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BUSINESS **SPOT**LIGHT





Dans at Green Hills is not just a great place for good food, but a place to have a true fine dining experience!!! Whether it's the "old world" Main Dining Room, the bright & cheerful Garden Room, Outdoor Patio, Bar or one of three Private Dining Rooms – Dans at Green Hills has a goal of delivering a delightful and fantastic experience. Bill Woolworth

and MD Monir strive to make all guests feel at home, while three culinary trained chefs and attentive servers focus on your needs to create not just a dinner, but a true experience while you are in Green Hills.

The owners have been on a 14-year culinary journey in Berks County to save "fine dining." "When we decided to reopen

Dans Restaurant, people said Reading could no longer support a restaurant on this level," Bill Woolworth explains. "My personal goal has been to prove them wrong and offer the best dining experience in Berks ever since that time."

Bill Woolworth and MD Monir began with a tiny 40-chair restaurant and no parking in downtown Reading. In 1992 they acquired the facility that was the Green Hills Inn, moved the restaurant and rebranded it as **Dans at Green Hills**. Over the past seven years they expanded the Green Hills location to seat more than 180 guests by adding outdoor dining and two additional private rooms. The pair has also redecorated, built a stylish bar that seats 12, and expanded the customer parking lot to 45 spaces. Additionally, the facility has been totally redecorated, with every room having a different décor.

Monir explains, "While we expanded the facility, we also expanded our services to accommodate more private parties, added Happy Hour at the Bar, and we are now open seven days a week." Additionally, Dans now opens at 4:00 P.M. daily, both in the Bar and the Restaurant. Happy Hour is at the Bar, from Monday through Friday, 4:00-6:30 PM. A new Bar Menu was

also created specifically for the Bar only, although customers seated at the Bar can also order from the Dining Room menu, which changes seasonally. The wine list is the largest in Berks County, with over 125 different bottles available!

Bill Woolworth and MD Monir's vision is very simple — not just to serve excellent food, but to provide a delightful experience from the time

you arrive until you depart. Monir, a native of Bangladesh, is extremely hard-working, attentive to every detail, and a true testament to "The American Dream." Bill is a native of Reading and he is the "visionary" entrepreneur, a culinary expert, who loves talking to the guests and who is always looking to expand the business to a new level. They both value and appreciate all of their many customers, many of whom live nearby while others visit from all over the country. Their vision is very simple — to focus on the entire guest experience while providing great food, a large wine selection, and fantastic service.

DANS AT GREEN HILLS is located at 2444 Morgantown Road, Reading, PA 19607. Visit and enjoy! Call 610-777-9611 to make reservations for your next event or dining experience, and please visit www.dansatgreenhills.com.









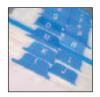




Cover Story: Elder Care Direction works closely with attorneys, financial advisors, healthcare companies, and others to offer a complete solution for Senior Care Planning with a focus on excellent service and care for each client... as if they were family.



16-18: *A variety* of gift giving options, dining, and services to help make your holiday unique and special.



22-24: Browse the Business Marketplace to grow your business, network, and keep your money local.

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... AND MORE!

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ELDER CARE DIRECTION

PROVIDING A COMPLETE SOLUTION FOR ELDER CARE PLANNING



David Dempsey, CEO and Founder of Elder Care Direction is a family man, through and through. As a matter of fact, it was Dempsey's love of family, and love for his grandparents in particular, that inspired him to develop and create an innovative new business model based on helping seniors and their families (as well as professionals working on behalf of those families) experiencing what may be the most anxiety inducing moments of their lives, by offering a complete solution for Senior Care Planning.

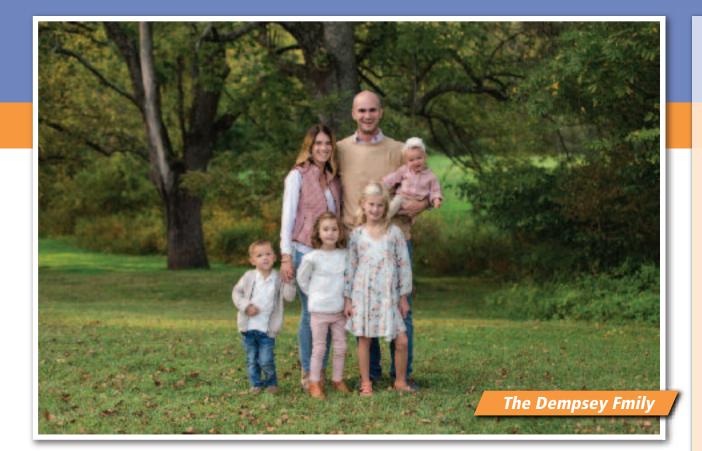
Seniors and their families are faced with a myriad of daunting and confusing options when it comes to applying for Medicaid and preserving assets when planning for end of life care. "Our promise is to deliver excellent service and care for each client as if they were family," Dempsey explains. "Every situation requires expertise and a delicate handling to reach the best possible outcome. We have ten years' experience helping clients take care of issues related to aging and needing care. We work closely with attorneys, accountants, financial advisors, healthcare companies, realtors, automotive sales professionals, and others to get the job done right the first time. Elder Care Direction strives to be excellent while also being less expensive than the alternatives," he said.

A WORD FROM COMPANY FOUNDER

It is my belief that God put us on the earth to be a blessing and not a burden. This uncommon perspective guides the actions my company takes. We, as a company, stand with you and consider it pure joy to be of service to you and your family. We will love your family like our own and will make sure each and every client is taken care of with respect and dignity. We do not take your trust in our services lightly and our work is guaranteed. Thank you for allowing us the opportunity to serve you and your family.

From my family to yours, thank you. **David Dempsey Sr.**Founder / CEOEO

PHOTOS BY DANA FLECK PHOTOGRAPHY



Services

Elder Care Direction provides a range of services to help seniors and their families, as well as elder care professionals, with elder care planning:

Planning for Long Term Care

"If you want shade, you have to plant a tree today," explains David Dempsey. Elder Care Direction helps people to complete all of the advance planning that they need so that they can make certain that their needs will be taken care of as they grow older, in terms of protecting their assets, or making sure they get adequate care, or both.

Elder Care Direction serves as a one-stop shop that can help you with Medicaid planning, advanced directives, financial powers of attorney and other planning needs in order to receive the services that you need while protecting your assets, so that they can benefit your loved ones. Elder Care Direction's professionals work to make it easier for your family to handle everything in the event that something unexpected happens.

"We work a lot with lawyers and financial advisors," Dempsey explains. "Every situation is a little bit different. A lot of times this ends up in legal work, such as wills, power of attorney, trust work. All of that needs to be done by the attorney. We have a network of attorneys who we work with and they all offer discounts on their services because people work with us," he said.

Elder Care Directive Care Manager

One of the services that Elder Care Direction offers to clients and their families is geriatric care management or elder care directive management. Elder Care Direction professionals can guide you through the process of elder care so that the process is less stressful. Eldercare managers are trained specialists. They help to guide families about providing appropriate care for their elderly loved ones.

(Continued on page 8)









ELDER CARE DIRECTION

BLOG TOPICS

More than 100 useful informative articles and videos blogs are available at https://www.eldercaredirection.com/blog/covering topics such as:

- How to Hire an Estate Planning Attorney
- Pennsylvania Guardianship: What You Need to Know
- What Are the Legal Requirements of a Will
- What is a Medical Power of Attorney?
- What is the "Death Tax" and How Does It Work?
- What is Legacy Planning and Why is it Important?
- How to Revoke a Power of Attorney
- A Guide to Different Types of Trusts
- Estate Planning: The Irrevocable Life Insurance Trust (ILIT)
- Reasons to Change a Will
- Elderly Guardianship Basics
- Nursing Home Law Basics
- The Senior Tax Credit: Do I Qualify?
- Should You Name Co-Executors in Your Will?
- Power of Attorney for Financial Matters
- Is a Living Will the Same as a Living Trust?
- What Assets Must Go Through Probate?
- When Do You Have to Go Through Probate?
- What is Elder Law?
- Beginner's Guide to Creating Trust Funds for Your Grandchildren
- Nursing Home vs. Assisted Living: What's the Difference?
- Digital Estate Planning Checklist What You Should Know
- Protecting Your House After You Move into a Nursing Home
- Creating a Caregiver Plan in 7 Simple Steps
- 10 Warning Signs of Alzheimer's and Dementia
- Everything You Should Know About a Will
- Taking Care of My Parents: Where Do I Begin?
- Are My Elderly Parents Eligible for Medicaid?
- What is the Difference Between Guardianship and Power of Attorney?
- Medicare Facts Related to Nursing Homes
- What is the Difference Between a Living Will and a Last Will & Testament?
- What You Need to Know About Inheritance Tax



ElderCareDirection.com



A Complete Solution for **Senior Care** Planning

COST SAVING PLANS

Save thousands and eliminate the stress of dealing with financing solutions. ECD has a cost savings solution for nearly every situation.



EFFICIENT SOLUTIONS

Save both time and money by avoiding the paperwork hassles, unnecessary attorney fees, and get the best solution for your loved ones.

MEDICAID PLANNING Protect your assets and get the care you need by planning in advance with the many experts at Elder Care Direction.





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COVER STORY

(Continued from page 7)

The goals of Elder Care Direction's eldercare managers are to increase their clients' life qualities while also minimizing familial stress. Eldercare managers offer a broad menu of services, helping you to save thousands of dollars while they offer guidance throughout the process.

"Geriatric care managers make sure that the proper medical care is being administered for the patient," Dempsey explains. "That's really important, because medical needs sometimes dictate all of the rest. So, if medically, you need X, but financially you can afford Y, you may have to go over here to Z to make sure that both of those are taken care of," he said.

Medicaid Eligibility Planning

Elder Care Direction can assist your loved one with Medicaid planning to make certain that he or she will qualify when the time comes for nursing home or assisted living care. Elder Care Direction has an in-depth understanding of the regulations and rules that govern Medicaid in Pennsylvania. "That's the bulk of our work" Dempsey said. "The real big part of it is how do you present it to the issuing authority? How do you gather the documents so that you get an approval the first time instead of a denial with a thousand requests? That's the value we provide," he said. "We can get an approval."

Elder Care Direction provides comprehensive services and can help to save your family thousands of dollars. At Elder Care Direction, you will have a dedicated case manager who will be understanding and compassionate as he or she guides you through the complete process and will continue working until your eligibility for Pennsylvania Medicaid has been approved.

Resource Planning

At some point, most people need some type of elder care. Whether you need home health, assisted living or skilled nursing care, it can cost thousands of dollars each month. Elder Care Direction can help you to reduce some of those expenses so that you can get the care that you need without suffering financial devastation. Elder Care Direction can help you to plan for when you will need care in advance so that you do not have to go through a penalty period.

"Resource planning is, what are you going to do if and when this happens?" David Dempsey explains. "That's where we hand it off to the experts in their field. There are a lot of folks who specialize in certain things. We tie in the bulk of all the other financial advisors we work with, auto sales professionals, realtors, reverse mortgage companies. There's a big market for services that aren't necessarily Medicaid, and we get so many of those questions just because of the nature of the phone calls and emails we receive. That's where it's useful for us to have all of these affiliates and professional relationships,"

Cost Planning for Senior Care

While most people spend a lot of time planning for their retirement years, many people fail to adequately plan for their long-term care needs. Long-term care is very expensive and can cause people to lose their assets and their homes. It is important for you to complete long-term care planning for yourself as well as for your elderly loved ones. Elder Care Direction is able to help you to complete this planning so that you can make certain that your long-term care can be paid for by the state.

"Cost planning has to do with issues such as, are you going to be able to utilize Veteran's benefits?" he said. "Or, do you want to look at Medicaid? Or, do you want to see how your long-term care insurance factors in, if you have it? There are different costs if you do home care, private

ROUTE 422 BUSINESS ADVISOR 422business.com and 422bizmag.com OCTOBER 2019 home care, assisted living. Even within that bucket, there are trenches of assisted living, independent assisted living, and Memory care, which is quite expensive. And then your standard nursing home, or a private nursing home, which is a lot of money. It all depends on theparticular client and their situation," he said.

Partner with Elder Care Direction

Elder Care Direction has strategic partners throughout the United States and is actively seeking new additional partnerships with Estate and Elder Lawyers, Financial Advisors, Senior Living Advisors, Accountants, Real Estate Agents, Mortgage Originators, Used Care Dealers, Home Care Companies, as well as Skilled and Non-Skilled Living Facilities. Elder Care Direction processes benefit applications from beginning to approval for lawyers and financial advisors who find themselves advising clients on Medicaid.

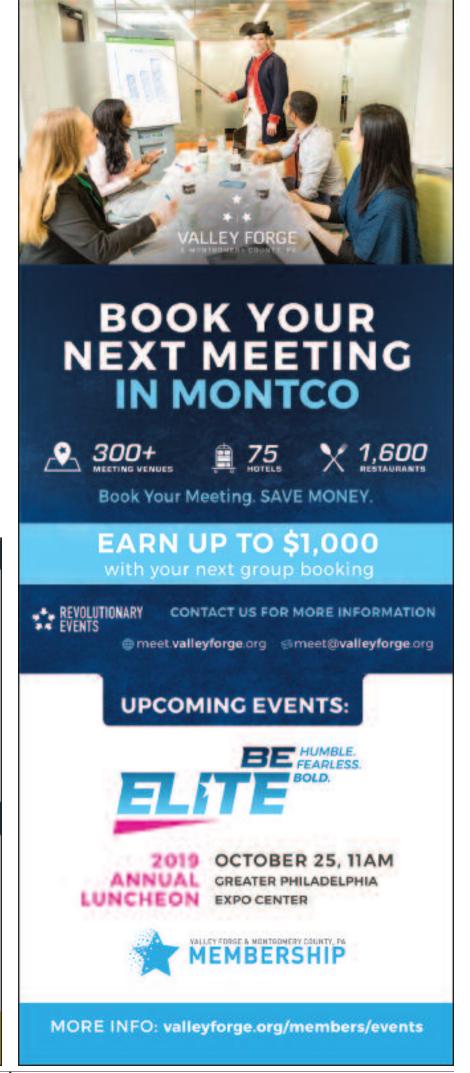
"We have great success working with Elder Law Attorneys and Estate Planning Attorneys as their "back office" doing the entire application process from gathering required documentation to court support for rejected claims," Dempsey said.

