Gateway Ticketing Systems

1 YEAR
Yucha Hearing Aids
AFLAC

Member Renewals

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

Barbara A. Akins, CPA
Bechtelsville Car Wash
Boyetown Community Library
CODY Systems

Coventry Parlor at Laurel Locks
Creative Health Services, Inc.
Cube Info Solutions

Diamond Credit Union
Edwards Business Systems
First Priority Bank, a Division of Mid Penn Bank

Frederick Living
Gilbertsville Area Community Ambulance Service

GreenAllies
H & H Systems, Inc.
Jacquet Mid Atlantic, Inc.

Lomax Carpet & Tile Mart
McDonald's – Pottstown
Mick Yonas Painting & General Contracting

Pottstown Area Police Athletic League
Precision Polymer Products, Inc.

Reflections Hair Designs
SCORE TriCounty
Specht Realty, Inc.

Stored Energy Concepts, Inc.
The Longacre Co.
The Twin Turrets Inn

TriCounty Community Network, Inc.

MAKING A DIFFERENCE IS WHAT WE DO!



Mark Your Calendars!

NETWORKING

Thurs., Sept. 12

Membership Breakfast: How are Community, Health, and Economic Development Intertwined?

7-9 AM

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

We all know how important data is to running our businesses. Attend this breakfast to learn beneficial data collection, summary, and analysis you may not otherwise have access to. Results include:

- ♦ demographics of the tri-county area, and changes over time
- ♦ socioeconomic characteristics including education, income, and unemployment rate
- ♦ health conditions and behaviors of the tri-county population

The health of a community and the health of the local economy are strongly intertwined. Economic development relies on a healthy community and quality of life attributes to attract and maintain business and industry growth, and attract and keep residents in the local area. Mary Harkins-Schwarz, with the Public Health Management Corporation, will present the 2018 Community Health Needs Assessment commissioned by the Pottstown Area Health and Wellness Foundation.

Sponsored by: **Citadel Federal Credit Union; TriCounty Community Network, Inc.; Yucha Hearing Aids**

Members (paid in-full on or before 9/6): \$26
Members (paid after 9/6): \$32
Non-Members: \$50

Fri., Sept. 20

Refresh Friday: Efficient, No-Cost Marketing!

8:30-10 AM

**TCACC Conference Room, 152 E. High St., Suite 360,
Pottstown, PA 19464**

There are many ways to market your business at little-to-no cost! This seminar will give you great tips on how to take advantage of efficient, cost-friendly marketing.

Members Only; Free.

Tues., Sept. 24

Business Card Exchange

4-6 PM

**Yucha Medical Pain Management & Chiropractic Rehabilitation,
435 West Cedarville Rd., Pottstown, PA 19465**

Enjoy a lovely wine & cheese reception while networking with fellow Chamber Members.

Members Only; Free.

Thurs., Oct. 3

Membership Breakfast: A Snapshot of Education in Our TriCounty Area

7-9 AM

**Copperfield Inn at Lakeside, 594 W. Ridge Pike,
Limerick, PA 19468**

A panel of superintendents from Chamber Member school districts will speak on business and economic impacts and challenges of education in our region.

Confirmed Speakers:

- Dr. Dana T. Bedden, Boyertown Area School District
- Dr. Susan T. Lloyd, Owen J. Roberts School District
- Dr. William R. Shirk, Jr., Pottsgrove School District
- Mr. Stephen Rodriguez, Pottstown School District

Sponsored By: **Boyertown Oil and Propane; Foundation for Pottstown Education; GNG All Holiday Decorators**

Members (paid in-full on or before 9/6): \$26
Members (paid after 9/6): \$32
Non-Members: \$50

Wed., Oct. 9

11:30 AM-1 PM

REACH: Strategies for Effective Networking

Cutillo's Restaurant, 2688 E. High St., Sanatoga, PA 19464

The first in a series of REACH program luncheons! Guest Speaker Adrean Turner, "The Career Fulfillment Expert", author, and certified career coach, will teach attendees how to make the most out of networking.

Before 10/1: \$30
After 10/1: \$36

Fri., Oct. 18

8:30-10 AM

Refresh Friday: Active Networking"

**TCACC Conference Room, 152 E. High St., Suite 360,
Pottstown, PA 19464**

Explore the importance of having a sales process and the 7 steps to close more business with John Whitehall. For over 30 years, John has led and coached high performing, winning sales organizations of all sizes in a variety of industries.

Members Only; Free.

Thurs., Oct. 24

4-8 PM

College Fair & Community Expo

**Pottsgrove High School, 1345 Kauffman Rd.,
Pottstown, PA 19464**

A fun event for everyone! Students can come out and meet representatives from colleges, universities, trade and technical schools to explore various options for higher education and have their questions answered. Chamber Member businesses will also be in attendance to highlight their great products and services.

Free for students and the general public. Exhibitors MUST register.

Exhibitor fee before 9/13: \$125

Exhibitor fee after 9/13: \$150

Sponsorship Opportunities Available

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



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TriCounty Area Chamber of Commerce

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

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SPECIAL ANNOUNCEMENT

"Growth is never by mere chance;
it is the result of forces working **together.**"

James Cash Penney

GET YOUR REFERRALS READY!

We are holding a membership campaign that is going to make our Chamber community even **better!**
Stay tuned for more details about the campaign, including guidelines and PRIZES!

Refer a business to us and help us grow our Membership.

Becoming a Chamber Member means becoming a part of a strong community. Share your Chamber story with customers, vendors, and neighboring businesses. With everyone's participation, the Membership grows! Your referral helps you become a trusted connection by helping your contacts gain access to additional support for their business and expand their network.

We welcome ALL businesses to join us!

Provide referral information to:
Greg Glenn, Member Relations Director
610.326.2900 - gregory@tricountyareachamber.com



HOW CAN MEMBERS SUPPORT EACH OTHER?

- VISIT MEMBER BUSINESSES
 - Look for TCACC plaques and decals on display in businesses
 - Mention that you're a fellow Member and make a new connection!
 - Snap a photo of the business and share on social media, and be sure to tag that business and the Chamber by typing "@" followed by the business name
- UTILIZE OUR MEMBERSHIP DIRECTORY
 - Looking for a specific product or service? Browse our Membership Directory and find a Member that can help you!
 - Tell them you are supporting them because they are a fellow Member business
- USE AND/OR OFFER MEMBER-TO-MEMBER DISCOUNTS
 - Accessible through your Member log-in
- ENGAGE ON SOCIAL MEDIA
 - Follow Members on various platforms
 - Interact with their posts - share, like, and comment



We are happy to help our Members! For questions or more information, please call 610.326.2900 or visit tricountyareachamber.com

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JULY BUSINESS CARD EXCHANGE

Members networked and celebrated with Greater Pottstown Tennis & Learning for the opening of their new courts at Maple Street Park!



REFRESH FRIDAY



On August 16, Dennis Marsh of the PA Department of Labor and Industry informed Members about the Pennsylvania New Hire Reporting Program and how employers can report their new hire date timely, securely and accurately to the Commonwealth. Thank you to all who attended!