As a core competency of Elder Care Direction, they have economies of scale to assist attorneys and advisors with cost effective processing. Typically, this is seen as an extension of the services offered by advisors with a single billing and contact point for the client. "We developed proprietary software to expedite the gathering and the filing of Medicaid documents, so that it's more cost effective than having a full-time employee for nursing homes or for an elder lawyer who's doing the work," Dempsey explains.

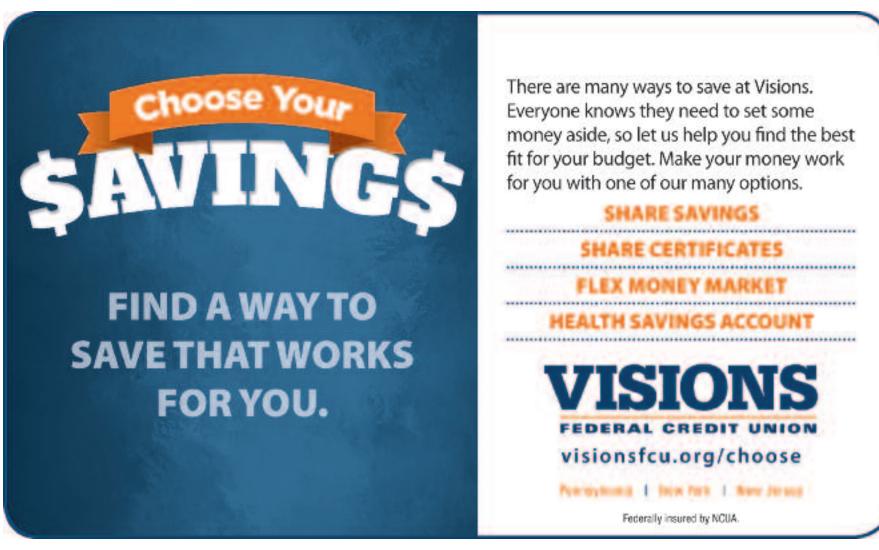
Why Choose Elder Care Direction?

SUPPORT — With Elder Care Direction you will find the support you need to make the right decisions for yourself and your loved ones. "We take care of folks with the documentation of the paperwork from the time that we sign with them, until they pass away," Dempsey said. "With Medicaid, our work doesn't end when we get people qualified. It ends when they pass away. And that is something that we don't charge extra for. That's part of the original service. So, perpetual care is really important for folks. We follow through. That's a really important consideration for a lot of folks. The process isn't just confusing now. It's confusing forever. We just happen to not be confused by it," he said.

(Continued on page 10)









COVER STORY

(Continued from page 9)

RESPECT — Elder Care Direction's model is built around family. They treat each and every client with the same respect as if they were their own. "It's my own personal belief that everyone deserves respect, no matter who it is," Dempsey said. "When you meet somebody, you take care of them. I try to make sure everybody is taken care of the same way I would take care of my own grandparents."

TRANSPARENCY — The professionals at Elder Care Direction believe strongly that you are the most important part of the process, and they ensure that you are a part of every decision that is made, Dempsey explained, adding, "We are very up front about what we do, how we do it, what we charge, and what our role is."

INTEGRITY — Professionalism and Integrity are the core values which hold the Elder Care Direction organization together. Their commitment to you is finding the best solution for you and your loved ones. "For me, (integrity) means making sure that everybody is taken care of properly and that we have done our work," David Dempsey said. "If we can't get you qualified financially for Medicaid,

you get a refund. It's in our contract. We're making sure that people are financially qualified, and that is part of our statement. We want to make sure people are taken care of. Our job is to take care of the orphans and widows, so we do," he said in conclusion, adding, "We don't charge for anything Veterans-related, because we just want to take care of them. I feel they've taken care of us. We just show them how to do it," he said.

To arrange a free consultation, please call 267.368.4201. For additional information, please visit www.ElderCareDirection.com.

Note: Elder Care Direction's sites and services may provide access to independent attorneys, self-help services, including general information related to the law, and lawyers designed to help users safely cope with their own legal needs. Their sites and services also provide services to lawyers and other legal professionals. The principals and employees of Elder Care Direction are not lawyers or a law firm and they do not provide legal, business or tax advice. None of their representatives are lawyers and they also do not provide legal, business or tax advice. The accuracy, completeness, adequacy or currency of the website content is not warranted or guaranteed. Elder Care Direction's sites and services are not a substitute for the advice or services of an attorney. They recommend you consult a lawyer or other appropriate professional if you want legal, business or tax advice.

STARTING A BUSINESS, WHAT YOU NEED TO CONSIDER

By Anthony Mazzo, Owner, A. Mazzo Accounting Services, Member, Small Business Resource Association

If you're thinking of starting a business, congratulations, as this can be one of the most rewarding experiences you could ever have. However, to have a successful business there are several factors to seriously consider before taking that first step.

You should consider a team of professionals to help your business get started on the right foot. A good accountant and lawyer are critical in the beginning.

Here are a few initiatives that you want to get right... from the start.

Choosing your business entity type. The first step in setting up your business is an important one. Whether a Sole Proprietorship, a Partnership, an LLC or a Corporation, choosing the right business entity allows an entrepreneur to reduce liability exposure, minimize taxes and ensure that the business can be financed to run efficiently. "Formalizing" the business also clarifies ownership of all participants in the venture and the degree to which personal assets are at risk.

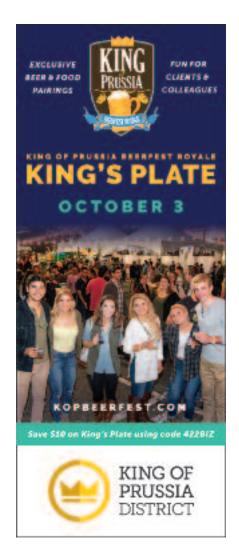
Determine the accounting method for your business. Small businesses have the choice as to how and when income and expenses are recognized and recorded. The accounting method you choose can have a big impact on your taxes and your financial picture.

Choosing how your records will be kept. The numbers on your financial reports and tax returns need to be supported by accurate and organized records. This starts by identifying the invoices, receipts, checks and deposit slips that you have collected during the course of running your business. After you have identified and collected your documents, you now need to setup a record keeping system. This system can be as simple as your checkbook and a folder to hold your

documents, or something more sophisticated such as bookkeeping software like QuickBooks, or something in between. The one that you choose will depend on the shear number of documents your business generates.

Initially, you select your business entity, choose your accounting method and set up your record keeping system. Then you'll be able to fully pursue your passion, the reason you started your business in the first place, knowing that you created a solid foundation for growth.

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





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Other Listings

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- Land Use/Real Estate Transactions/ Title Insurance
- Elder Law/Special Needs/Estate Planning/Estate Administration
- Divorce/Custody/Support
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Through the development of these focus groups, we are able to draw on and support each other, allowing us to handle complex transactions and provide the guidance and solutions our clients need.

OWM Law has fully-staffed offices in Pottstown at 41 E. High Street, and in Phoenixville at 347 Bridge Street, Suite 200. Please visit our website www.owmlaw.com for additional information or call 610.323.2800 to speak with one of our attorneys.

Complete Graphics

Complete Graphics is a full-service advertising agency and digital graphics design company, which has successfully integrated high-tech graphic design and basic family values to create a business where the customer benefits from a marriage of "old school" work ethics and the latest in state-of-the-art graphic technology. Located in one of Pottstown's oldest historic buildings that has been completely renovated, CGI brings their basic profession to a site that reflects on a time when short cuts were unheard of and hard work was the norm.

Combining the two very different worlds of traditional family life and the fast-paced digital graphics design has not only produced a successful business in the advertising world, but it also has given them the opportunity to build their company according to the values that have brought two generations of a family together to create an atmosphere of comfort and confidence for their clients.

CGI is in their 35th year, Jim Rittwage Sr. has retired and turned the business over to his two sons Iim Ir. and Mark to keep the tradition going. We invite you to stop by and see all that we do. We wish Jim Sr a happy and healthy retirement.

Complete Graphics is located at 38 E. High Street, Pottstown, PA 19464; Phone: 610.327.1780; Email: complete.graphix @gmail.com. For additional information, please visit: www.complete-graphix.com.







1016 East High Street Pottstown, PA 19464 (610) 287-7828

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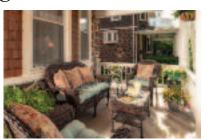
Three Daughters Inn

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.

in Pottstown

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.

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.

The Three Daughters Inn is dedicated to more than just providing you a great stay; we're dedicated to providing a better Pottstown. Whether you are looking for a couple's getaway, a girl's weekend, a visit with your student at the Hill School, or if you're here in Pottstown on business: The Three Daughters Inn will help you have an ideal stay, because you'll feel at home in our home.

High Street Terminal Brings Exciting New Foods, Spirits & Shops to Downtown Pottstown

There's a new food court in Pottstown! The High Street Terminal @ 300 E. High St. – formally known as the Pottstown Farmers Market.

We have an authentic taco restaurant with the Best. Tacos. Ever. You all know Tornetta's Pizza, well this is their newest adventure and there's not one thing Italian about it! Fish, Chicken and Pork tacos as well as rice bowls and avocado fries! So. Good. Aye Caramba – 484-524-8611

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**

Attention all vegans! We have a vegan/plant-based restaurant. Beyond burgers, Krab Kakes and Cauliflower wings to name a few items. Look for the adorable food truck in the back. **Seed and Soil – 484-949-8821**

How about a bagel and spreads? Yes—we have that too! This is their second location, the other one is in Royersford.

(Continued on page 14)





FOCUS ON POTTSTOWN REVITALIZATION



(Continued from page 13)

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**

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 Café – 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

Next up is custom décor. They carry cute wine glasses, pillows and custom signs. If you have a special event coming up, stop in or call to place a custom order with them. **T-Squared and Co – 484-949-9599**

Last but certainly not least is our amazing vodka bar! We specialize in infused vodka, which means we pour vodka over fruit or vegetables, let it sit for a while, until the vodka is infused and tastes, well.... Like juice! (Our regulars know it's true.) Pineapple, Black cherry, even pickle. You can have it as a martini or mixed into a drink. Either way, you'll love it! We also carry local beer and IPA's for when you want beer. **Kiki Vodka Bar – 484-624-8591**

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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Pottstown Roller Mills, located at 625 Industrial Highway in Pottstown, is one of the oldest existing businesses in Montgomery County. We have been doing business since 1725. We are a small family owned business that believes our customers' needs are of the utmost importance.

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Please call 610.323.8620 or stop by for more information on products & current promotions.



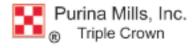
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ROUTE 422 HOLIDA **GIFTS AND SERVICES GUIDE**







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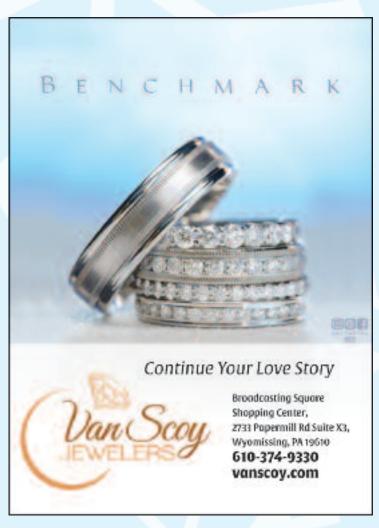
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Specialty soaps at Deliah & Dean.

Deliah & Dean

Located in the heart of downtown Pottstown at 219 East High Street, Deliah & Dean is a new market providing high quality, healthy food options. With organic produce, non-GMO gluten-free products and items for personal as well as pet care, this store has a wide variety of foods and products to help achieve and maintain good health. The store owners, Ronald & Dena Reeves, aim to help cultivate a better neighborhood by inspiring people to change the way they shop for groceries.

The store carries Dena's nickname "Dean" and is also named after Dena's mother, Deliah, who instilled in her family the values of warmth, hospitality, kindness and the importance of good health.

"We do this so people in Pottstown can have a local neighborhood grocery store with fresh, healthy food," said Dena. People from the neighborhood who come into Deliah & Dean comment that they are thrilled to see such a bright and pleasant place to shop in Pottstown.

Simply put, Deliah & Dean is basically all about healthy living. It's as simple as that! They enjoy providing good food, whether organic, non-GMO, or farm fresh. During the fall, Deliah & Dean will host food sampling and professional cooking demonstrations to teach shoppers how to prepare foods and eat better. Still, the store has plenty of healthy chips and natural sodas. And in contrast to what is available in large chain and other local grocery stores, Deliah & Dean shoppers can find a wide variety of food options to support plant-based diets for vegans and vegetarians.

The store also carries natural soaps, CBD products and essential oils that nourish the body without toxic elements. Shoppers can also buy fresh beautiful cut flowers, handpainted, upcycled furniture, vintage pieces and hand-made items to enjoy at home and give as gifts.

The Reeves are excited to announce that in October shoppers will be able to sign up to be on the 'Dean's list' for coupons and notifications about store events and specials via text or email. One of the store's tag line will be "Are you on the Dean's list?" Stop by for healthy, smart shopping right in Pottstown and follow Deliah & Dean Market on Facebook and Instagram or visit their website www.DeliahAndDean.com for the latest news.

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ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE

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employees and clients can enjoy the holidays.

GNG All Holiday Decorators, LLC is a family owned business that has been in existence since 2016. We serve the Greater Philadelphia Area, including Berks County. Each owner (Anne M Gaughan, Anne M Gaughan Jr. and Kim M Gaughan) has over 25 years of experience and brings a different set of

strengths that work well together, thus providing our clients with the best solution for the project at hand. Our mission is to provide a beautiful experience that makes our clients happy and it all starts with an old-fashioned approach. First, our team will come to you to learn about

you and your project. We then take what was learned and create a design solution to meet your specific needs and tastes. Once the installation/uninstallation is

complete, we clean up!!! You will never know we were there! Our goal is to save our business and residential clients time, energy and stress by offering design solutions that we will implement for them. Our clients can then spend their time on their business or with family/friends.

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cial events and grand occasions such as Christmas, Thanksgiving, weddings, birthdays, anniversaries and baby showers. GNG All Holiday Decorators, LLC also specializes in miniature model train displays, flower arrangements, custom garlands/wreaths and customized greeting cards.