SEASON 2

of Chamber Chat

coming

SEPTEMBER 10!



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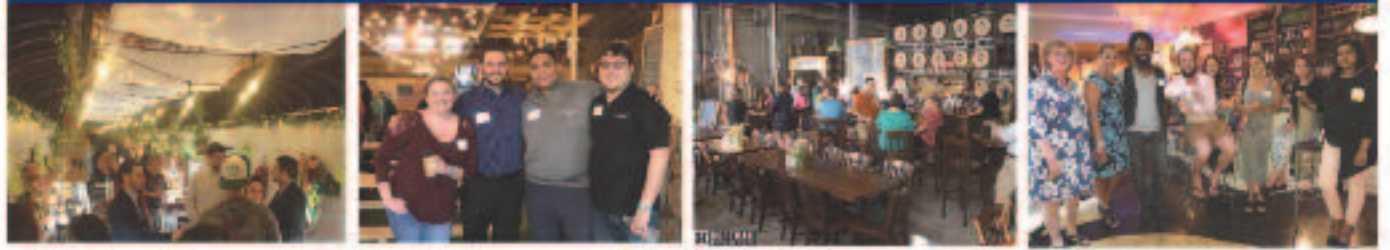
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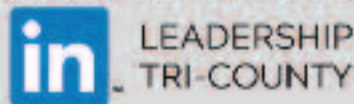
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end dinner specials include Prime Rib; Saturday afternoon — Soup and Sandwich special; Sunday — Family Day-Wert's Birch Beer on tap from 1960s, a local favorite from Topton; Shepherd's pie and children's menu.

Daily specials: Every Monday— special "2-for-dinners" with five choices — chef special dinners; Tuesday — Taco Tuesday; Wednesday — Burger Day specials; Thursday — Clam special & Trivia, 8-10 P.M. featuring fun and prizes. Week-

The Coventry Pub features 11 drafts with three rotating seasonal taps. There is always a draft and cocktail special. Check out our Facebook page for daily specials and events. For more information, please call 610.323.5790.

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ROUTE 422 BUSINESS ADVISOR GOLF GUIDE

Arrowhead Golf Club

Arrowhead Golf Club, a mature and challenging public golf course with 27 meticulously maintained holes nestled in a serene woodland setting, is conveniently located in Douglassville, just five minutes from the intersection of Routes 422 and 662 North.

There is a fully stocked Pro Shop at Arrowhead Golf Course. You can buy anything from the golf balls and golfing supplies you need in order to play a round to the clubs, bags, clothing, and accessories that you need to either begin the sport or upgrade your tools of the trade.

Arrowhead has a snack bar at the Pro Shop where you can get sandwiches and sodas at any time during the day. They also have a Snack Shop at the 10th hole where you can get sandwiches on the weekends or use vending machines during the week. There are restrooms at the Snack Shop as well.

Having an outing for your business, or a fundraiser for your favorite organization? Arrowhead has plenty of room for social and industrial leagues, daytime and evening. The course can accommodate up to 200 golfers, playing on 18 holes with carts,



or more players if some are willing to walk. The covered pavilion has three open sides, and will seat up to 150 people. The use of the pavilion is at no charge. Arrowhead is happy to provide catering for your event, or you can provide the catering yourself.

You are invited to visit Arrowhead and find out why they are one of the leading public golf courses in Southeastern Pennsylvania. If you would like information about outings or anything they have for sale, please call Arrowhead at 610.582.4258. And visit Arrowhead online at www.arrowheadgolf.net.

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Bellewood Country Club

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Bellewood Country Club is a virtual sanctuary, providing a complete recreational experience surrounding the simple pleasures of golf, swimming, and good food. Bellewood is nestled in a serene setting where families and friends can relax, entertain, and celebrate special events. We are centrally-located in North Coventry, Chester County, bordering both Montgomery and Berks Counties PA, close to the Schuylkill River and Route 422.

The par 71, 6825-yard layout is sculptured through 171 acres of naturally rolling terrain. Two distinctive nines give the player the best of both worlds. The front nine is very much a links-style course with gentle rolling hills and emerald fairways highlighted by the tall yellow fescue grasses and natural wetlands. The back nine is a picturesque wooded layout framed by towering oaks, pines, and bordered by pink and white dogwoods. What separates Bellewood from other clubs is our no tee time policy, quick pace of play, and meticulously maintained course.

Swim or relax in the tranquility of our private Pools and Pool bar. The Pools at Bellewood Country Club is a social gathering place for families throughout the summer. The Club features three heated swimming pools, splash park, an outdoor covered restaurant/bar pavilion, and fire pit. The Pool Bar and Restaurant hosts regular summer social events for members and guests, including but not limited to



live music, beer tasting, themed dinner events, pool parties, dive-in movies, and late-night swimming throughout the season. Whether relaxing by the pool or enjoying dinner and music, the Pools at Bellewood Country Club will provide hours of enjoyment for friends and family during the summer season.

Our boutique country mansion, set in beautifully manicured grounds, is a picturesque backdrop to the most poignant moments of your life. Brides, prepare for your special day in the Bellewood bridal dressing suite, then saunter down our spiral staircase to meet your groom and say your vows together. Treat your guests to cocktails on the patio before an evening of dancing, desserts, hors d'oeuvres - you name it, we'll make it happen for you! Our specialty is intimate private parties no matter what the occasion. Bellewood has hosted countless bridal showers, baby showers, and rehearsal dinners so you can be confident that our experienced team will be attentive and helpful in creating your special event. For membership information, please call 610.718.9100 and visit www.bellewoodgolf.com.



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A THANKLESS JOB



LEGAL PERSPECTIVES

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

The Commonwealth of Pennsylvania is one of the country's leaders when it comes to the number of local government units. This includes counties, cities, boroughs, townships, incorporated towns and school districts. Many of these governmental units rely on what are essentially volunteers to serve as elected officials who oversee the operation of the government.

Although County Commissioners and certain councilors for large cities such as Philadelphia and Pittsburgh do receive compensation for their roles in running government, Borough Councilors, Township Commissioners, and Township Supervisors receive typically nominal compensation for their efforts. The amount of their compensation is rooted in State Law and is based upon the population of the municipality. Each municipality, however, by ordinance, sets the amount of the compensation. These local officials probably receive, on average, about \$100.00 per month for their services. On the other hand, School District Board of Directors receive no compensation for their hard work and effort they perform in administering multi-million-dollar operations.

So, what is required to undertake this important role? For someone who wishes to serve in one of these elected capacities, he or she is required in the late winter to circulate a petition among their community members, and is required to obtain at least ten signatures of registered electors in his or her own political party to have the privilege of being listed on the Election Ballot. The first listing is the Primary Election which occurs in the spring, and, if successful, ultimately, their names will appear on the General Election Ballot in the fall. If they are successful in their election bids, they would assume their roles as elected officials of their municipality

(councilor, commissioner, supervisor) on the first Monday, the following January after the General Election.

It is interesting to note that other than being a registered elector of the community for one year and residing in that community, there is no other qualification to perform this civic function. Many organizations, however, do provide training sessions so that newly elected officials have the ability to learn what is expected in their role as a community volunteer in operating their local government.

Under the Borough Code, Pennsylvania Boroughs are run by Borough Council Members who can be elected either at large, or by geographic region known as wards or precincts. The Mayor, who is not a Council Member, typically does not vote with the Borough Council, but is designated as overseer of the local police department. Most Boroughs have seven elected councilors, but the Borough Code allows Boroughs to have more than seven.

The Townships of the First-Class are governed by commissioners. The First-Class Township Code requires that there be at least five elected commissioners. Likewise, the Second-Class Township Code requires that their municipalities be governed by supervisors who serve as the same function as commissioners. However, in Second-Class Townships, there can be as few as three supervisors to govern the municipality.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 41)

As the legislative body of the municipality, the job of elected officials is to annually adopt a budget, oversee expenditures, pass and enact laws and regulations, enforce those laws, and oversee and approve new developments within the municipality.

Depending upon the size of the municipality, it is not unusual for the governing body to appoint a manager who oversees daily operations, and to hire a police force to enforce state and local laws and ordinances where it is determined that the State Police alone are not providing adequate coverage.

Although municipal meetings are required at least once a month, many municipalities meet more than once a month. In addition, most elected officials know that with committee meetings and other obligations, it is not unusual to have these positions consume up to 20 or 30 hours per month in order to properly perform the job they were elected to do.

Obviously, there are no set hours of the duties since residents and constituents can call or email at any time, including

days, evenings, and weekends. The job of these officials is to serve their constituents and make decisions which they believe is in the best interest of the municipality.

Like referees in sporting events, typically our elected officials only get noticed when things go wrong and bad choices are made. When government functions appropriately, and there are no problems, most residents probably don't even realize the work of the elected officials. While it is truly a thankless job, Pennsylvania is fortunate to have people who wish to volunteer to be public servants in these roles, as otherwise, our government, as we know it, would not function capably.

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.

YOUR ANDROID PHONE USES TWO FACTOR AUTHENTICATION, BUT YOU'VE LOST IT. NOW WHAT?



TECH TIPS

By Kelly McNeil, TechBldrs, Inc.

Most people with online accounts have been asked to enable two-factor authentication (2FA) before. It's one of the most accessible online security measures you can take, and we at TechBldrs recommend it highly.

Companies like Google, Facebook, and Microsoft encourage users to add a device — like a mobile phone — to which they can send a login code when an attempted account login is registered.

If you're the owner of the account, great: you input that code when prompted and gain access. If the person trying to access your account isn't you, then that added layer of security just saved you a major headache.

But what happens if the person trying to access your account is you, you've just lost or broken your phone?

In this article, we'll review what to do if you've lost a device (like an Android phone or tablet) with access to a Google account. It's important to note that for the following steps to work, you must know your Google Account information before you lose your phone. (So, if you don't, go do that now — we'll wait.)

If you have an iPhone or iPad, never fear — we'll cover the Apple iCloud and Apple accounts next month.

Use a backup phone

If you use a backup phone (like your spouse's phone or a work or personal phone), you can send a secondary two-

factor authentication code to that number, allowing you access to your account. Here's how to set a backup phone for your account.

1. Sign into your Google Account (my-account.google.com)
2. On the left navigation panel, click "Security"
3. Go to "Signing in to Google"
4. Select the "2-Step Verification" option
5. Below your primary number, there will be an option for backup phone number
6. Click "Add a phone number"
7. Fill in the backup number, choose how you would like to receive the verification code, then hit "Send code"
8. Click Save

Once this process is completed, it can be repeated to add as many numbers as needed.

(Continued on page 44)

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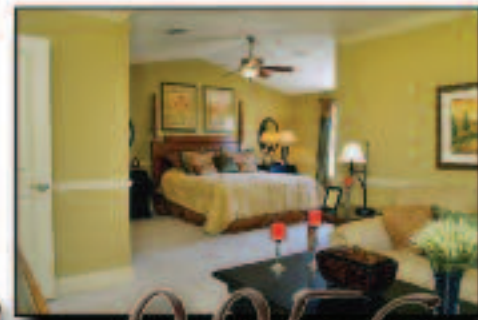
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TECH TIPS

(Continued from page 43)

Use a pre-generated backup code

You can also generate a list of backup codes you can store in a safe place in case you need them, making it possible to log into your Google Account without your two-factor authentication device. We highly recommend generating a list of these codes and keeping them on you when you travel — it's better to be safe than sorry!

To create and view a set of backup codes:

1. Go to your Google Account page (myaccount.google.com)
2. On the left navigation panel, click "Security"
3. Under "Signing into Google," click "2-Step Verification"
4. Under "Backup Codes," click "Setup" if you wish to set up backup codes for the first time, or "Show Codes" if you have generated backup codes before

If you need to use one of your backup codes, follow the steps below to sign in.

Signing in with a backup code:


1. Locate where you stored your backup codes
2. Sign into your Google Account (myaccount.google.com)
3. When prompted for your verification code, click "More Options"
4. Select "Enter one of your 8-digit backup codes"
5. Enter your backup code

Keep in mind that each code can only be used once, so we recommend marking each code off as you use them. This way, you'll also be able to see when it's time to generate new codes.

Removing devices & programs from your "Trusted" list

Google keeps tabs on which devices and programs you use often and adds them to a "Trusted" list. (Ever click a prompt that comes up without reading it? You may have added a device or web browser, like Chrome, to your Trusted list without even knowing.) This means 2FA may be disabled on those devices and programs, which is dangerous if

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one of those devices is a device that was just lost or stolen. Revoking access is the only way to prevent those devices from having access to your account.

In case of emergency, here's how to purge that Trusted list.

1. Go to your Google Account page (myaccount.google.com)
2. On the left navigation panel, click "Security"
3. Under "Security," go to "Signing in to Google"
4. Choose "2-Step Verification"
5. Under "Devices you trust," select "Revoke all"

In the future, you can re-add devices and programs to the Trusted list, so never fear, the purge isn't necessarily forever.

Turning off Two-Factor Authentication

Your account is more secure when you need a verification code to sign in. But, if you need to temporarily disable two-factor authentication (like if you lose your phone, but still need password access to your account on a computer), follow these steps. This is useful but should only be used as a last resort.

1. Go to your Google Account page (myaccount.google.com)
2. On the left navigation panel, click "Security"
3. Under "Security," select "2-Step Verification"
4. Select "Turn off"

You now will only be prompted for a password when you login to your account. We recommend turning two-factor authentication back on as soon as possible.

We store our entire lives on our mobile phones — pictures, emails, important account information, financial data, etc. — make sure you're familiar with the steps we've outlined above. If you need further, detailed help, we recommend searching Google Account Help.