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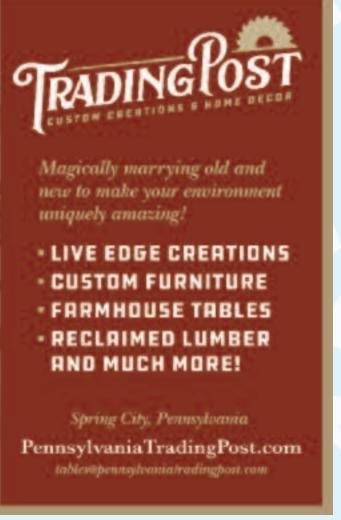
"These ladies love what they do... they're phenomenal...we just loved the finished product...thinking up ideas we never thought of... every day I came home it just felt really good...it was perfect... it was perfection...I recommend them to anybody...you are going to enjoy them as much as I did."

Terese Brittingham,
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REVITALIZING DOWNTOWNS WITH DOWNTOWN INFILL



DOWNTOWN MARKETING & DEVELOPMENTBy Barry Cassidy

When most traditional downtowns were planned, normally there was a residential component to maximize the income of the buildings, and for practical purposes, enable additional rentable space for the

owner. Now, with the movement of people back to smaller towns, the modern-day adaption is not quite like it was in the days when these downtowns were originally designed.

New infill seeks to maximize residential tenant space, with the commercial component being more of an adjunct in the funding scenario. As downtowns continue to develop, apartment complexes in the downtown become more common. I am writing this article from one of the more successful of Phoenixville's infill developments, the Phoenix Village complex at 131 Bridge Street.

I worked on that project from the time that it was 400 linear feet of contaminated vacant industrial space in the downtown. Anyone who has dealt with the Phoenix Steel Site will tell you that nothing goes easy when it comes to the redevelopment. The Phoenix Village project has brought people to the downtown, as well as providing additional retail to fill the street spacing gap on the 100 block of Bridge Street.

I believe one of the biggest contributions of the project is not the residents that offer a "captured market" for the downtown, but the commercial establishments that have flourished on the ground floor. They have done for the 100 block of Bridge Street what Iron Hill Brewery brought to the block when they opened in a previous infill project.

In 2003, when I was hired to lead the revitalization, there was only the 200 block as a viable district. The three infill projects brought the 100 block back. The higher end rentals in the buildings changed the dynamic of the downtown. Sedona Tap House being located across the street from Iron Hill Brewery is a very powerful retail anchor for the 100 block. The block also boasts the development of the Customers Bank Building, which was also a part of the Phoenix Steel Site.

Meanwhile, on the 300 block of Bridge Street, the district court and the borough building anchor the renewed development. Unlike the 100 block, there were not a lot of vacant lots available to build infill construction. It is not until you get to the 500 block in Phoenixville where there is there significant property to have another infill development.

The structures from Hall Street to Wheatland Street soon will be demolished, and another infill development is going to be built. This development will add 375 apartments, as well as about 40,000 square feet of commercial space.

(Continued on page 20)

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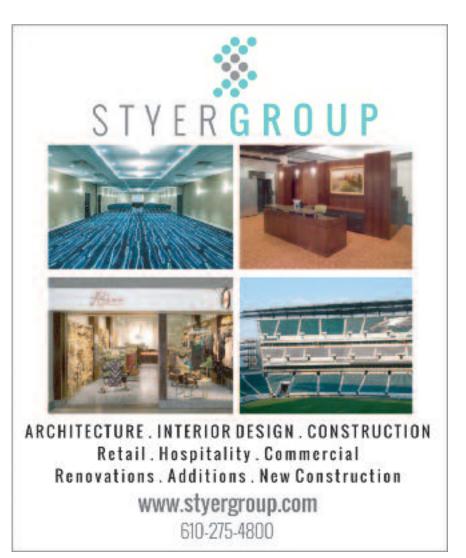
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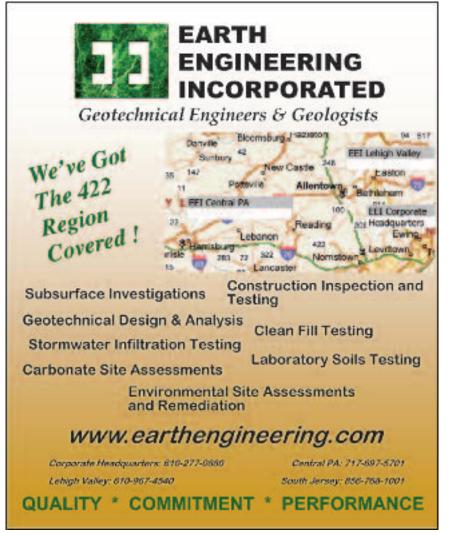
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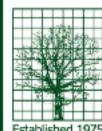
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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 19)

This development will basically bridge the street spacing gap to create continuous retail (within reason) for six total blocks.

The expansion of the retail is not just a function of the development projects but represents more of an interest to build and invest in Phoenixville. Another Phoenix Steel site apartment development has already been built on the other side of the French Creek behind the Customers Bank Complex.

In addition, there is another Phoenix Steel site townhouse and apartment project that was just given an extension by the borough council to continue to work through the approval process. The project features 311 townhomes and 245 apartments. Neither of those developments feature retail space.

These investments represent about 1.000 more units in the downtown in the near future. These numbers bode well for the existing retail on Bridge Street, as well as the planned additional 40,000 square feet. Even though there will be more people, it is the continuous nature of the downtown that will be the most important thing.

When I managed the South Street District in the city of Philadelphia, we used to call it the South Street Stroll, where people would walk up and down both sides of the street to make a loop. Ideally that is what should be attempted in Phoenixville to make the walk interesting enough that everyone gets foot traffic on the commercial strip.

It is interesting that each side of town had available vacant/underutilized ground that enabled large amounts of people to be domiciled. I guess the next question is, will there be enough demand for the space? I had no further to go but to the other end of the lobby that I work in to chat with Phoenix Village sales representative Joe Sheldrick.

Sheldrick, a native of England, works the sales desk most days and reports that the business is steady, and vacancies are minimal. "We had six applications last week, and normally, of those, we rent four or five apartments per week. We keep very busy, as there is a great demand to live in downtown Phoenixville." He said. I watch them come through to talk with Joe or his fellow sales representative Rita Mora every week, as I sit in the lobby working on my train project. Working in the lobby enables me to chat with people and stay current.

The influx of people has created the retail demand for entertainment, and the restaurant scene is bolstered by the expansion of the Colonial Theatre in the center of town. The acquisition of the old bank building next to the theater enabled the facility to offer any number of movies

The blend of the amenities and the well-designed wayfinding system make it easy for people to move around and have their retail, entertainment and dining needs met. Being in an existing downtown, the road has curves and it is not laid out like a mall. This provides for the quaintness and makes the journey to get to the end of each street and see what lies beyond intriguing.

In many cases, every downtown is a series of 100-foot intervals for street traffic, and a town needs to have a continuous flow for the retail in order to draw the interest. Phoenixville has had its share of gaps in the building flow, but the infill with many new residents is enabling the downtown to expand linearly without creating a loss in interest.

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



BUSINESS SPOTLIGHT

TOMPKINS VIST BANK

ALWAYS LOOKING FOR WAYS TO BUILD TRICOUNTY RELATIONSHIPS

Several years ago, when mergers left area customers without a local community bank, Tompkins VIST Bank filled the need by opening offices in Pottstown and Boyertown. Today, the bank continues to look for ways to better serve area businesses and consumers.

One example is Lightning Loans, the online small business loan application platform the bank launched in 2017. Since then, the service has been improved with a enhanced dashboard to provide better at-a-glance information. With the 24-hour convenience it provides, it's no wonder more than 80% of the bank's small business loans have originated through this platform.

Tompkins VIST Bank has also enhanced staffing to better serve the market. Joe Cavallo, formerly manager of the Pottstown branch, now focuses exclusively on TriCounty business development. Lisa Lightcap has joined the company as commercial lender for the area. A 30-year banking industry veteran, Lightcap is an expert in tailoring the right credit solutions for each customer.

Caroline Buto, manager of the Oaks and Pottstown Offices, has taken networking and relationship building to a whole new level. Buto was behind the idea to rekindle a five-chamber mixer, held in late August at Pope John Paul II High School and sponsored by the bank and the school. A joint venture of the Spring-Ford, Perkiomen Valley, Phoenixville, TriCounty and Upper Perkiomen chambers of commerce, the mixer had been held annually but took a break over the last four years. Thanks to Buto's initiative and the contributions and cooperation of chamber members, this year's event was a success and is back on track for next year. "As a community bank, helping to make connections and build relationships is what we're all about," Buto says.







ABOVE: At a five-chamber Mixer, held in August at Pope John Paul II High School in Royersford are, from left, Kevin Grant, Tompkins Wealth Advisors; Eileen Dautrich, president, Tri-County Area Chamber; Alicia Miller, Tompkins VIST Bank; Caroline Buto, Tompkins VIST Bank; Jason Bozzone, president, Pope John Paul II High School; Jessica Capistrant, president/CEO Phoenixville Regional Chamber; Renee Blomstrom, Perkiomen Valley Chamber; Carla Haydt, executive director, Spring-Ford Chamber; Luanne Stauffer, president, Upper Perkiomen Valley Chamber; and Scott Stimson, Tompkins VIST Bank. About 170 attended the event, which was once held annually. It was rekindled this year thanks to the sponsorship of Tompkins VIST Bank and Pope John Paul II High School and the cooperation of the chambers.

RIGHT: Staffing the gift bag table at a five-chamber mixer, held in August at Pope John Paul II High School in Royersford are Jessie Bullock and Alicia Miller of Tompkins VIST Bank.

LEFT: Mingling at a five-chamber mixer, held in August at Pope John Paul II High School in Royersford are, from left, Caroline Buto, Tompkins VIST Bank and Erin Burke, Barry Isett & Associates.





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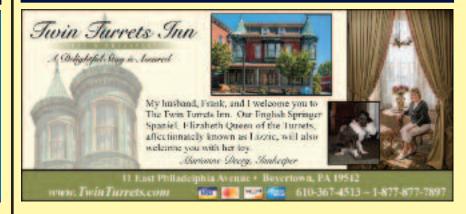
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GRANTSMaking a Difference



By Mary E. Chown, Owner, MECA (Mary E. Chown Advising)
Certified Grants Management Specialist, SBRA Member

I always wanted to positively change the world - I just didn't know exactly how. After serving in various capacities within a diverse array of social service agencies for 17 years, I was hooked on making a difference in the

lives of others. But how could I make the biggest impact on the greatest number of persons in my lifetime? That was the ultimate question. The answer — fundraising, grant writing and nonprofit consulting.

I started MECA in 2017 in response to the great need for finding and securing grant funding. The money is out there, but how to find it, how to develop a solid project and a competitive application, and how to manage funds once awarded is challenging and time consuming. Nonprofit agencies all over the County are providing amazing services and support for so many people in our communities, and they do it all with very limited resources. By utilizing the education, talents, skills and background I have acquired over many years in the non-profit world, I am able to assist these

nonprofit agencies to advance their effectiveness and secure a sustainable future. It's the most rewarding job imaginable!

Nationally certified Grants Management Specialists excel in guiding government grant applications and ensuring appropriate award management. By assessing organizational readiness for these large and often complicated grants, I realized that many leaders, Boards, staff and agencies needed guidance to build a stronger foundation for not only the grant project, but for the whole organization.

(Continued on page 26)

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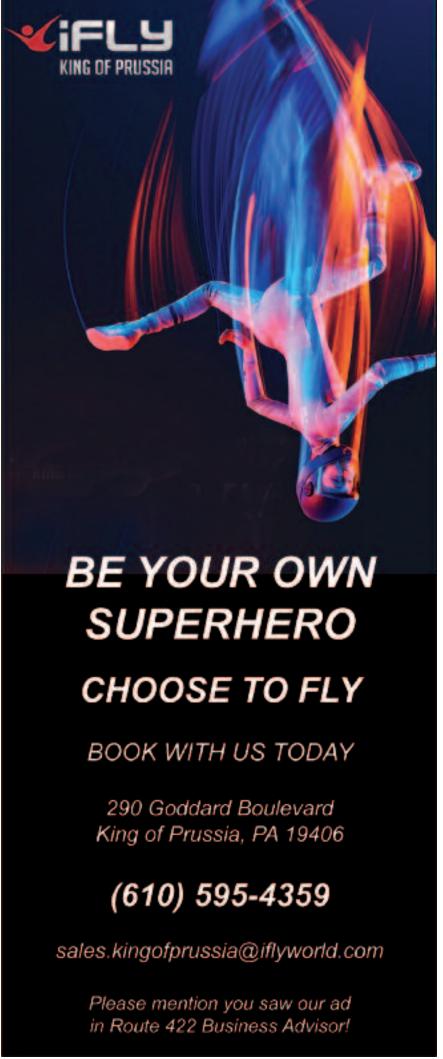
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We will feature some of our Commercial/ Industrial/ Investment Properties for your review below – but first we would like to tell you about some of the unusual transactions we have completed over the past 12 months:

The settlement of 18+ acres on Leesport Road zoned Light Industrial in Ontelaunee Township, Berks County.

The settlement of 60 acres zoned Planned Business/ Office/ Industrial on Monocacy Hill Rd and Limekiln Rd in Amity Township.

The leasing of the iconic FARMERS BANK Building at the corner of Route 29 and Route 663 in Pennsburg to a security company from California.

The settlemenmt of the Globe Inn, a 17 room bed and breakfast, in East Greenvile, Pa.

We have placed under contract 60 acres zoned light industrial and flex office in Pottstown Borough and West Pottsgrove Township.......We have placed under contract 37 acres zoned Light Industrial Commercial on Route 663 in Upper Hanover Township.

WE HAVE FOR SALE THE FOLLOWING:

58 Acres zoned Light Industrial in Bedminster Township, Bucks County for \$4,500,000.

96 Acres zoned Agricultural in Bedminster Township, Bucks County for \$2,300,000

A 5,100 SF industrial facilty for investment in Boyertown, Pa. fully leased for \$395,000

A 9 room bed & breakfast inn with full resturant and hotel liquor license in Central Montgomery County for \$1,000,000.

An 11,550 SF future condo unit approved for 13 apartments in Red Hill, Pa for \$825,000.

A 21,000 SF two building former automotive showroom and service garage on 4.5 acres with frontage on Route 100 in Palm, Pa. \$990,000

418 Main Street Pennsburg, PA 18073 215-679-4200 www.BrodeAndBrooks.com FOR INFORMATION ON ANY
OF THE ABOVE – PLEASE CALL

BRODE BROOKS

215-679-4200

GRANTS — **MAKING A DIFFERENCE**

(Continued from page 25)

MECA Services include, but are not limited to, strategic, business, and capital project planning, operational and financial health assessment and consulting, operations and performance improvement, risk management, and of course strategic fundraising and grant proposals.