Remember, the only way to ensure your cyber life is protected is through careful preparation and preventative measures like two-factor authentication!

Still have questions? Want to know what else you can do to protect your personal information online? Call us at 610.937.0900 for advice or for a free cybersecurity assessment for your business, or check out our blog at www.TechBldrs.com/blog for more tips!



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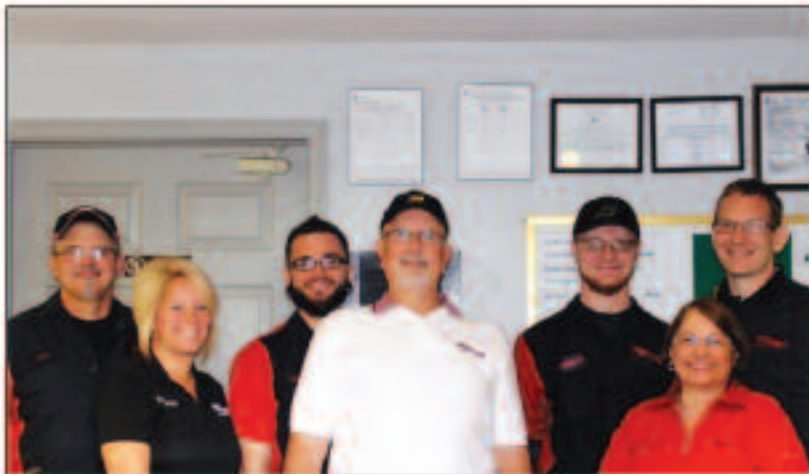
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INSTAGRAM MARKETING FOR THE SMALL BUSINESS BEGINNER



By Freddy Vasquez,
FXV Digital Design

Instagram is growing, and will help your business grow. Add the social media app to your arsenal of free branding and marketing for your small business with a few easy tips.

For some, Instagram may seem too modern or different for small business owners to use, but this notion couldn't be further from the truth. Instagram has a billion active users every month, comes at no cost to you, and is relatively easy to access and use. With such an expansive social media platform, now is the time to take advantage.

Consistency is Key.

Instagram has an algorithm very similar to Facebook's (likely because Instagram is owned by Facebook). The more you post, the more your posts are likely to be viewed by your followers, and if someone doesn't follow you, they will likely be guided to your posts on the "Discover" page. To simplify: Instagram will prioritize posts that have the most relevancy, and posts that do not have relevance will be placed further down, regardless of how recent. Use this information and post constantly!

Create Entertaining and Informative Posts.

You want people to like, comment, and overall interact. The more exposure a post receives will determine user frequency, and daily posts ensure followers will see your brand. After all, 34 percent of users

check Instagram multiple times a day, so make sure your content is worth it.

Don't Buy Followers.

Yes, you can buy followers. No, it is not a good idea and may end up hurting your business quickly. By a quick google search you can find sites that will sell 1,000 Instagram followers for \$10. That may sound appealing to grow your brand quickly, but it's shortsighted. You're paying for users who don't view, nor interact with your posts. Not to mention, Instagram will identify and delete fake or spam accounts. Those extra users do nothing for your brand if they can't interact with you.

Another disadvantage of buying followers is data upkeep. How will you tell how many views a post gets from the real users versus the fake ones? A like might help your exposure, but they can't purchase a product from your business. Real people + real interactions = real business growth.

Success for your Instagram page may not come overnight, but using these tips will help jumpstart your platform. Stay focused on what you want your pages to achieve and monitor its growth. You want that to correlate with your business.

Remember, social networking is still networking. Connect with other small businesses and "share" their work. Establish your business in the local and cyber community.

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THE CULTURE OF THE INDIVIDUAL AND AESTHETIC CONSIDERATIONS



CHANGE

By Barry Cassidy

While in Rome last week I had an opportunity to visit the Coliseum which was kind of an adventure to me. After standing in line for 45 minutes we got to see the artifacts and some of the narratives that went along with the impressive ruins. There was one part of the tour that stuck in my mind.

There were random statues and busts that were defaced through the theory of "Damnatio memoriae" which roughly translates to "commendation to oblivion". The Roman Senate voted on imposing this sentence which involved the "destruction and cancellation of every visible trace of the name and image of the condemned" as the translation of the practice noted.

I have to think about what is happening in America today. The latest attempt to rewrite history is a mural of George Washington. "The Life of Washington" was painted by Victor Arnautoff, a leftist mural painter in the San Francisco area during the Depression. The mural is a representation of President George Washington as a soldier, surveyor and statesman. The 1,600-square-foot mural depicts white pioneers standing over the body of a Native American and slaves while working at Washington's Mount Vernon estate in Virginia.

Portraying facts of U.S. history, that the textbooks had always sought to obscure, Arnautoff was the man ahead of his time. The McCarthy hearings featured testimony by Victor Arnautoff, then a profes-

sor at Stanford and avowed Communist, as he was called before the House Un-American Activities Committee (HUAC).

Today people are upset that it depicts the early life in a brand-new America. The mural related to the days of legal slavery and subjugation of Native Americans. It is not a pretty mural as it shows the pain and anguish of the time to minority populations. The mural was funded through one of the great social programs offered by Franklin Roosevelt. The Works Progress Administration (WPA) put many to work doing public improvements during the depression. Along with the Civil Conservation Corps, the National Labor Relations Act (which recognized unions' right to exist, organize, bargain, and strike) and the Social Security Act, I consider it a great leap forward for the average person in the United States.

People have painted response murals to make emphasizes to better times. Now it will not be painted over, but it will be hidden. I would think that it will remain in place because it is painted on a wall.

(Continued on page 50)

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CHANGE

(Continued from page 49)

It can't be carted away to the warehouse that has the Kate Smith Statue, maybe even Robert E. Lee Statue, because it is part of the building.

The argument that got the mural covered was that there was a minority woman who proved that the mural inflicted harm, claiming showing the images of subjugation traumatized her children. Perhaps that is correct, that the children should be shielded from the stark reality of early America. You hear so much about people saying they were not told the truth about the country. This mural seems like it should be something we keep.


I believe that it is symptomatic of a cultural change within the United States that emphasizes the individual at the exclusion of all other issues. If it is offensive to you, you want it changed to suit your outlook. It is now that way with gender. Gender has become a spectrum and now other issues have taken on a level of fluidity as they relate to the way things have happened in America up to this point.

Issues like taking down murals and statues in the ever-changing world of new pronouns seems now to apply to marginalization of the individuals. People may not actually be marginalized, but they could consider themselves mar-

ginalized based upon their perception of themselves. In other words, you only need to perceive injustice rather than experience it. There are greater goods, which in this case is a valuable piece of depression art, which at the time of creation made a lot of white people uncomfortable. Enough to get Arnautoff a trip to DC to see if he was American enough.


Then there is a song that Kate Smith sang that was considered satire which was also sung by the outspoken and left leaning Paul Robeson who, during the McCarthy era, ended up being black listed for his views. Some unknown people complained about the song. The people were not impacted directly by the song because as it is not a regular on any kind of music channel or radio station. It was that some people were impacted by the song because they perceived injustice, even if the song is satire.