As I work with multiple organizations, I clearly and continuously see the intense commitment each and every agency has to making a tangible difference in the lives of others. I am truly grateful to be able to participate in new and exciting projects, historic preservations, large

scale health projects

impacting thousands, and smaller scale services that are desperately needed to fill gaps. I have also witnessed the power of collective impact to advance a humanitarian cause. I believe that by working with each other, instead of competing against each other, non-profits are able to facilitate and ignite partnerships that better steward financial and human resources, increase agency reach, and create an immense positive impact for those in need.

My work continuously validates the effective spirit of compassion and cooperation. In the words of Mother Teresa: "I alone cannot change the world, but I can cast a stone across the waters to create many ripples."

oposals. Grant research and writing is a world of its own and an extremely challenging task for first-time seekers. There is plenty of

seekers. There is plenty of funding available, but the process and procedures are a mystery to most. Seek professional help, the rewards speak for themselves. Over the past two years, MECA has not only grown but evolved to meet the

needs of agencies in Berks County, throughout the state of Pennsylvania, and around the world. I am committed to working as tirelessly as those around me and believe that together, we will positively change the world — Mission accomplished!

Mary E. Chown of, MECA (Mary E. Chown Advising) is a Certified Grants Management Specialist, and a member of Small Business Resource Association. More information visit mecadvising.com and sbrassociation.org



SHOULD THE TAX TAIL WAG THE INCOME DOG?



Submitted by Dennis B. Pellegrini, ChFC, AEP, MSFS Investment Adviser, Peak Brokerage Services, LLC

Some of the things investors with substantial gains can do to minimize taxes on withdrawals are to consider the following:

- Make a gift to a charitable organization. There are ways to give highly appreciated assets to a qualified charity which provide tax relief to the investor. An example of this would be a charitable remainder trust. This split-interest gift will give the donor a federal income tax deduction. The trust pays an income to the donor. When the trust ends, the remaining interest goes to the charity.
- A 1031 exchange may be just what the doctor ordered if the asset is an investment in real estate. The general rules for an exchange are to identify replacement properties within 45 days of the sale of the relinquished property and settle on one of

those properties within 180 days. You will need a qualified intermediary to facilitate this transaction. Afterward, you can exchange the newer property into another property and eventually pass the final property to one's heirs with a step-up in basis.

• Defer gains by investing in a Qualified Opportunity Zone. QOZs were introduced in the Tax Cuts and Jobs Act, passed in December 2017. This was introduced to provide an incentive in investing in low-income communities. By doing so, investors can be rewarded with significate tax savings. The deferral on the capital gains is followed with a step-up in basis in the fifth year of 10 percent and again in the seventh year of another five percent. The investor is rewarded one more time as the new investment referred as the Qualified Opportunity Fund (QOF) will provide forgiveness of capital gains taxes from the QOF asset appreciation, provided the investor's holding period is ten years or more. QOZs & QOFs create a big win for everyone.



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excelphysicaltherapy.com

Other Tax benefits to consider Regarding Retirement Income

- Postpone Social Security Retirement. Fifteen percent or more of your social security check will be free of income tax. The bigger the check, the more tax-free income you will have for retirement. After you reach your full retirement, your social security check increases eight percent per year plus the cost of living adjustment. That can really add up.
- Investing in an annuity is also a great tax lever because the account owner determines when withdraws will take place and therefore, when it becomes taxable. Moreover, some carriers have created payouts where the payment is considered a return of capital. Some of the income is excluded from taxes. The certainty of income also helps people sleep at night.
- REIT's for income and more diversification. This non-correlated asset can provide a deferral ranging as high as 50 percent. This can vary due to the sale of properties within the portfolio. Additionally, as much as 20 percent will be tax-free courtesy of the 2018 Tax Cuts and Jobs Act.

(Continued on page 28)



Retirement Planning That Helps You Sleep Well at Night



Dennis B. Pellegrini ChFC, AEP, MSFS Investment Adviser

> 49 Commerce Drive Wyomissing, PA 19810

610-898-1241

dpellegrini@pbsrep.com

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Should the Tax Tail Wag the Income Dog?

(Continued from page 27)

- Growth and Income funds or stocks that pay qualified dividends. Investors need to know that not all dividends are taxed the same. Qualified dividends are taxed as long-term capital gain tax rates. And, although there have been a few changes to the tax treatment of qualified dividends, they are still taxed at 0, 15 & 20 percent. Your filling status and income will determine which rate you will pay.
- Municipals are a consideration for investors who are in a high tax bracket. Because their taxable equivalent might be high, it could create a risk that is not congruent with the investor's profile. Therefore, look at both factors before making those decisions.
- Opposite of high net worth investors are seniors who may need to consider borrowing from their homes. Although this might be an option for them, it should be given careful consideration. If leaving a gift to a loved one or charity is high on their priority list, this might not help the cause.

As You Move Forward **Consider the Following** for Your Financial Plan

- Have a clearly defined goal. An example of this could be that you want 80% of your income in retirement, adjusted annually for inflation.
- Put a plan in force to achieve this goal. Without action, you just have an idea.
- Monitor the plan. Review your progress at least annually. Maybe as often as twice a year
- When life changes, make adjustments accordingly. Things such as gifts, bequests, or changes in marital status should be taken into consideration.
- Know that the distribution phase is just as important as the accumulation phase. The rate in which you distribute assets can potentially kill the goose. Play with just the eggs.
- Whether you are approaching retirement or in retirement, know that life expectancy is longer than prior generations. Planning for medical and Long-Term Care expenses are important.
- Last but not least, remember that pros in all walks of life became a pro because they had someone show them the way.

Don't be afraid to be a pro.

For additional information, call Dennis Pellegrini at 610.898.1241. Please note: Peak Brokerage Services, LLC does not offer tax advice. Please consult with your tax professional. Advisory Services offered through Blackridge Asset Management, LLC, a Registered Investment Adviser. Securities are offered through Peak Brokerage Services, LLC, Member FINRA/SIPC. Blackridge Asset Management, LLC is separate and independent from Peak Brokerage Services, LLC.



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SOCIAL MEDIA FOR THE 2019 HOLIDAY SEASON



SOCIAL MEDIA TIPS

By Theresa Mintzer

It's that time of year again. Are you ready? You might be thinking it's too early, but it's not. This is the time to be building your audience and making plans for the upcoming season.

It's important to grow your audience as much as you can before Thanksgiving. Or before; the entire week of Thanksgiving has become a sales week.

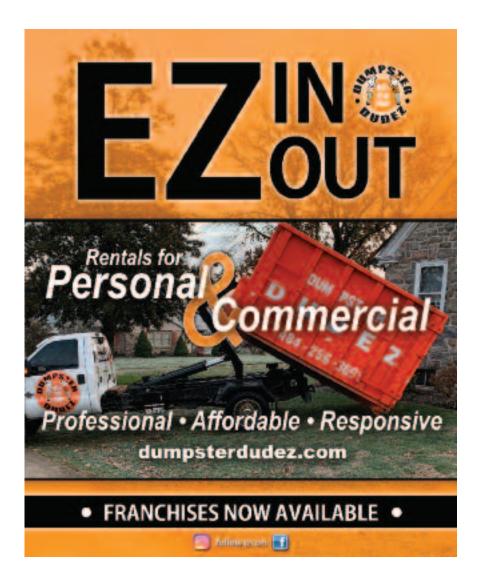
It's not too early to give customers a sneak peek at what you are offering for the season. If you so that, then you will be on their minds when they are putting together their lists. Here's a statistic to think about: 500 million Instagram users are viewing Stories daily. How can you use that to your advantage? Instagram is introducing ads templates for Stories. This might be a new avenue to try for advertising.

Mark these dates on your calendar and prep your graphics now so that you are not doing them at the last minute. Think about if you want to add things like flash sales and internet-only specials to keep people looking at your page.

- Black Friday November 29th
- Shop Local Saturday November 30th
- Cyber Monday December 2nd

Lastly, Facebook is predicting some trends for this season. The first is that shoppers will be making larger purchases earlier this year. Another one is that shoppers want more pleasurable buying experiences. They are also seeing more people using Stories for "window" shopping. Finally, they are predicting that brick-and-mortar sales will strengthen this season. People want to be able to see and touch what they are buying. Plus, they want that personal shopping that you can't get online.

Theresa Mintzer, MintzerSolutions.com, bytheresamarie@outlook.com, 484-624-8341





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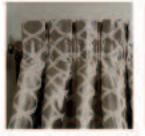
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Leveraging the power of membership to grow and strengthen our community, our businesses, and our future leaders.

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

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CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

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TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION, INC.

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





PRESIDENT'S MESSAGE

At our September Membership
Breakfast, we announced a very
exciting Membership Campaign!
See insert for more details.

MAKING A DIFFERENCE IS WHAT WE DO!



WELCOME APPROVE NEW MEMBERS!

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

AFLAC 700 Farmington Ave. Pottstown, PA 19464 484.854.0930 www.aflac.com

Consultants, Insurance Companies

Aflac is a Fortune 500 company, providing financial protection to more than 50 million people worldwide. When a policyholder or insured gets sick or hurt, Aflac pays cash benefits fairly, promptly, and often in one day for eligible claims, directly to the insured (unless assigned otherwise). For more than six decades, Aflac voluntary insurance policies have given policyholders the opportunity to focus on recovery, not financial stress.

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H & M Empowerment Group, Inc. 1314 E. High St. Pottstown, PA 19464 610.804.6849

Coaching – Business / Life, Human Resource Consultants, Nonprofit Organizations

North End Florist 403 N. Charlotte St. Pottstown, PA 19464 610.327.4447

www.northendflorist.com

Florists / Garden Centers / Nurseries

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Pottstown Metro 100 Diner 99 W. King St. Route 100 Pottstown, PA 19464 484.366.1408 www.pottstownmetro100diner.com Restaurants

Trellis for Tomorrow 707 Eagleview Blvd. Suite 105 Exton, PA 19341 610.886.4900 www.trellis4tomorrow.org

Nonprofit Organizations

Triskeles Inc. has become Trellis for Tomorrow in 2018, with its new name reflecting the mission of supporting youth, communities and the planet. We develop skills for learning, career and job skills, healthy lifestyles and social responsibility. They are designed to build a community of responsible citizens creating sustainable lifestyles for themselves and their community. Trellis for Tomorrow facilitates and encourages youth to participate in their own self development

and to find sustainable solutions to today's problems.

William P. Brogley Law Offices 18 S. Charlotte St. Pottstown, PA 19464 484.624.5458 www.williambrogley.com

Our office is conveniently located in Historic Downtown Pottstown. The practice is a broad-based civil litigation and criminal defense firm. The founding philosophy is unwavering advocacy and guided direction in justified claims, defenses and planning.



Always Buy Chamber!

Happy Anniversary to the following Members:

(ACCORDING TO TCACC RECORDS)

30 YEARS

American Crane & Equipment Corp. KeyBank

20 YEARS

Herbein + Company **Hollenbach Home Center**

A. Jackson Ecker **Kelly Real Estate**

15 YEARS

Building a Better Boyertown

10 YEARS **Meridian Bank**

5 YEARS

Heritage Coach Company, Inc.

1 YEAR

Mike's Brick Oven Pizza **Coventry Neighbors Magazine Tricia's Trinkets & Treasures** Hilltop Drive-In, Inc.

Member Renewals

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

Atris, Inc.

Attract Engage Inspire, LLC

Benxchange

Boenning & Scattergood, Inc.

Boyertown Area Multi-Service, Inc.

Carousel at Pottstown

Excel Collision Repair & Paint Specialists Express Data Systems, Inc.

Hollenbach Construction, Inc.

Keystone Villa at Douglassville

Owen J. Roberts Education Foundation

Patient First Urgent Care

Pearl Exhibit Group

Perkiomen School

Staples, Inc.

State Farm – Rick Orio Agency

Studio 413

TeamChildren

Tornetta Realty Corp.

Visiting Angels

Wells Fargo Bank N.A.





Mark Your Calendars!

NETWORKING

Wed., October 9

REACH: Strategies for Effective Networking

11:30 - 1 PM

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

Learn a proactive approach to networking that helps you meet your goals! Guest speaker Adrean Turner is an author, certified career coach, professional development trainer, and business consultant. She leverages 23 years of experience in management, marketing, operations, teaching and training to partner with individuals, entrepreneurs and organizations to achieve their maximum potential.

Sponsored By: CEDARVILLE Engineering Group, LLC; Tompkins VIST Bank

\$36 per person

Fri., October 18

Refresh Friday: Active Networking

8:30 - 10 AM

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

A Free Sandler Training Class! John Whitehall will teach you:

- How to write a great 30 second commercial and how and when to use it
- The difference between referral group meetings and networking events
- Fantastic ice breaker questions to use in networking events
- How to build trust that leads to a meaningful and honest conversation
- Learn the Up-Front Contract for setting appointments

For over 30 years, John Whitehall has led and coached high performing, winning sales organizations of all sizes in a variety of industries.

Members Only; Free.

Thurs., October 24

 $4-8\,\mathrm{PM}$

2019 College & Business Community Expo

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

Exhibit your business! There is no better place you can connect with motivated buyers and cultivate new business opportunities in one day. If you are a TCACC business member who wants to build valuable new business relationships - this event is for you! Market your business by exhibiting at the expoand build your network with new and existing customers and other vendors! In past years, the College Fair alone has had as more than 800 people walk through the event! Combining these events means we're going to bring a diverse targeted market directly to you! Limited to the first 40 members who register.

Co-Sponsor: Pottstown Hospital Tower Health

\$150 per exhibitor – includes one 8' table with two chairs

Wed., November 13 **Economic Development Luncheon**

11:30 AM - 1:30 PM

RiverCrest Golf Club & Preserve, 100 Golf Club Drive, Phoenixville, PA 19460

Featuring keynote speaker Mike Murphy, Chief of Staff and Director of Strategic Initiatives for the Committee for a Responsible Federal Budget. The Committee for a Responsible Federal Budget is a nonpartisan, non-profit organization committed to educating the public on issues with significant fiscal policy impact. As an independent source of objective policy analysis, we regularly engage policymakers of both parties and help them develop and analyze proposals to improve the country's fiscal economic condition.