This is a significant change in American culture that is happening. It features the will of the individual versus any aesthetic or symbolic considerations. This will significantly impact our perception of freedom as a country as well as a citizen living in the country. "Damnatio memoriae" is now about the ideas as well as people.



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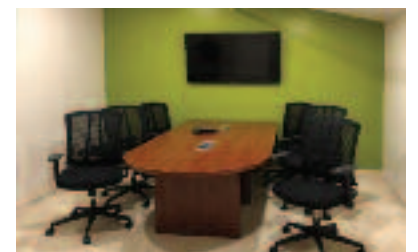
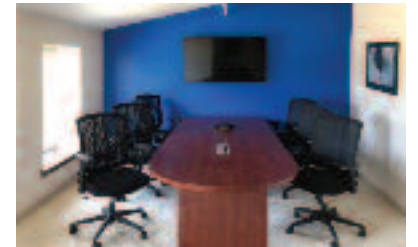
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Although exciting future development plans along the riverfront are already on the horizon, business development has been a theme of The Stoveworks since its conception. In fact, operations within the building date



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The Salvation Army's programming serves every zip code through 51 community centers and a network of volunteers throughout Eastern Pennsylvania, Philadelphia and Delaware. Programs and services include: shelter, hot meals, counseling, early childhood development, recreational opportunities, music programs, after-school arts and educational programs, job training, activities for older adults, spiritual development, and drug rehabilitation. In addition, the Salvation Army makes every effort to ensure that the maximum possible amount from donations reaches those in need. Approximately 82 cents of every dollar collected goes in direct assistance to the homeless, the mentally ill, the physically challenged, victims of drug and alcohol abuse, and others.

Special thanks to the **Community Music School of Trappe for providing the evening's entertainment**, and to the following local businesses who have already committed to supporting the event.

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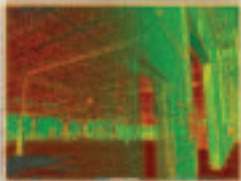
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REMOVE THE GROUNDHOG DAY MOVIE FROM YOUR MEETING COMMUNICATIONS



WORKFORCE PERFORMANCE AND DEVELOPMENT TIPS

By Abigail Mirarchi, Accelerated Instructional Media, Inc.

Are your monthly team meetings like speed networking with uncomfortable beginnings, quick status updates, and “we ran out of time” endings? Do quarterly sessions begin as a digital remix of Pink Floyd’s “...anybody out there,” Adele’s “Hello,” and the Verizon commercial, “can you hear me now?”

Monthly and quarterly meetings tend to be a one-way information landfill of completed, current, and future goals and if you’re lucky possibly peppered throughout a few kudos and Q&As. Yep, I call this a “Groundhog Day movie theme communication dilemma.”

Let me help with providing three powerful words that will have the most significant impact on your communication method besides message: “MIX IT UP.”

Top seven tips to add technology and variety to one-way communications:

1. Pre-recording the information. Keep each topic under 5-minutes.
2. Use your webcam to connect and build rapport with your audience.
3. Provide simple visuals in a PowerPoint that support the message.
4. Share the information on your intranet group or department pages.

5. Distribute the primary communication in an interdepartmental e-newsletter or email.
6. Embed links to topic recordings and additional information for any time viewing.
7. Schedule Manager sessions, group Q&A session(s), and offer intranet message boards for dialog.

If technology is a barrier, utilize resources you have at your fingertips. Engage participants on how they would like to receive the message. Ask for volunteers to help deliver the next meeting topics; which is a valuable way to learn about the hidden talents of your workforce, provide stretch assignment opportunities, all the while building many workplace competencies.

Enjoy removing the Groundhog Day communication dilemma from your meeting strategy while engaging your team more thoughtfully.

Abigail Mirarchi is the owner of Accelerated Instructional Media, Inc, a workforce performance & development consulting company in Leesport, PA. Abigail can be reached at 610.730.7681; website: aim2train.com; and on LinkedIn.

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Business owners wear many hats and can find it stressful to juggle all of the priorities and demands of their organizations. At Ruhl & Associates LLC, we believe in taking the stress out of accounting so that business owners can focus on their core business objectives. Outsourced accounting services can save a business time, money and the worry of managing an accounting department.

Accurate financial information is essential to the long-term success of any business, large or small. The most basic need is a clean set of books and records so your CPA can prepare a tax return efficiently and without costly “clean up” work at year end. This cost can be minor, however compared to the cost of bad business decisions based on unreliable financial information.

As a company grows, a business owner needs more than just a clean set of records to meet the compliance requirements of the IRS, board of directors or their banker. Properly designed accounting and reporting systems should provide information that is critical to making sound and strategic business decisions.

An outsourced controller can provide the analytical data that is crucial for making confident decisions and improving bottom-line profitability. This may involve areas such as job cost accounting, cash flow forecasting, inventory control, analyzing overhead and labor burden costs, and financial forecasting and budgeting. Outsourcing provides business owners an alternative to hiring a full-time accountant or controller until it is necessary.

Ruhl & Associates LLC has been providing bookkeeping, accounting and controller support to business owners and non-profits since 2001. Our mission is to provide reliable and relevant accounting information at the lowest possible cost. Our clients have the information they need to make good business decisions without the stress of managing full-time accountants.

Please visit our website www.ruhlassoc.com, call 610.678.0791 or email us at info@ruhlassoc.com to find out how Ruhl & Associates LLC can serve your bookkeeping, accounting or controller needs.

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Zoetic life was formed to create a community for those who are interested in making changes in their lives, not only their physical body, health and wealth but also how we relate to one another. We have one life, one body and one chance to make an impression.

Lynne Ernst
(610) 914-7854
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Ask SCORE

STEPS FOR STARTING A NONPROFIT BUSINESS

Starting a business with a cause offers much satisfaction as you work to make lives better for others. To launch a nonprofit corporation, it requires taking many of the same steps a for-profit corporation or LLC does, but there are differences, too. Nonprofits must comply with some requirements that do not affect other businesses.

So, where do you begin?

1. Understand what it means to be a nonprofit.

A nonprofit may be created a nonprofit for charitable, educational or certain other purposes—as long as they do not directly benefit the owner. Nonprofits (if approved by the federal government) operate tax-free, and they can accept donations and apply for grants.

While a nonprofit business can make profits, surpluses must be used toward fulfilling the organization’s objectives—such as buying computer software to run the business more efficiently or investing in resources that deliver value to those that it serves.

2. Choose a legal structure.

Most nonprofits choose to register as a 501(c)(3) corporation. The 501(c)(3) classification includes organizations that have a charitable, educational, religious, scientific, or literary purpose.

Like corporations or LLCs, owners of nonprofit corporations receive personal liability protection because the business is a completely separate legal entity. A nonprofit must make sure it meets all business compliance requirements (such as keeping business licenses current, paying taxes, filing reports, etc.) to maintain that liability protection. Otherwise, owners could put their personal assets at risk.