Members: \$55

Member table of 8: \$400

Non-Members: \$70

Fri., November 22

Business Card Exchange: Reading Royals Hockey

 $4-8\,\mathrm{PM}$

700 Penn St., Reading, PA 19602

Join us for a fun Business Card Exchange and enjoy an exciting Reading Royals Hockey game! Network with fellow Members in the Santander Arena Top Shelf Lounge, then stay and watch the game. The Top Shelf Lounge offers an eye-in-the-sky look above the ice with seating on the suite level complete with high-top tables and chairs to watch the game. You won't want to miss this great networking opportunity with a great view!

Members Only; Free.

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



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





Empowering and Connecting Women.

2019-2020

PROGRAM YEAR

OCTOBER 9, 2019

CUTILLO'S RESTAURANT - 11:30 AM TO 1 PM Strategies for Effective Networking feat. Adrean Turner, Owner of Turner Coaching Training and Consulting, LLC Learn a proactive approach to networking that helps you meet your goals

DECEMBER 10, 2019

THE BLUE ELEPHANT - EVENING RECEPTION

Opportunity Circles

Access new resources and push through roadblocks - featuring facilitated networking

FEBRUARY 12, 2020

WESTERN MONTGOMERY CAREER & TECHNICAL SCHOOL - 11:30 AM TO 1 PM Finding Harmony

feat, Jenna Armato, Chief Empowerment Officer of Attract Engage Inspire, LLC How to create work-life balance

APRIL 1, 2020

BROOKSIDE COUNTRY CLUB - 11:30 AM TO 1 PM A Growth Mindset

feat. Karen Norheim, President & COO, American Crane & Equipment Corp. Build confidence, overcome fear, and fall forward

JUNE 10, 2020

SUNNYBROOK BALLROOM REACH Half-Day Conference feat. Keynote Speaker Sylvie di Giusto Gain a clear understanding of the impact of your leadership abilities and how you can emanate confidence, authenticity, and professionalism

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

September Membership Breakfast

On Thursday, September 12, Chamber Members gathered for a Membership Breakfast at Brookside Country Club. We briefly discussed upcoming events and programs, introduced New Members, and officially revealed our exciting new Membership Campaign! The morning concluded with a presentation of the 2018 Community Health Needs Assessment commissioned by the Pottstown Area Health and Wellness Foundation, which provided attendees with useful data regarding the health of the tri-county area that could potentially impact their businesses.



We welcomed the following New Members to the Chamber:

- Montgomery County Foundation, Inc.
 - Transworld Business Advisors
 - PCA Corrugated & Display, LLC
 - Seed & Soil
 - Revival Designs, LLC
- Scargill McClurken Insurance Agency
 - Bespoke Legal Group, P.C.
 - Styer Real Estate
- Monastra Grater & Marburger, LLC
- Jennifer Raynor Edward Jones
- The Blue Elephant Restaurant
 - High Street Steaks
 - Barrister's Bagel Co.
- Worthington Home Health Care

Thank you to our event sponsors:











Speaker Mary Harkins-Schwarz of the Public Health Management Corporation

Do you know a business that would be a valuable Member of the Chamber? Help us become BETTER TOGETHER and refer businesses to become a part of our community! As part of our Membership Campaign, your referral(s) will make you eligible for some great prizes. See insert for more details.

ECONOMIC DEVELOPMENT LUNCHEON

THE FEDERAL BUDGET

WEDNESDAY, NOVEMBER 13 11:30 AM TO 1:30 PM

RiverCrest Golf Club & Preserve 100 Golf Club Drive Phoenixville, PA 19460



KEYNOTE SPEAKER:
MIKE MURPHY
CHIEF OF STAFF AND
DIRECTOR OF STRATEGIC
INITIATIVES

Committee for a Responsible Federal Budget

The Committee for a Responsible Federal Budget is a nonpartisan, non-profit organization committed to educating the public on Issues with significant fiscal policy impact. As an independent source of objective policy analysis, they regularly engage policymakers of both parties and help them develop and analyze proposals to improve the country's fiscal economic condition.

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Registration fee is \$150. Includes one 8' table with two chairs.

5 CHAMBER BUSINESS CARD EXCHANGE

On August 21, Members from five area chambers of commerce came together to network! It was a great opportunity to meet new professionals. Thank you to everyone who attended! The following five chambers were in attendance:

- TriCounty Area
- Spring-Ford
- Perkiomen Valley
- Phoenixville
- Upper Perkiomen





REFRESH FRIDAY

On September 20, Drew Griffin, Co-Founder and Developer of Delicious Marketing, gave Members tons of great tips and tricks on how to leverage efficient,



Thank you to everyone who attended!

SEASON 2

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TriCounty Area Chamber of Commerce

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Dr. William Shirk, Pottsgrove School District

 $\textbf{Michael Stevens,} \ \textit{BB\&T}$

MAKING A DIFFERENCE IS WHAT WE DO!



Leadership MEET THE CLASS OF 2020!

COUNTY



Jeremy Barnhart **Exelon Nuclear**



Michele Barrett TriCounty Area Chamber of Commerce



Donna Beard Translogistics, Inc.



Matt Boyer Pottsgrove School District



Erin Burke Barry Isett & Associates



Brette Campbell Keller Williams Realty



Sarah Crothers Schuylkill River Greenways



Claire Donahower Community Health & Dental Care



Stephanie Garrett KenCrest Services



Richard Gray Citadel Federal Credit Union



Mike Jamgochian Pottstown Area Health & Wellness Foundation



Kevin Kechane BJ's Wholesale



Stephanie Kerr Schultz Technology



Betsy Knott The Victory Bank



Courtney Morrow Dana Incorporated



Thao Nguyen Pottstown Hospital Tower Health



Nilkanth Patel **Exelon Nuclear**



Rob Prussman Dana Incorporated



Community Health & Dental Care



Alex Thigpen Pottstown Area Industrial Development, Inc.

Not Pictured: Baran Schultz, Schultz Technology





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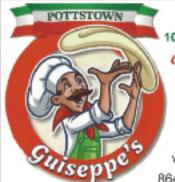
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For more information about Leadership Tri-County, visit www.leadershiptricounty.org or contact Jennifer O'Donnell at jennifer@leadershiptricounty.org

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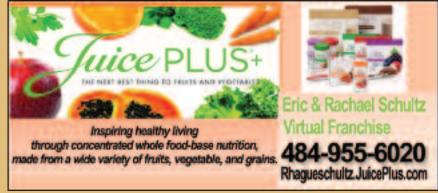
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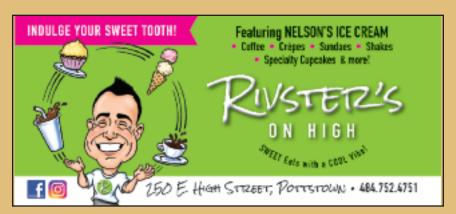
Man – Fri 10am – 9pm Seturdey 11em – 9pm Sunday 12:00pm – 8pm

- Broasted Chicken
- Sandwiches
 Milk
- Soups
- Milkshakes
 Kid's meals

Sides

Salads Party Orders









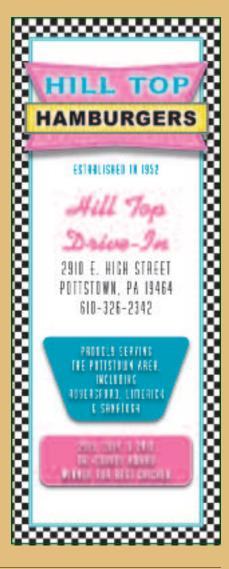


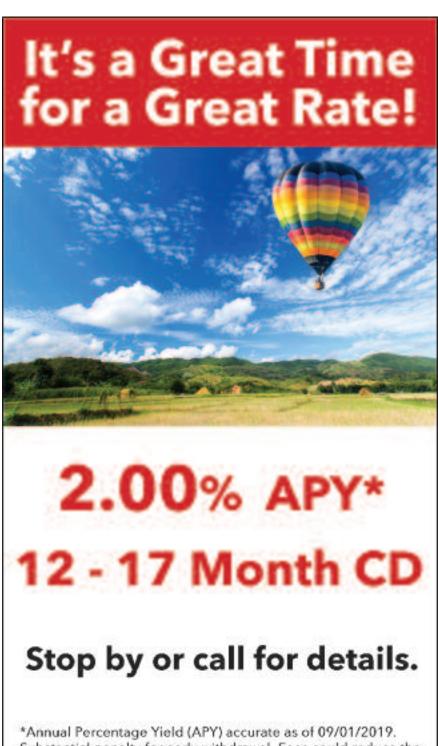
Coventry Parlor at Laurel Locks

Have you been looking for a place to eat that offers fresh-made foods, reasonable pricing and is kid friendly? The Coventry Parlor at Laurel Locks offers all that and more. For six years we have been living up to our "More than just ice cream" logo. We have so many great things to offer every season of the year.

Where to begin.... Let's start with our breakfast and lunch menu. From the supersized breakfast sandwiches and over stuffed fluffy omelets to the ever-popular soups. We stay busy dicing and chopping and stirring gallons upon gallons of soup each week. Our quaint dining room is great for lunch meetings or catching up with friends you haven't seen in a while. Take out is available and although we don't offer delivery there are services like Door Dash available to bring your food to you.

Sugar and butter and flour, oh my! Our bake kitchen, recently moved to our Ridge Road location, is churning out some of the best Dutch inspired and "just like grandma" baked goods. During the fall and winter months you will find apple dumplings, Jewish apple cake, pies, pumpkin bread and pumpkin roll with a cream cheese filling. All year long you can always find AP cakes, sugar cutouts, shoo-fly pie and assorted cake by the slice and other cookies and pies. For more information or to view our menu, visit us at Coventryparloratlaurellocks.com or stop by our two locations at 653 Ridge Road, Pottstown (484-300-4911) and 1503 Ridge Road, Pottstown (484-624-8468)





*Annual Percentage Yield (APY) accurate as of 09/01/2019. Substantial penalty for early withdrawal. Fees could reduce the actual earnings on the account. A minimum deposit of \$500.00 required to open. Valid for both regular and IRA certificates of deposit. All rates, terms, and conditions are subject to change without notice.



BUSINESS CREDIT CARD BENEFITS



By Anthony Pomponio, Chief Lending Officer, Riverfront FCU

As any small business owner can tell you, a business can host a significant amount of financial transactions on a monthly basis. In many cases, the transactions often exceed the current cash balance the business has on hand. For this reason, having a business credit card can ease the working capital requirements for any business.

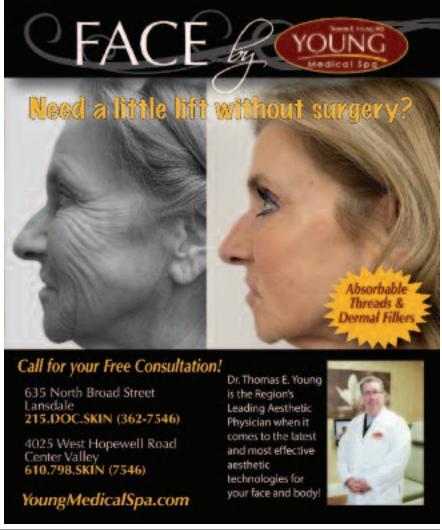
Some of the primary benefits include:

- Separating personal and business expenses not only will this keep the IRS happy, it helps save time for record keeping. Most of the time, your bookkeeper simply downloads the transactions from the credit union website, making record keeping a breeze!
- Access to Cash Flow having sufficient cash flow is important to any business. However, some start-up businesses may not yet qualify for a working capital line of credit. Business credit cards can fill in the gap between start-up and full operations. Also, in some cases, obtaining a business credit card is easier to obtain than a traditional business loan. For established businesses, having a business credit card and a business line of credit often work in tandem to reduce stress on cash flow.
- **Reward Points** many business credit cards now offer rewards! These rewards can be used for office equipment, gas or cash back!

- Boost the business credit rating having a business credit card is like a personal credit card in terms of boosting a credit rating. Paying off the balance regularly increases the business rating, especially for startup businesses. Once established, getting a business line of credit or other commercial loan will be easier particularly if go back to the credit union that offered you the business credit card!
- Control of employee spending many credit unions offer business owners the flexibility to create sub accounts for employees. The ability to do this will help manage expenses, control spending limits and monitor spending habits.

So, apply today for a business credit card from your local credit union!

Riverfront Federal Credit Union specializes in commercial lending. For more information, please call Anthony Pomponio at 484.345.4160 and we can discuss your business needs with the goal of improving cash flow and making your business a success!



FOCUS ON HEALTHY AGING & SKILLED NURSING

Wyomissing Rehabilitation and Nursing Center

Founded in 2016, Wyomissing Rehabilitation and Nursing Center is a 103-bed facility located in Reading, Pennsylvania in close proximity to all local hospitals. Our large, warm and well-lit setting deliver the best diagnostic and rehabilitative care in multiple specialized disciplines with the goal of returning patients home as soon as possible. The needs of the long-term resident are respected with dignity and compassion, as our caregivers provide nurturing round-the clock care. Our all-encompassing continuum of care includes a dedicated focus on every patient's physical, social and emotional well-being. Family members are always welcome and are encouraged to play a vital role in their loved one's care.

Through the years, Wyomissing Rehabilitation and Nursing Center has continued to grow to meet community needs, and today offers a full continuum of care, from temporary respite stays, to short-term rehabilitation, to long-term skilled nursing care, as well as a broad array of specialty programs and services.

Moreover, our convenient location provides immediate access to hospital specialists in virtually every area of medicine.

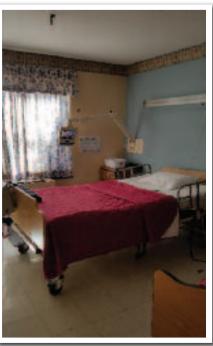
We make it a priority to keep residents engaged, interested, and active to the fullest extent possible. Short-term and long-term residents alike enjoy a full complement of social and recreational activities designed to keep hands nimble, bodies moving, minds active and spirits up. These include: Exercise and fitness activities. Professional entertainment, Community trips and Pet visits.



TESTIMONIAL:

To all the CNA's, nurses, social workers and flat-out everyone at Wyomissing Rehabilitation and Nursing Center, I want to openly give my thanks in helping me regain my functionality and normal abilities that most Ïcommon individuals take for granted. Please, know it is not only me, but also my family whom thanks you for all of your work. I can only hope that other residents equally feel as I do in regards of appreciating all of you. Once again, thank you and may god bless you. >> ___ Lillian S.