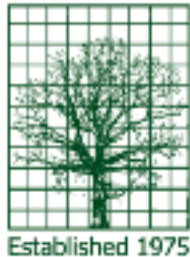
Another issue some nonprofits face is losing their tax-exempt status as a result of misusing the nonprofit. If an owner commits violations like improperly distributing profits or gaining personally from the business, the organization could lose its 501(c)(3) status and then be taxed as a for-profit business.

3. Write a business plan.

As with any business, it is critical to have a firm grasp on the organization’s mission, vision, and everything that needs to be addressed to start and run the nonprofit. A detailed business plan helps by serving as a roadmap, and parts of it will be needed to apply for federal tax-exempt status—something critical for future fundraising.

4. Choose a business name.

This step requires a good deal of thought because a nonprofit’s name will represent the brand and be at the forefront of everything it does. A name search with the Secretary of State’s office can show if no other company has already registered a business with the same (or confusingly similar) name. If a nonprofit will be operated nationally, a trademark search (<https://www.uspto.gov/trademarks-application-process/search-trademark-database>) can confirm that no other businesses in other states are using the name.



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5. Appoint a board of directors.

Because the board will provide oversight of the nonprofit's activities and be accountable for guiding the organization in fulfilling its mission, directors and officers should be selected carefully. It is helpful if these individuals collectively have expertise in the various functions of running a nonprofit corporation.

Each state has its own rules regarding how many directors are required, what qualifications they must meet, etc.

6. Draft bylaws.

Bylaws set the ground rules for operating a nonprofit. They include governance of the nonprofit (i.e., whether control lies with the board or owners), board meeting rules, voting procedures, how owner disputes should be handled, and other procedural information.

7. File articles of incorporation.

This document needs to be filed with the Secretary of State in the state where the nonprofit will be operated. Fees vary by state for filing this paperwork. If a nonprofit will have locations in more than one state, it will need to file articles of incorporation in each state in which it will maintain operations.

Some states will also require nonprofits to register to have permission to raise funds. You can read more about this at <https://www.councilofnonprofits.org/tools-resources/charitable-solicitation-registration>.

8. Obtain an Employer Identification Number (EIN).

As a corporation, a nonprofit must have an EIN. It will need it to open a business bank account, hire employees, and complete certain business filings. The process is simple, just request an EIN for free through the IRS's website (<https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>).

9. Request 501(c)(3) tax exemption.

Apply for 501(c)(3) tax-exempt status (<https://www.irs.gov/charities-non-profits/applying-for-tax-exempt-status>). A nonprofit will need to file form 1023 with the IRS.

10. Apply for required business licenses and permits.

Depending on the type of business activity a nonprofit conducts and where it is located, it may need licenses or permits to operate legally. Do your research to find out what licenses and permits are needed at the federal, state, county or local municipality levels.

All of the details above are meant to give you a sense of what is involved in starting a nonprofit company. Realize, however, they are the tip of the iceberg and not meant as legal advice. Requirements may vary depending on the type of nonprofit organization you will operate and where you will be located. To fully understand everything you need to pay attention to, consult with both legal and tax professionals before moving forward. In addition, as you work through the process of getting your nonprofit off the ground, enlist the help of a SCORE mentor. SCORE volunteers have expertise in all aspects of launching and growing a business, and mentoring is free and unlimited.

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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ETHICALLY SPY ON YOUR COMPETITION TO SAVE THOUSANDS ON WASTED AD SPEND



By Brandon Dietrich, Principal @ Social Assurance Media

Learn the top 9 data points that today's most successful digital marketing campaigns leverage FROM THE BEGINNING to identify platforms, develop ad strategy and execute successful campaigns. Hint: It all begins with what your competition is currently doing.

Presuming that you already have a business throughout the tri state area it is reasonable to expect you have already done some due diligence in the form of competitive research prior to launching. Research around:

- Who your clients are and what they value.
- What other businesses currently function in your same space (similar product/service).
- What the going rate is for your proposed product or service.
- How much competition and noise is out there in your offering's space.

The overall goal of this research presumably being to understand if your business idea is viable and has a reasonable likelihood of success.

Now, here is where the disconnect sometimes happens and where we find the "competitive" edge for our clients and their marketing campaigns. What if I was to ask what competitive research you have done to inform your most recent digital marketing plan? Have you done the research on:

- Who is competing on the keywords you use and are paying for?
- How much website traffic are your competitors getting per month?



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- What do your competitors' Google ads look like?
- How much are they spending on their Google ads per month?
- What are your competitors' organic and paid keywords they are ranking for?
- What improvements have your competitors made to their ads over the last 12 months?
- What does their client acquisition funnel look like?
- What channels are responsible for the bulk of their website traffic?
- What ad verbiage and images are they using for their social media ads (not just public posts)?

Now, chances are as you are reading that list you are thinking, "Gee Brandon, yeah - I wish I knew some of these about my competitors" or "Yeah, that would be great BUT I can't find out where their website traffic is coming from or how much they are spending on ads".

This is the response we get from most businesses when we first engage. Understanding where your competition is advertising, what is working best for them, and ultimately what your customers and prospects are hearing is a complete game changer.

If your most difficult competitor has 90 percent of their website traffic coming from one ad being shown for two main search results in Google and they have been spending on average \$4500/month every month for the past year on this one ad, then either:

- a) They do not mind wasting \$50,000+ over the course of one year on the same ad that is not producing favorable results for them

OR

- b) The ad, keywords and ad spend they are using is working and you should leverage this information and consider creating something similar.

This is not about copying exactly what they are doing. This is not about stealing. It's simply understanding what is likely working for competition and using it to inform what you end up doing.

Here are the top 7 data points to consider when doing your competitive research to inform your next digital marketing strategy:

1. Sources of your competitors' website traffic (ex - social, email, search, direct, display..)
2. Messaging and time based offers being promoted
3. Monthly paid ads budget (monthly spend on Google Ads)
4. Search Results - Organic keyword ranking

(Continued on page 58)

REGIONAL CHAMBER ROUNDUP

Please see pages 31-37 for the TriCounty Area Chamber of Commerce news and information section.

PERKIOMEN VALLEY CHAMBER OF COMMERCE

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

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

Welcome to the Perkiomen Valley Chamber of Commerce!



For 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. Visit www.PVchamber.net to view membership directory.

Don't miss Chamber events, member news, special offers and more... Like us on Facebook @PerkValleyChamber and email info@PVchamber.net to receive weekly e-news!

WELCOME NEW MEMBERS:

Incollingo Tax & Bookkeeping, LLC
Gregory Incollingo
incollingo.com

CertaPro Painters King of Prussia
John Nichter
king-of-prussia.certapro.com

Cratin Computing Co, Inc
Art Dimitri
cratin.com

Wells Fargo Bank
Mike Germana
wellsfargo.com/Collegeville

Elmwood Park Zoo
Stan Huskey
elmwoodparkzoo.org

Visit PVchamber.net to view membership directory

UPCOMING EVENTS

September 5, 2019 - Annual Kick-Off Sales Event Mixer at Salter's

Visit the new showroom at Salter's Fireplace, Patio and Grill! PV Chamber members and guests are invited to a business card exchange in the stunning showroom. Network, enjoy culinary delights prepared on featured grills and preview Salter's Kick-Off Sales Event, which opens to the public on September 6th and 7th! Plus, raffle card drawings for fabulous prizes including a \$2,000 Gift Certificate to Salter's! RSVP 610-489-6660.

Salter's Fireplace, Patio and Grill, 3076 W. Ridge Pike, Eagleville. 4:00 - 6:00pm

September 19, 2019 - PV MEN Networking Happy Hour & Complimentary Spirits Tasting

Gentlemen...join Committee Chair, Kip Bilo and fellow members and guests at PV MEN Networking Night at DaVinci's Pub from 4:30pm - 6:30pm! Unwind, network, and share in good company! Cost: \$15 pre-registered, \$20 at-door covers cost of appetizers. Complimentary Spirits Tasting! Cash bar with Happy Hour Specials 'til 6:00pm. RSVP: 610-489-6660 or email info@pvchamber.net renee@PVchamber.net. Register online www.PVchamber.net

September 20, 2019 - Business Book Club

All welcome to participate in our Business Book Club! In September, we will review the book entitled "Our Iceberg is Melting" by John Kotter. Book Club discussions are held bi-monthly. The theme for our 2019 Book Club series centers around Dealing with Change, Change Management, Leadership vs. Management. Facilitator led discussion. For more details click on the link below! Note: To reserve a copy of the book (audio or print) contact The Towne Book Center at 610-454-0640.

Towne Book Center, 220 Plaza Drive, Ste B-3, Collegeville.

\$10/pp. All welcome to attend.

September 24, 2019 - Ladies Event - Wine Pairing Dinner

We are excited to announce a deliciously fabulous Wine Pairing Dinner hosted by The Landings of Collegeville! Ladies of the Chamber will experience a unique networking event featuring specially selected wines to compliment the flavorful dinner prepared by The Landings chef. Registration closes September 21st. Visit PV Chamber website for details www.PVchamber.net

September 25, 2018 - 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. Our discussion this month will expand on July's topic of "Hiring and Recruitment Practices" as we focus the conversation on retention and employee satisfaction. Limited to 18 attendees, PVCC members-only. Cost: \$25.

Luncheon will be held at the NEW PVCC Training Center located at 521 W. Main Street, Suite 103, Trappe. Time: 11:45am - 1pm

October 10, 2019 - Annual Mixer at The Victory Bank

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

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

December 11, 2019 @ 5-7PM - Annual Holiday Mixer Join us in celebration and gratitude as PVCC Honors our Community Leaders!

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

Spring Ford Country Club, 48 Country Club Road, Royersford

December 10, 2019 @ 5:00 - 7:00PM Individual Tickets - \$35pp for PV Chamber member/Spouse; \$50 for non-members Sponsorship Levels starting at \$250



FEATURED EVENT

PV CHAMBER BUSINESS EXPO 2019

October 9

100 Exhibiting Businesses!



The PV Chamber Annual Fall Business Expo at Pfizer will be held on Wednesday,

October 9, 2019. This 3-hour event is an opportunity to showcase YOUR business to fellow PV Chamber members and employees at Pfizer, Collegeville as well as network with PV Chamber member business representatives. **Register early... this event sells-out every year!** Admission to the event is restricted to pre-registered exhibitors and Pfizer employees (not open to public). Call the Chamber for details - 610-489-6660 or email renee@pvchamber.net.

Exhibitor table \$200 (\$35 additional cost for electric).

Online coupon magazine advertisement \$50 (business card size with offer) \$175 (full page).

Pfizer Business Expo Details & Registration: <https://perkiomenvalleychamber.org/event/pfizer-business-expo-2-2/>

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



The 2019 Online Savings Book will be unveiled at our Annual Pfizer Business Expo on October 9th. The book can be viewed on www.PVChamber.net beginning October 9th. To reserve ad space, contact the Chamber office at 610-489-6660.

Visit the Chamber website for complete list of upcoming events including PV Chamber Business Club, PV MEN, Business Roundtables, Mixers, PV WIN & more! www.PVchamber.net

ETHICALLY SPY ON YOUR COMPETITION TO SAVE THOUSANDS ON WASTED AD SPEND

(Continued from page 57)

5. Search Results - Paid keywords (including approximate cost per click)
6. Current ads being shown with past versions
7. Social posts & ads being promoted to your target customers

Well, it is not always easy to gather this data, that's for sure — but it is possible.

All of these datapoints give you an established starting point to structure your campaign off of. Guess and check, and the broad "let's see what happens" approach can leave you wasting time and cost you thousands in inefficient ad spend.

It is already nearing the end of Q3 2019. Don't let another year go by with just mediocre digital marketing.

If you are frustrated with your marketing, committed to the research or just struggling with finding the right data on your own, let's start a conversation.

Social Assurance Media is a full-service digital marketing firm that helps convert shoppers to buyers. By offering comprehensive online digital marketing, Social Assurance Media helps clients understand their ideal customer, builds messaging & tools that resonate with them and attracts prospects eager to buy.



REGIONAL CHAMBER ROUNDUP

Please see pages 31-37 for the TriCounty Area Chamber of Commerce news and information section.

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

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

Spring-Ford Chamber Appreciation Event

Join the Spring-Ford Chamber as we celebrate our members on Thursday, September 26th from 6:00pm – 9:00pm at 38 Mitka Rd. Limerick. This evening will be filled with food, fun and friends – complete with a cornhole tournament, bocce ball, music, door prizes and a relaxed atmosphere. All Chamber members, their employees and their spouses are invited to attend.

UPCOMING EVENTS

Thursday, September 12 – Chamber Luncheon

Cutillo's Restaurant
11:30am – 1:00pm

*Speaker Topic: Township and County
Speakers: Dan Kerr, Limerick Township Manager
And David Zellers, Montgomery County Dept. of Commerce

\$25 Members - \$35.00 Non-Members
NEW MEMBER ORIENTATION TO FOLLOW THE SEPTEMBER LUNCHEON

Tuesday, September 17 – Chamber Mixer

TriCounty Federal Credit Union
5:00pm – 7:00pm

Free for Members \$10.00 Non-Members

Thursday, September 19 – Shark Think Tank

Copperfield Inn at Lakeside
11:30am – 1:00pm

*Business Owner Members only

Thursday, September 26th – Chamber Member Appreciation Night

6:00pm – 9:00pm
Free for Chamber Members Only

Thursday, October 10th – Mix and Mingle

Creekside Bar and Grill
5:00pm – 7:30pm

Come learn how Old Smokey Distillery makes and distributes all of their fine beverages; Taste and enjoy food and mixed drinks demonstrated by the Old Smokey representatives.