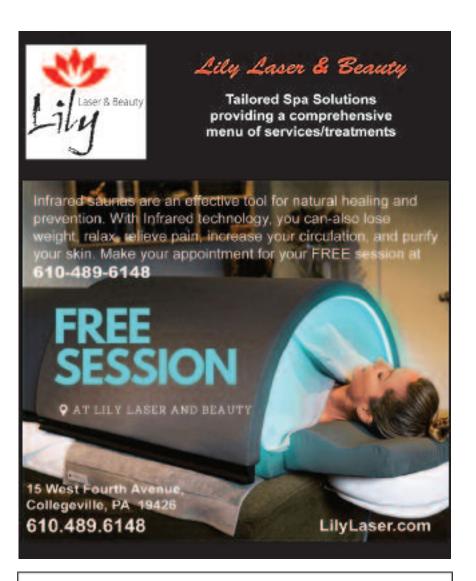








Wyomissing Rehabilitation and Nursing Center is located at 1000 East Wyomissing Boulevard, Reading, PA 19611. For additional information, please call 610.376.3991, and visit www.wyomissingnursing.com.



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ATTORNEYS-AT-LAW

LEGAL FEES AND HOW THEY ARE CHARGED — AN OVERVIEW



LEGAL PERSPECTIVES

By Bruce L. Baldwin, Esquire, Wolf, Baldwin & Associates, P.C.

While most businesses pay for their lawyering by the hour, most consumers simply can't. Given the time required to take a case from start to trial, hourly-rate

billing is cost-prohibitive in most would-be cases. This hard reality has led to the development of alternative fee arrangements, all of which have their own limitations and their own sometimes perverse systems of incentives and counter-incentives.

Consider "flat fee" representation. Here the lawyer typically agrees to charge a flat fee for taking a case from start to finish, whatever that finish might be. Flat fees are most commonly charged in criminal cases for the simple reason that criminal defense attorneys learn very early in their careers that criminal defendants can't usually be trusted to pay their promised fees over time.

In a flat-fee case, the lawyer's financial incentives are to (1) charge a large enough overall fee to cover all anticipated work (payable in advance of course); (2) avoid client phone calls (which consume attorney time without adding to the lawyer's bottom line); and (3) resolve the case with as little time expenditure as possible in order to maximize profits. Flat fees in criminal cases tend to range from a low of perhaps \$10,000, to highs in excess of \$100,000. Generally, it is only a criminal defendant facing a possible jail sentence who has a story of desperation sufficient to pull enough favors from enough family members to afford this kind of fee. But once the fee is paid, the lawyer is in the

case from start to finish, and has incentive to look for ways to get the case resolved, preferably by plea bargain, and preferably without trial, unless there is no other option.

In civil cases, lawyers tend to be more reluctant to charge flat fees because it is extraordinarily difficult to predict how much time a case will consume. In a criminal case, the state's position on plea and sentence is driven by professional prosecutors who know the likely outcome of the case in front of the particular judge assigned to the case, and who, because they are representatives of the state rather than parties whose personal interests are at stake, tend to leave their emotions out of the plea negotiations. But in a civil case, the ultimate decision-making is driven in large part by the plaintiff and the defendant themselves, who bring to the case their own emotions, their paranoias and, because of their lack of experience with lawsuits, their often unrealistic expectations.

(Continued on page 44)





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(1001359872) 301 North Lewis Road, Royersford- Town Plaza Shopping Center located in Royersford: Several spaces available with multiple opportunities for office space, health care space, even a night club! Call for more information and showings.

(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, Bayerlawa- Bovertown 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!

(1009983864) 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 Arenue, 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. Gall for details.

(PAMC603404) 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.

(PABK343712) 231 01d 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 a14' overhead door. \$1500/month +heat, electric and trash. Both units have off-street parking and close proximity to Routes 422 and 724.

(PAMC624956) 21 S Limerick RD- Accommodating 4000 sq ft of flex space available in Limerick Twp. With an estimated 20 car parking lot and within quarter mile proximity to 422 Limerick exit. Current use includes a Gym and Yoga facilities as well as an attached office space. Potential access to limited use of a loading dock and flexibility by ownership to accommodate many potential uses.

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1000006842/10000068991 20 E. PHILADELPHIA AVENUE, BOVERTOWN- AULT I UNIT PROPERTY WITH A 3BR APARTMENT ON 2ND FLOOR AND COMMERCIAL SPACE ON THE FIRST. 2 CAR DET GARAGE AT REAR OF PROPERTY AN ADDITIONAL OFF-STREET PARKING BEHIND GARAGE. LOCATED IN THE HEART OF BOYERTOWN THIS PROPERTY IS WITHIN MINUTES TO MAJOR STORES AND RAPKS. THIS PROPERTY HAS SO MANY POSSIBILITIES. 1ST FLOOR IS VACANT & AVAILABLE FOR LEASE. 🦱

PAMC280278) 598 LIMERICK CENTER RD. ROVERSFORD-

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For additional information, please contact:

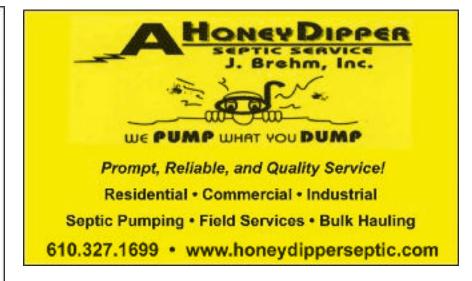
Ann Marie Lander Owner / Photographer

973.270.4585

annmarie@360tourdesigns.com

www.360tourdesigns.com





LEGEAL PERSPRECTIVES

(Continued from page 42)

The defendant in a civil case almost always fights to expend as little as little as possible of his or her nest egg in settlement of the case, while the plaintiff fights to take as much of that nest egg as possible. All of these details complicate and confound the potential for an early and reasonable settlement. And whenever a case is not settling, it is costing the parties more in attorney time. In a civil case, the attorney has to assume that either or both parties will be unreasonable in their assessment of the case and its settlement value, and that, because of this, the case may be litigated aggressively all the way through trial, rather than settled early based upon a reasoned and realistic assessment of its strengths and weaknesses.

So, in civil cases, flat fees are the exception rather than the rule. Unless the attorney is reasonably certain that there is a pot of gold at the end of the rainbow (more on that later), the attorney will usually ask for an up-front retainer of perhaps \$5,000 to \$50,000 or more (against which the attorney will charge his or her time at standard hourly rates), and usually with the warning that the attorney will have to withdraw from the case if the client does not pay additional retainers when the first retainer is exhausted. In this arrangement, the client is often at the mercy of both the system and the attorney. If the client's attorney or the other side's attorney refuses to move the case forward or decides to sidetrack the case in expensive motions, the initial retainer can be used up quickly, often without any measurable progress toward a conclusion of the case. The same can happen with the second retainer, and so on.

This sort of retainer-against-hourly-fee arrangement can become unaffordable for the average individual. Most defense attorneys know that, with the result that legal fees can become the primary driver of a party's litigation strategy — i.e. the tail that wags the dog.

Delaying motions and petitions are a matter of course, and judges have grown to expect them, regardless of whether those motions and petitions have merit. "The side effect of judges expecting these motions is that judges often don't bother to punish the filing of these motions and petitions when they don't have merit. And each time a defense attorney files such a motion or petition, the attorney does so knowing that it is costing the plaintiff a few thousand dollars more, making it less and less likely that the plaintiff will be able to afford to actually get the case to trial, all while knowing there is no downside to these delaying

So, in the lawyers' world of incentives and disincentives, rewards and punishments, the scales tip in favor of pushing the limits and, when necessary, exhausting an opponent's resources before a case ever gets to trial. The rules of ethics to which lawyers are bound give lip service to prohibiting lawyers from pursuing claims or defenses "unless there is a basis in law and fact for doing so that is not frivolous." (Consider how "not frivolous" is not necessarily the same thing as "meritorious".) The same rules also require lawyers to "make reasonable efforts to expedite litigation consistent with the interests of the client." (Consider the wiggle room afforded by the phrase "consistent with the interests of the client.")

But there are some kinds of cases where the lawyer doesn't need to charge an up-front fee. There are in fact cases where the lawyer doesn't need to ask the client to ever pay anything out of pocket. Think of the commercials you've seen for "the accident lawyer," or with tag lines like "problems with transvaginal mesh?" or "if you've been injured in a slip and fall, call me." These lawyers do not charge flat fees; they do not charge by the hour. They charge on a "contingent fee" basis, where the client pays nothing up front, and the





lawyer's fee is a percentage of the gross amount ultimately recovered from the defendant, typically 33.3 percent to 40 percent. There are plenty of lawyers and law firms throughout the United States whose entire business model is built on such "contingent fee" representation, where the plaintiff pays nothing at all unless and until the settlement or judgment has been received.

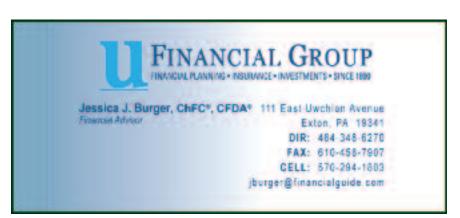
The contingent-fee arrangement would seem the perfect solution to exorbitant hourly rates. So why don't more lawyers take cases on a contingent-fee basis? Parts of the answer are simple. Some cases, like property boundary disputes and claims for injunctive relief, aren't really about money, so there won't be a cash settlement or judgment at the end of the case, and so there also won't be a fund against which the lawyer can charge a fee. And of course, if the client is the defendant, as roughly half of all litigants are, there will be no money coming in to the client at the end of the case. The defendant's ultimate goal will not be to collect money, but to prevent money from going out to an undeserving plaintiff.

The rest of the answer is also simple: insurance. A plaintiff's lawyer is far more likely to take a case on a contingent-fee basis if s/he knows that the defendant has insurance to pay the ultimate settlement or judgment. With insurance behind a settlement or judgment, the insurer typically pays up not just volun-

tarily, but also quickly. Without insurance to back up the defendant, the plaintiff's settlement or judgment might never be paid, and plaintiffs' attorneys know this. Why? Because judgments are not self-enforcing. Without insurance behind the defendant, winning a judgment is only half the battle, and often the easier half. As the saying goes, "you can't get blood from a stone." So, if a defendant has no assets and the judgment is not insured, then the plaintiff will not be able to easily recover on that judgment. These details are part of any lawyer's deliberations in deciding whether to take a case on a contingent-fee basis.

In the end, many if not most legally solid cases never get filed, either because the lawyer's hourly billing rates place legal services out of reach of the average consumer or because the case isn't big enough to justify the lawyer's expenditure of time. And in the end, a lawyer will prefer a legally weak case if there are big insurance dollars at stake. But each case must be examined and considered individually on its merits. A good lawyer will have experience with understanding the likely costs of a particular lawsuit and will be able to steer you in the right direction

Bruce L. Baldwin, Esquire is a partner in the law firm of Wolf, Baldwin and Associates, P.C., with offices in Pottstown, West Chester, and Reading, and has represented employers and employees in business matters and litigation for over 30 years. He may be reached by calling 610.323.7436, or by e-mail at BBaldwin@volfbaldwin.com.











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



TECH TIPSBy Kelly McNeil, TechBldrs, Inc.

Last month, we covered what to do to protect your digital life if you lose an Android device with access to your online accounts. But what if you're a member of the 45% of Americans that have an iPhone as their

smartphone of choice? This month, we'll be covering what to do if you lose your Apple device.

In case you missed last month's article, we'll recap: most people with online accounts have been asked to enable two-factor authentication (2FA) before. While it's not foolproof, 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 the 2FA 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? And how do you prevent people using your phone to generate 2FA codes that they can use to gain access to your accounts?

In this article, we'll review what to do if you've lost a device (like an iPhone or iPad) with access to an Apple ID.

Step #1: Before you lose your phone

Nobody plans on losing their phone, but there are some important preventative measures you can take right now that will help you in case the worst happens. If you want the best outcome, they're necessary!

•Add an additional trusted phone number to your Apple account

If your iPhone is your only trusted device and it goes missing or becomes damaged, you'll be unable to receive verification codes Apple requires in order for you to log into your account.

You can update your trusted phone numbers by following these steps:

- 1. Go to appleid.apple.com
- 2. Sign-in with your Apple ID
- 3. Navigate to the "Security" section and click "Fdit"
- 4. Select "Add a Trusted Number" and then enter the number you wish to add
- 5. Choose to verify the number with a text message or an automated phone call



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Activate Find My iPhone

Most of Apple's recovery and security features require you to have *Find My iPhone* enabled. Here's how you enable it:

- 1. On your device, go to "Settings"
- 2. Tap your name
- 3. Select "iCloud"
- 4. In the "Apps Using iCloud" section, scroll to "Find My iPhone"
- 5. If "Find My iPhone" is set to "Off," tap "Find My iPhone"
- 6. In the "Find My iPhone" screen, turn on the "Find My iPhone" slider

If you've lost your iPhone, using *Find My iPhone* is the best step you can take towards trying to get your phone back. If you haven't set up *Find My iPhone* yet, then go do it now! (We'll wait). Without it, your options are severely limited.

Step #2: After you lose your phone

The worst happened. But if you've done Step #1, don't panic! There's a lot you can to do secure your online life and regain access to your accounts.

It's important to note that for many of the following steps to work you **must** know your Apple ID information before you lose your phone, and you **must** have previously set up *Find My iPhone* on your device.

• Activate Call and Text Forwarding

If your 2FA codes come via text, you can gain access to them by asking your cell phone provider to forward all incoming calls and texts to another mobile device of your choice, like a family member's phone or a work phone. (And if your 2FA codes come in via email, this step could help you gain access to your email account.) All major carriers have Help phone numbers and live chat details listed on their websites that you can use to talk to them about turning on call and text forwarding for your account.

• Turn on Lost Mode

Using Lost Mode, you can remotely lock your device with a passcode, display a custom message with your contact information, and disable the ability to use Apple Pay. This will also prevent someone with your phone from seeing any generated 2FA texts that your phone receives.

- 1. Sign into icloud.com/find on a computer
- Click "All Devices," then select the missing device you want to lock and put into Lost Mode
- 3. Follow the onscreen instructions, keeping in mind that whatever contact information you input will be displayed on the screen of your missing device

(Continued on page 48)



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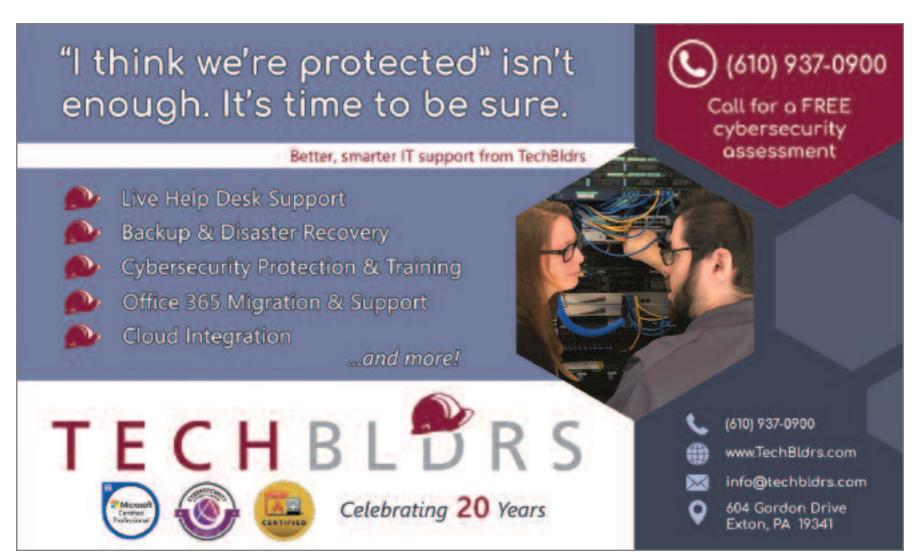
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TECH TIPS

(Continued from page 47)

If your device is online when you put it into Lost Mode, it locks and tracking begins (even if you've manually turned off Location Services on your device). If your device is offline, the passcode lock and tracking take effect the next time your phone comes online.

• Erase your device

If you can't locate your phone, you worry whose hands your missing device has gotten into, or it's been lost for awhile, you can use the same *Find My iPhone* portal to erase the data off of your phone.

- 1. Sign into icloud.com/find on a computer
- 2. Select "All Devices," then select the missing device you want to erase
- 3. In the device's "Info" window, click "Erase"
- 4. When prompted, input your Apple ID password

If you find your device again, you can restore the information on your phone from any previous iCloud backup you have.

But what if I don't have Find My iPhone enabled?

If you didn't set up Find My iPhone before your device was lost, you can't use it to locate your device. But you can still follow these steps to help protect your data:

- om page 47)

 1. Change your Apple ID password. By changing
- anyone from accessing your iCloud data or using other services (such as iMessage or iTunes) from your missing device.

 2. Change the passwords for the other online

your Apple ID password, you can prevent

- Change the passwords for the other online accounts on your device, like email accounts, Facebook, or Twitter.
- Report your lost or stolen device to local law enforcement and to your wireless carrier. Your carrier can disable your account, preventing phone calls, texts, and data use.

We store our entire lives on our mobile phones- pictures, emails, important account information, financial data, etc.-so make sure you're familiar with the steps we've outlined above in order to keep the information on your phone safe. If you need further, detailed help, we recommend searching Apple Support's articles.

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!

FOCUS ON CYBER SECURITY AND IT SERVICES

NATIONAL CYBER SECURITY AWARENESS MONTH

eb Logix, Inc. — Your IT Solution. Simple. Smart. Secure.

Cybersecurity is the fastest growing area of concern for businesses, with 69 percent of senior executives reevaluating and changing their approach to internet safety. Small Business Cyber Security Statistics are alarming and most small businesses underestimate the financial damage of an attack. 43 percent of cyber-attacks target small business. Only 14 percent of small businesses rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective. 60 percent of small companies go out of business within six months of a cyber-attack. The cost of a cyber-attack can be upwards of a million of dollars. eb Logix, a family-oriented teamfirst IT consultancy firm that specializes in providing customized networking solutions for small to medium size businesses that are secure, reliable and just right for the needs of the businesses, is committed to providing the highest level of network security possible. They provide custom solutions designed to ensure that your network is more resilient, and they partner with best-of-breed manufacturers to keep your company safe from internet threats and malicious attacks.

eb Logix Security Services include: Network reliability to maximize your IT investment; Proactive planning for business continuity; and Ongoing management and support, along with the peace of mind that comes from the knowledge and assurance that no holes exist within your network. Let eb Logix keep your systems safe, your data secure, and your company focused on business.

The eb Logix team has grown to a family of ten employees, partnering with a growing list of non-profit organizations and for-profit businesses throughout the Delaware Valley, providing both on-site and remote IT services from their centrally-located office in Royersford.

From the beginning, eb Logix has grown steadily and expanded its services, while refining its focus on delivering a Managed Service Platform. As a Managed Service Provider (MSP), eb Logix provides a defined set of services to their clients. Their scalable solutions ensure that you'll always have just the right level of monitoring, security, and support for your business — now and in the future. Through its Managed Services platform, eb Logix offers expertise in: Security; Cloud Computing; Network Infrastructure; Network Management; Hosting; Backup & Disaster Recovery; Next Gen Firewalls; AV/Malware Protection; and VOIP Solutions.

In addition to working with financial companies, investment firms, engineering firms, and a wide range of other for-profit businesses, eb Logix also specializes in assisting non-profit organizations with their IT needs. Above all, the non-profit model aligns perfectly with eb Logix's service and hiring philosophy of putting the needs of their clients first.

Eb Logix is located at 412 N. Lewis Road, Royersford, PA 19468. For additional information, please call 610.813.4900; Email: info@eblogix.com; and visit www.eblogix.com.



TechBldrs, Inc. — Cyber Security and IT Support Services for Small & Medium Size Businesses

TechBldrs, Inc. is a regional leader in providing professional IT Support Services, Cyber Security and Audit Training, and additional technologies. "We are IT health experts," explains Joseph Awe, TechBldrs, Inc. founder and president. "Our job is to help prevent IT heart attacks from happening. We have all the recovery plans to help you recover from an IT heart attack, but we like to help prevent it from happening. It's like going to a doctor on a regular basis, but rather than you going to a doctor, we come to you. It's a concierge service at a different level and very affordable price," he said.

"We understand what most people are looking for out of IT," Awe continues. "They want it to be safe. They want it to be secure They want it to be invisible, behind the scenes, seamless. It's our job to under-

stand all the technology that is necessary to make everything work and to communicate recommendations that our clients should take. We want to make sure that when we service our clients, we take their entire health into account, and give them a way to easily take that program into their business life and get those recommendations executed," he says.

"If we do our job right, we are invisible to the client, but one of the ways we keep ourselves in front of what they are looking at is we make house calls." Awe said. "We make visits on a monthly basis to all of our clients, to let them know that these are the things that are happening. Some things, people will only tell you face-to-face — Just like you won't tell your doctor certain things until you are in a private setting. We

use that as a flag. Is this an IT heart attack or is this just an inconvenience, or is it a user training issue?"

Awe explains that most IT issues or problems can be prevented though a combination of user training and applied automation. In terms of user training, in addition to the "TechBldrs Cornerstones" hand-outs that provide clients with an understanding of what's most important in terms of preventing IT heart attacks, Awe and his team give specialized attention to each and every client. They also offer free talks about the state of IT threats in the world (and how to keep yourself safe) to chambers of commerce, associations, and to their clients.

Cyber security services are part of a customized technology stack for each TechBl-

drs client. "When you engage us, we implement our technologies," Awe explains. "This is not something that you need to worry about. We have your back. We'll do all the right things to make sure you are covered. That's the way we look at our services. It's a retained service to keep you running," he said.

Technology is advancing at a rapid pace, and security threats are becoming more and more prevalent — TechBldrs actively works to adapt to an ever-changing IT world to keep you, your company, and what you care about safe while providing you with world-class IT training and support.

TechBldrs is headquartered at 604 Gordon Drive, Exton, PA 19341; For additional information, please call 610.937.0859; email: jawe@techbldrs.com. For a complete list of services offered please visit: www.techbldrs.com.

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Pottstown Auto Wash and Detail Center is a family-owned and operated businesses. The business also supports the local communities by holding fundraisers and providing donations to many local charities and organizations. Please feel free to stop by to tour the facility, try the services, or just ask questions. Please call 610.323.7474 or visit www.PottstownAutowash.com to contact the owners and managers at any time. Hours of operation: Mon-Sat: 8am - 6pm (Summer); Mon-Sat: 8am - 5pm (Winter); Sun: 9am - 5pm.



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Let H & F Tire Service check your tires' inflation, alignment and determine if any need replaced. In the long run, cheap tires won't save you money. They don't last as long as higher quality tires and may result in a rougher ride and inferior handling. Let our tire professionals help you maintain your tires and choose the right tire for your vehicle. Check us out at any of our four locations: Pottstown, Lancaster Ephrata, and Reading or on the web at www.hftire.com.





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WHAT'S YOUR WORKFORCE CONSUMING?



WORKFORCE PERFORMANCE AND DEVELOPMENT TIPS

By Abigail Mirarchi, Accelerated Instructional Media, Inc.

How do you know the fruit sitting on the counter, the marbled steak, or the carton of milk is no longer edible?

Maybe it's easy to assess its quality by observation and smell. Sometimes we figure it out while we are consuming it. More likely, it's a combination of many factors. In our household, the top norms about food responsibility are 1) planning and purchasing, 2) self-assessment 3) if Mom didn't throw it away yet – it's still good and 4) if in doubt, ask Mom to taste it.

Similarly, we consume learning opportunities on and off the job every day. Our awareness, skills, and competencies increase our personal and professional potential with each experience. Indeed our family has group oversight for food; however, frequently overlooked by companies is organizational learning.

The end of the fiscal year is right around the corner, so we've compiled top strategic transformational and development questions for HR, L&D, and CM. To ensure talent is consuming the best possible experience answer the following:

IN THE LAST 6, 12, 18-MONTHS...

- 1. Has the business strategy, goals, and KPIs changed?
- 2. Do existing programs/offerings still align and support the organization?
- 3. Have new initiatives been synchronized across existing programs to avoid redundancy and/or inconsistency?
- 4. Was the offerings and reinforcement materials reviewed for accuracy and relevancy?

- 5. How was the result of the offering(s) measured and reported?
- 6. Has the standard process to add, update, enhance, and remove offerings/materials changed?

Whether organically or prescribed in your organization, continual planning and assessment are needed to ensure the learning content is accurate, relevant, timely, retainable, and impactful.

What's one takeaway you learned that you will apply to your organization's strategic menu?

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





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Mark Akins is celebrating his 20th year in the auction business in 2019. Mark has been the president and owner of The Ken Geyer Real Estate Auctioneers Inc. since 1999. Akins has worked in every aspect of the auction business and was trained by the previous owner and founder Ken Geyer, who was one of the leading auctioneers in the country.

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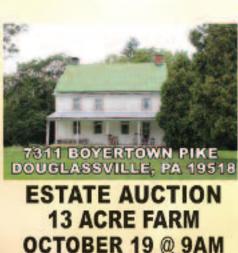
the leader in the Tri-State area in liquidations. They have conducted one of the largest liquidations on the East Coast, Garden State Park Racetrack — a fiveday auction with three and four auctioneers selling at the same time! More than \$2 million in artwork, equipment, restaurant equipment, trucks, and building components were sold.

The Ken Geyer Auction company has held auctions for major corporations including Mobile Oil, General Motors, Agway and Enterprise. Auctions have also been held for municipalities like PGW, City of Pittsburgh, Borough of Malvern, Oley Township and more. Real Estate and personal property auction have been held all over the North East. References are always available.

Contact Mark Akins for additional information or to schedule an appointment at: 800.554.5005 (O); 484.239.3273 (C); email: mark@geyerauctions.com; and visit: www.Geyerauctions.com.







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Dr. Patrick Borja Chiropractor

Dr. Patrick Borja, owner and chiropractor at the Spine and Wellness Center of Exeter Township, graduated from West Chester University with a B.A. in Psychology. While there, he became certified as an Emergency Medical Technician and was nationally certified in Phlebotomy. He went on to chiropractic school in Atlanta, GA, at Life University, where he graduated cum laude in 1999.

He started his business in 2000 in Mount Penn in a 900-squarefoot office with a single staff

member and his wife Lori. Today, the Spine and Wellness Center has grown to be the preeminent wellness center in southeastern Pa., encompassing over 22,000 square feet and employing 37 plus individuals. On March 4, 2015, Borja became the first Doctor of Chiropractic to attain Staff Privileges at a Berks county hospital. He is now finishing his final year of a fellowship program. In spinal biomechanics and trauma, The Spine and Wellness Center specializes in injury care management.

The Spine and Wellness center started as mainly a chiropractic office, it now includes: massage therapy, acupuncture, nutritional counseling, pain management, family medicine, personal training, yaga, tai chi, emotional counseling, physical therapy and spa services.

Spine and Wellness Center Providers:

Bottom row (I to r): Denise Heifer, MSW, LCSW; Dr. Patrick Borja Chiropractor; Lori Borja, RN, MS, CNS; Top row (I to r): Carol A. Roach CRNP, NP-C, MSN, CDE; Harold J. Einsig, MD, ATC, C; Dr. Tyler Rank, Chiropractor; Dr. Charles Bucklar, Chiropractor

Lori Borja, RN, MS, CNS, has always been involved in the business. About seven years ago she became more involved and headed up the weight loss program. Two years ago she started the clinical nutrition department.

Lori's interest in the field of nutrition has evolved over the years through her professional experiences and as the parent of three children. With a

background as a registered nurse. Lori recognized the great need to prevent disease processes as well as treating them. She wanted to utilize her education and experience in an area that would promote health and wellness. The desire to promote healthy eating and lifestyle changes led her to continue her education in the field of nutrition. She obtained a Master's degree in Applied Clinical Nutrition from New York Chiropractic College, Lori is a Certified Nutrition Specialist, the gold standard for advanced nutrition professionals.



Lori Borja, RN, MS, CNS Nutrition Counselor

Lori offers nutritional support to individuals to optimize their health and for health concerns that may include aches and pains, fatigue, digestive health, thyroid issues, high cholesterol, high blood pressure, food intolerances, hormonal imbalances, weight loss and weight management.

The combination of Dr. Borja and Lori Borja's expertise with all the other health providers in the office makes Spine and Wellness Center the place to go for your pain, health and wellness needs.