\$35.00 – Members and Non-Members Welcome

Thursday, October 17th – Shark Think Tank

Copperfield Inn at Lakeside
11:30am – 1:00pm

*Business Owner Members only

Thursday, October 24 – Chamber Luncheon

Western Montgomery Career and Technology Center
11:30am – 1:00pm

*Speaker Topic: School Update
Speakers include representatives from the Spring-Ford School District, Western Montgomery Career and Technology Center and the Pope John Paul II High School
\$25 Members - \$35.00 Non-Members

RSVP for all events online at www.springfordchamber.com

Chamber Notes

- Thank you to everyone who attended and volunteered to help make the Limerick Community Day a grand success.
- The Holiday are upon us so mark your calendars for December 5th for the Chamber Happy Hour and December 18th for our Chamber High Tea.
- Members please remember to submit any of your upcoming fall events to be included on the Chamber newsletter email.
- The Spring-Ford Chamber will be joining with the Spring-Ford Area School District on a new endeavor. The "In Spring-Ford" magazine. The Chamber will be looking for members who would be interested in writing articles and business focused information. If you are interested please contact the chamber office.
- 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 2019 please contact the chamber at 610-489-7200 or email at info@springfordchamber.com

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REGIONAL CHAMBER ROUNDUP

Please see pages 31-37 for the TriCounty Area Chamber of Commerce news and information section.



THE GREATER READING CHAMBER ALLIANCE

• 606 Court Street, Reading, PA 19601

• 610.376.6676 • 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

Sept 6 – Strategies for Highly Effective Presentations & Public Speaking

Center for Business Excellence

49 Commerce Drive, Wyomissing

Five sessions: Sept. 6, 20; Oct. 4, 11, 25

8:30 a.m. – 12:30p.m.

\$695/person for GRCA Members; \$895/person for not-yet GRCA members

Sept 13 – Lessons in Leadership Leveraging Your Leadership

Center for Business Excellence

49 Commerce Drive, Wyomissing

Six full-day sessions:

Sept. 13, 27; Oct. 11, 25; Nov. 8, 22

8:30 a.m. - 4 p.m. (includes lunch)

\$1,500/person for GRCA members; \$1,750/person for not-yet GRCA members

Sept 16 – Lead Worker Certificate Program

Center for Business Excellence

49 Commerce Drive, Wyomissing

12 weeks on Mondays: Sept. 16, 23, 30; Oct. 7, 14, 21, 28; Nov. 4, 11, 18, 25; Dec. 2

9:30 - 11:30 a.m. or 6- 8 p.m.

\$650/person for GRCA members; \$750/person for not-yet GRCA members

Sept 17 – Supervisor Training Module 1: Principles of Supervision

Center for Business Excellence

49 Commerce Drive, Wyomissing

Six weeks on Tuesdays:

Sept. 17, 24; Oct. 1, 8, 15, 22

Options: 8:30 - 11:30 a.m. or 6- 9 p.m.

\$595/person for GRCA; \$745/person for not-yet GRCA members

Sept 18 – Essentials of Effective Management: Driving Organizational Results

Center for Business Excellence

49 Commerce Drive, Wyomissing

Five weeks on Wednesdays: Sept. 18, 25; Oct. 2, 9, 16

8:30 - 11:30 a.m.

\$695/person for GRCA Members; \$895/person for not-yet GRCA members

Sept 18 – Supervisor Training Module 2: Managing Performance & Developing Employees

Center for Business Excellence

49 Commerce Drive, Wyomissing

Six weeks on Wednesdays:

Sept. 18, 25; Oct. 2, 9, 16, 23

8:30 - 11:30 a.m.

\$595/person for GRCA members; \$745/person for not-yet GRCA members

Sept 18 – Island Marketing - How to Use Content Email Marketing for Sales

Center for Business Excellence

49 Commerce Drive, Wyomissing

Noon - 1:15 p.m.

\$50/person (lunch included.)

Sept 24 – Intermediate Excel

Shearer Technical

727 Penn Ave., West Reading

Four Tuesdays: Sept. 24; Oct. 1, 8, 15

8-10:30 a.m.

\$220/person for GRCA members; \$320/person for not-yet GRCA members

Sept 25 – Coffee & Convos - Website Maintenance

Greater Reading Chamber Alliance

606 Court St., Reading (third floor) **

Coffee & donuts/ Check-in: 7:45 a.m.

FREE: advanced registration required

Sept 27 – No Pressure Prospecting & Cold Calling

Center for Business Excellence

49 Commerce Drive, Wyomissing

noon - 1:30 p.m.

\$129 - GRCA members; \$149 - not-yet GRCA members

Oct 2 – Wednesday Diversity Mixer

Hosted by Fulton Bank

DoubleTree by Hilton Reading

701 Penn St., Reading

5:30 - 7:30 p.m.

FREE/ advanced registration required

This fall we're excited to focus on Berks County's most amazing projects and dig into powerful stories and ideas to help you to grow and prosper.

On Oct. 1, join Women2Women at our Evening of Empowerment for a night of connections and inspiration featuring Tala Raassi, an Iranian American fashion designer, entrepreneur and author. This energizing event will be held at Crowne Plaza Reading, 5-8 p.m. Details and registration are at <https://bit.ly/2KNt8bf>.

On Oct. 16, we'll celebrate \$113+ million of residential, commercial, and industrial development projects in our community at the second annual Building Berks Awards & Expo. We've added restaurant + bar category and expanded the manufacturing awards. Sponsorships and tickets are available at: <https://bit.ly/2YTqkCf>.



WELL CONNECTED TO ALL THE RIGHT RESOURCES

Estamos conectados con todos los recursos

- REAL ESTATE OPTIONS / Propiedades
- WORKFORCE TRAINING / Entrenamiento de fuerza de trabajo
- BUSINESS TO BUSINESS INTRODUCTIONS & REFERRALS / Introducción de negocio a negocio
- MUNICIPAL, TOWNSHIP, BOROUGH & STATE OFFICIALS / Ayuda con Municipal, Municipio, Ciudad, y Oficiales de Estado
- FINANCING / Prestamos
- COUNSELING / Consejos

Is Your Business Facing Opportunities or Challenges?

¿Tienes un desafío o buscas una nueva oportunidad para tu negocio?

We are here to help at no cost to you!
We work to bring tools and resources to the table to help you grow your small business.

Estamos aquí para ayudarte con la herramienta y recursos que tu negocio necesita para crecer.

GRCA
GREATER READING CHAMBER ALLIANCE
610.898.7769 • JBedoya@GreaterReading.org

Jobany Bedoya looks forward to meeting with you.
Jobany Bedoya esta disponible para reunirse contigo.

SAVE THE DATE: Our very popular Breakfast4Success, 3 Leaders: 30 Thoughts returns on **Nov. 19** at Crowne Plaza Reading. Presented in partnership with our Family Business Alliance, you'll hear more than just advice, you'll learn how three successful business leaders have put the phrases into practice.



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