Our Integrated Health Center Provides:

Chiropractic
Massage Therapy
Acupuncture
Pain Management
Family Medicine
Nutrition
Emotional Counseling
Spa Services
Yoga, Tai Chi, Personal Training
Physical Therapy coming soon



People's Choice Award Winner 2013, 2015, 2016, 2017, 2018, 2019



Spine & Wellness Center

3933 Perkiomen Avenue, Suite 101 Exeter, PA 19606 610-779-4588 spineandwellness.org

HOW TO AVOID SIMPLE, SILLY MISTAKES ON WORDPRESS



By Freddy Vasquez, FXV Digital Design

We all make mistakes, but sharpening your WordPress skillset will help your website outshine the competition. Learn some quick tips on how to strengthen your skills.

WordPress is relatively easy to use compared to other website creators. Many times, you can keep a blank template for your blog or website and just fill in content. WordPress offers themes for your page to help make something unique and original. However, there are some avoidable mistakes users encounter. Things like, leaving in dead links throughout your page. What can be done about a mistake? It can be corrected, then avoided for future reference. Nobody is perfect, but we can stop creating unnecessary issues. Mistakes can be avoided with a little help from FXV Digital Design. WordPress is something we know a thing or two about. Allow us to help your WordPress conquest.

Avoid the Infamous 404 Error Message.

Everyone knows of the 404: Pages not found, message. We've all seen it on other sites, and it unanimously annoys everyone who comes across it. It is statistically proven that users make a snap call on your business within a few seconds of being on a website. Receiving a 404 error message is a sure way to drive away potential business. The error code usually comes from man-made mistakes, like permalink changes, or deleting a page incorrectly. If changing a permalink, make sure you

OCTOBER 2019

change your URL as well. If the URL is not changed with the permalink, users will click on broken links. Viewers of your website will be greeted without a page and the infamous message. Your Word-Press skills are better than that. You're better than that, rookie! Do everything in your power to avoid the 404.

Be Selective with Plugins.

What is a plugin, and how do I use one in WordPress? WordPress has numerous plugins that you can attach to your site to add more functionality. We encourage some plugin usage, but don't overdo it. You may feel tempted to add plugins for any and every reason, and if you decide to add plugins, make sure you keep track of them and don't forget to update. If they are not updated, your blog may suffer from slow loading times, and if you have too many plugins, your website speed will slow down, thus taking away from your bottom line.

Delete the Default Content and Create Your Own!

When you create your own site, Word-Press creates a "sample page" for you. That is your default page that viewers will experience. Delete it! Play around with the menus, find a design that you enjoy.

(Continued on page 56)





Commenter ellis Vision

ThePCTVNetwork@gmail.com • 610.327.1866

How to Avoid MISTAKES ON **WORDPRESSS**

(Continued from page 55)

Think of a theme that represents your brand, and business well. Make sure the page is easy to navigate. Don't complicate your theme; keep it simple for users and yourself. Add content that caters to your company, website, and consumers. Stand out! Try to add content daily, if not regularly. As soon as you stop adding new content, the populace will forget. The last thing your business wants is to be forgotten.

Mistakes will happen, correct them. It's only natural that you go through content creation in a trial and error fashion (unless you're FXV Digital Design). Your business now obtains the knowledge, stronger tools in your arsenal, and a better understanding on how to use WordPress. Creating something spectacular elevates your brand, and your website is the cornerstone of your business.

If you feel timid creating your own website, fret not. FXV Digital Design is here to help your business stand out from your competitors. Give us a call today at 484.509.4285 or visit us online at www.fxvdigital.com



The Pottstown Rotary Club Wants You!



Join us at 6:30 on Wednesday evenings at Brookside Country Club for

a delicious meal, camaraderie, and a Rotary meeting where we plan and execute projects to improve the community.

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

REGIONAL CHAMBER ROUNDUP

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

PERKIOMEN VALLEY CHAMBER OF

Perkiomen

Valley or commence

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:

Physical Therapy & Wellness Institute, Steve Taylor, www.ptwinstitute.com

Anchor Pest Control, Cathy Gear, www.anchorpestcontrol.net

Penn Wealth Accounting Group, Jerry Barlow, www.pennwealthaccountinggroup.com

Profile by Sanford,

Sean McCloud, www.profileplan.com

Nothing Bundt Cakes, Melissa Ayers *Opening early 2020 in Providence Towne Center

Visit PVchamber.net to view membership directory

UPCOMING EVENTS

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 prepare a delicious meal 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.



October 16, 2019 -**PV Stars Nomination Event**

The Annual PV Stars Gala recognizes businesses and individuals for their efforts to make a positive impact on life in the region. We are now accepting nominations for PV Stars in 6 award categories. On October 16th between 8:30am -10am, meet one-on-one with a committee member who will help complete your nomination. RSVP: 610-489-6660.

PVCC office, 521 W. Main Street, Trappe.

October 17, 2019 - PV MEN **Networking Happy Hour**

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. Cash bar with Happy Hour Specials 'til RSVP: 610-489-6660 or email info@pvchamber.net renee@PVchamber.net. Register online www.PVchamber.net

October 29, 2019 -**Morning Mixer at Limerick Chiropractic Center**

Network before work at our Morning Mixer hosted by Dr. Baker at Limerick Chiropractic Center. Fuel up your morning with coffee, refreshments and great networking at this Morning Business Card Exchange.

RSVP 610-489-6660.

Limerick Chiropractic Center, 332 Ridge Pike, Limerick. 7:30am - 9:30am

October 30, 2019 -**New Member Orientation,** sponsored by Maillie

Wednesday, October 30, 8:30am – 9:30am at the new PVCC office, 521 W. Main Street, Trappe.

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

October 31, 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. 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

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'ouevres, 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, Roversford

> > December 10, 2019 @ 5:00 -7:00PM

Individual Tickets \$35pp for PV Chamber member/Spouse; \$50 for

non-members

Sponsorship Levels starting at \$250

Visit the Chamber website for complete list of upcoming events including PV Chamber Business Book Club, PV MEN, Business Roundtables, Mixers, PV WIN and more!

www.PVchamber.net

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 preregistered exhibitors and Pfizer employees (not open to public). Call the Chamber for details -610-489-6660 or email renee@pychamber.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/pfiz er-business-expo-2-2/

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

SAVE THE DATE:

November 14th, Mixer at The Village Cafe



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.

REGIONAL CHAMBER ROUNDUP

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

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

171 East Bridge Street, Phoenixville, PA 19460
610.933.3070 • fax 610.917.0503

• info@phoenixvillechamber.org • www.phoenixvillechamber.org



The Phoenixville Regional Chamber of Commerce is an independent organization serving the business interests of Northern Chester,

Western Montgomery and parts of Delaware Counties.

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

WELCOME NEW CHAMBER MEMBERS!

Appluent Business Solutions
Camphill Soltane
Danny's General Contractor
Darling Skin Studio
Entwine
Glow Skin Boutique
Grapewood Florals
New Light Logistics
Reynolds Develin Speech Services
Sol Kitchen
Soltane Cafe
Phoenixville Community Arts Center

Trinity Wealth Management

UPCOMING EVENTS

Young Professionals Networking Event (YPN) with the Phoenixville Jaycees – Tuesday, October 1st, 6:00 PM @ the Clubhouse at The Point Riverworks, Phoenixville

Join the Phoenixville Chamber and the Jaycees at the Professional Networking Group in the Phoenixville Area. Created for business minded people aged 21 to 40 to gather in a relaxed atmosphere, YPN meets the first Tuesday of every month.

Join us to network with other young professionals. Refreshments will be provided with a Cash Bar. Bring plenty of business cards. Visit our website at www.phoenixvillechamber.org for information and registration

Chamber Monthly Member Luncheon ft. 'What's Happening in Phoenixville' by Borough Manager, Mr. Jean Krack -Tuesday, October 8th, 11:30 AM, Kimberton Conference Center, Kimberton

Join us for lunch, networking, and a presentation on all things Phoenixville - construction updates, information, and what the future holds for our incredible town

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



Ribbon Cutting: The Mural Experience, Thursday, October 17th, 5:30 PM, Main & Bridge Street Parking Lot, Phoenixville

Teresa Haag and her Summer Mural Camp students will be cutting the ribbon on their incredible creation, and Phoenixville's newest mural! Don't miss this awesome event!



Roaring 20s Charity Gala -

Saturday, November 23rd, 5:30-9:00 PM, Afterparty till 10:30 PM, Rivercrest Golf Club & Preserve

The Chamber is closing out its 90th year in style with a Roaring 20s Charity Gala to raise money for Barnstone Art for Kids. Dress in your 20s best and celebrate with us as we transform Rivercrest into the Volstead, a speakeasy complete with signature cocktails and a whiskey tasting. (Pssst... there's a secret password to enter... DON'T TELL THE COPPERS.) Learn to dance the Charleston with lessons by the Jazz Dance Social Club, oddities and magic. Stay for an awesome afterparty featuring live music by Swing Fever!

Tickets are \$125 and include two drink tickets. Please visit www.phoenixvillechamber.org for information

Join us for the Final First Friday in Downtown Phoenixville!

Phoenixville's First Responders will be on hand at October's First Friday to show off their vehicles, educate kids about safety and fire prevention, and give away some cool things!

October 4 6:00-10:00 PM



Fall Food Truck Fest in Downtown Phoenixville

30+ Food Trucks, 20+ Vendors, a ton of great restaurants, breweries, and a festival atmosphere that can't be topped! Join us for the OG Phoenixville Food Truck Festival on Saturday, October 5th, 12-6 PM in Downtown Phoenixville! As always, admission is FREE, we have seating, live music, fun, and tons of food. Come hungry!



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

- The Holilday are upon us so mark your calendars for December 5th Chamber High Tea.
- 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.
- 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

UPCOMING EVENTS

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

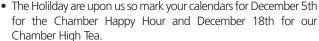
*Speaker Topic: School Update

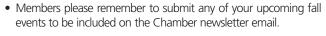
Speakers include representatives from the Spring-Ford School District, Western Montgomery Career and Technology Center and the Pope John Paul II High School

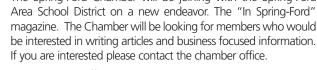
\$25 Members - \$35.00 Non-Members

RSVP for all events online at www.springfordchamber.com

Chamber Notes









Limerick Community Day

Thank you to everyone who attended and volunteered to

help make the Limerick Community Day a grand success.

M ₹ X and Mingle



Featuring Ole Smokey Whiskey & Moonshine Beverages!

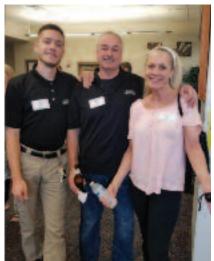
A representative from Ole Smokey will discuss; How is it made and what amazing beverages can be enjoyed

Thursday, October 10, 2019 Creekside Bar and Grill

6:00pm-8:00pm Beverages and small food pairing included in price \$35.00 per person

Five Chamber Mixer







422business.com and 422bizmag.com

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
- 610.376.66766 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

Oct 1 - W2W Annual Evening of Empowerment with Tala Raassi

Crowne Plaza Reading 1741 Papermill Road, Wyomissing 5:00 – 8:00 p.m. \$50/person includes hor d'oeuvre/cash bar

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

Oct 3 -Advanced Excel (Fall 2019)

Shearer Technical 727 Penn Ave., West Reading Four Sessions on Thursdays: Oct. 3rd, 10th, 17th, 24th 8:00 - 10:30 a.m. \$220/person for GRCA members; \$320/person for not-yet GRCA members

Oct 8 - Networking@Night Tompkins Vist Bank Exeter

4361 Perkiomen Ave, Reading 5:00 - 7:00 p.m. Member Exclusive/ Advanced Registration Requested

Oct 11 - Policy & Community Issues Update

RKL Meeting Room 1330 Broadcasting Boulevard, Wyomissing 8:00 - 9:15 a.m. Member Exclusive/Advanced Registration Requested

Oct 14 - Intro to Excel

Shearer Technical
727 Penn Avenue, West Reading
Four Sessions on Oct 14th, 21st, 28th, Nov 4th
8:00 - 10:30 a.m.
\$220/person for GRCA members; \$320/person
for not-yet GRCA members

Oct 16 - 2019 Building Berks Awards & Expo

Doubletree by Hilton 701 Penn Street, Reading 5:00 - 8:00 p.m.

\$100/person including expo, appetizers and cocktails, and awards ceremony

Oct 18 - No Pressure Prospecting & Cold Calling

Center for Business Excellence 49 Commerce Drive, Wyomissing 12:00 - 1:30 p.m. \$129/person for GRCA members; \$149/person for not-yet members

Oct 23 - Island Marketing - Social Media Unleashed

Center for Business Excellence 49 Commerce Drive, Wyomissing 12:00 - 1:15 p.m. \$50/person lunch included

Oct 30 - Coffee & Convos-Disrupting Health Insurance

Greater Reading Chamber Alliance 606 Court Street, 3rd Floor Reading, Pa 19601 7:45 - 9:00 a.m. Sessions are Free/ Advanced Registration Requested

Oct 30 - Supervisor Training Module 3 : Leveraging Workplace Relationships for Organizational Success (Fall 2019)

6 Weeks on Wednesdays: Oct 30th, Nov 6th, Nov 13th, Nov 20th, Dec 4th, Dec 11th Center for Business Excellence 49 Commerce Drive, Wyomissing 8:30 - 11:30 a.m. \$595/person for GRCA members; \$745/person for not-yet members

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.

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/2YTkqCf.









Get a FREE Website Evaluation and Action Plan

Call Tiras Buck at 215-801-0290 or email tiras@amitydigital.com

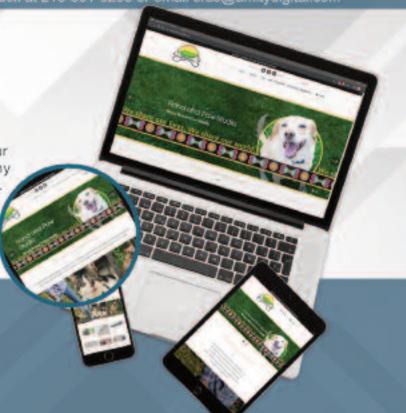
AMITY DIGITAL

MAKING THE WEB WORK FOR YOU

It All Starts With The Website

The first step of this process is to ensure that your website is responsive and will work on any device your potential clients want to view it on. Next we look at any issues that might be causing the site to underperform. We use that info to write up a personalized action plan just for you.

- AMITYDIGITAL COM

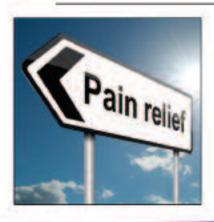


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- Physical Therapy
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We are the <u>only</u> integrative pain management clinic in the region that offers services from a medical doctor, physician assistant, physical therapist and chiropractors!

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