OUTLOOK

MAGAZINE

JAN/FEB 2019 ISSUE
LBCCC.ORG

meet
MINESH V. PATHAK
Our New Executive Director of LBCCC
PAGES 31-32

Editorial Focus
REAL ESTATE, WOMEN IN BUSINESS, ECONOMIC DEVELOPMENT
PAGE 22-27

Lower Bucks County Chamber of Commerce

The voice of business.

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COVER DESCRIPTION
Meet Minesh V. Pathak, Executive Director of the Lower Bucks County Chamber of Commerce

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TABLE OF CONTENTS

Chairman's Message
Bill Koelewyn

Editorial Calendar
Focus Topics in Upcoming Issues

Save the Dates
Events, Committees & Roundtables

Chairman's Message 4
New Chamber Members 5
Your Chamber 6-10, 12-13
Advertisers' Websites 6
Editorial Calendar 10
Millennial on the Move: Kristen Nielsen Donnelly, PhD, COO of Abbey Companies 14
Executive on the Move: Stephen J. Noll, Executive Director TMA Bucks 15
Events 16
Committee and Roundtable Calendar 17
Business Card Exchange (Jan) 18
Keynote (Jan) 19
Business Card Exchange (Feb) 20
Keynote (Feb) 21
5 Tips for Women on Getting Ahead in Business 22
How Does the US Economy Work? The Seven Components of a Functioning Economy 23-24
6 Female Entrepreneurs Share Their Best Business Advice 24-25
How to Stage a House to Sell 25-26
Pro Cleaning Tips 26-27
What is a Phase 1 Environmental Assessment? 27
Start 2019 Financially Fit 27
Fates & Happenings 28-29
Feature: Minesh V. Pathak, Our New Executive Director of LBCCC 30-31

Chairman's Message

from the Chamber's Chairman of the Board

Happy New Year to You, our Members, Volunteers, Chamber Staff and Friends!

Almost 20 years ago we celebrated an event that for most of us, occurs only once in a lifetime. Ringing out the 20th century, we anticipated just what might define the 21st. That definition is becoming more clear. One thing is certain, change in our world is accelerating. I have a question: are we, as individuals and teams working on the right things each day to help shape these changes for a better world?

As a child of the 50's I have a great deal of life experience. Some say I am an expert in several fields. Fact is, we are only experts of the past. Past experience and knowledge. Why was I so sure electric & autonomous vehicles would make up only a small percentage of the total fleet? Why was I certain social media would ruin the minds of our young people? Why did I believe shifting information to the cloud would make public, our most private communications and data?

Perhaps my point of view has been limited by my own experience. Is it possible what's unfolding before us is not yet in my field of vision?

Getting around in a vehicle to me is much more than leaving one destination and arriving at another. The excitement of hearing the rumble of a well-tuned V8 by simply turning the key. Pressing the clutch, engaging first gear and feeling that surge of power. It made getting on the road a complete experience. That pleasure is deeply ingrained. Could it be that going electric will make me leave all that behind? Will a computerized guidance system steal away what is so pleasurable to me?

Some of today's young people even delay applying for a drivers license. It's just not all that important. Ubering or Lyfting works just fine. Fun in a car now centers around connectivity to the outside world, driver assistance and high quality sound.

On the subject of social media, I see problems on the horizon. Young people simply see it as a vital communication tool. In a recent marketing meeting one social media savvy young professional gave us a tutorial on reaching target audiences. I'm now convinced social media is the most efficient and cost effective marketing method in history. I may resist but I am beginning to understand a seismic shift is underway.

Saving data to places beyond my file cabinet & the hard drive of my own computer rings alarm bells in my head. How can I ever be sure my information will be secure from people with bad intentions? Younger people around me simply employ programs that keep their data safe. Most '30 somethings' do not share my concerns.

I now comprehend the magnitude and pace of change taking place. Within 3 years we will see a major shift to electric vehicles. That alone will send shockwaves through the overall economy. The obvious impact will be on fuel. Distribution of liquid in tankers by road will transition to charging power on our existing electric grid. Battery technology will change rapidly. Electric drive systems mean simplicity so there will be less demand for auto parts and repairs. No emissions testing. No oil changes. Regenerative brakes mean brake pads last 100,000 miles. Electricity generated by wind and sun will have all those cars to store, then consume the power.

Communication tools online don't just convey information, they are dynamic. Look up any information. Receive any information including advertising. With a few clicks you can request more information, buy the item, gift it or add it to your personal interest library. Many independent actions and steps are being removed from almost every process. No wonder our annual per capita GDP has soared over $59,000!

Safe data is a top priority. 'Blockchain Technology' is just one technology with the promise of solving many data security issues. Blockchain may potentially replace the 'cloud' that has me worried!

So to answer my earlier question….. 'are we as individuals and teams working on the right things each day to help shape these changes into a better world? ' I believe we need to bring younger people into our organizations and onto our boards. We need to bring diversity of thought, background, culture and education. Let's be mentors and provide the benefit of our experience. Those born at the very end of the 20th century and the beginning of the 21st have a different set of tools than we have. They have the mindset to function in a world that has changed and is changing even faster than we can imagine.

They may need us, but I have a feeling we need them more.

Words of wisdom from Jack Ma, founder of Alibaba:

- In your 20's, join a good company, find a good boss to learn how to do business.
- In your 30's, branch out and do something on your own. You have time to recover from a mistake.
- In your 40's do what you have become good at. Create stability.
- In your 50's work with, & mentor young people. Give them the best chance to succeed.
- In your 60's, spend time with your grandchildren on the beach.

Bill

Bill Koelewyn, Chairman of the Board

Your comments are welcome.
bill@225lp.com or 215.380.3757

please join us in welcoming

these new Chamber Members as of 11.19.18

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mission statement

the mission of the Lower Bucks County Chamber of Commerce is focused on the advancement of its members through programs to EDUCATE on topics relevant to business, to provide opportunities to NETWORK, and to ADVOCATE on areas impacting business.

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the keynote & business card exchange

PENNSWOOD VILLAGE HOSTS THE KEYNOTE IN OCTOBER

Evan Curry (Cairn University) spoke about "No-Nonsense Decision Making" at the Keynote in October. The Keynote is the Lower Bucks County Chamber of Commerce's Monthly Morning Meeting where attendees hear from experts on a variety of topics and have the opportunity to network.

Top Left: Bill Sheffer (First National Bank & Trust Co. of Newtown/Keynote Chair), Michael Griffin (Pennswood Village/Host), Bill Koelewyn (225 Lincoln Properties LP/ Lower Bucks County Chamber of Commerce Chairman of the Board), Evan Curry (Cairn University/Speaker), and Minesh V. Pathak (Lower Bucks County Chamber of Commerce Executive Director).

Top Right: Thank you to Pennswood Village for hosting the Keynote in October!

BUSINESS CARD EXCHANGE AT FIRST BANK

The Levittown Branch of First Bank opened their doors to host the Business Card Exchange in October.

Left: Robert Gossenberger of First Bank welcomed Regan & Janice Savage (The Regan Savage Team) to the Business Card Exchange.

Right: It was a great Business Card Exchange at First Bank!

THE KEYNOTE HELD AT BUCKS COUNTY COMMUNITY COLLEGE – GENE AND MARLENE EPSTEIN CAMPUS AT LOWER BUCKS AND SPONSORED BY NJM INSURANCE GROUP

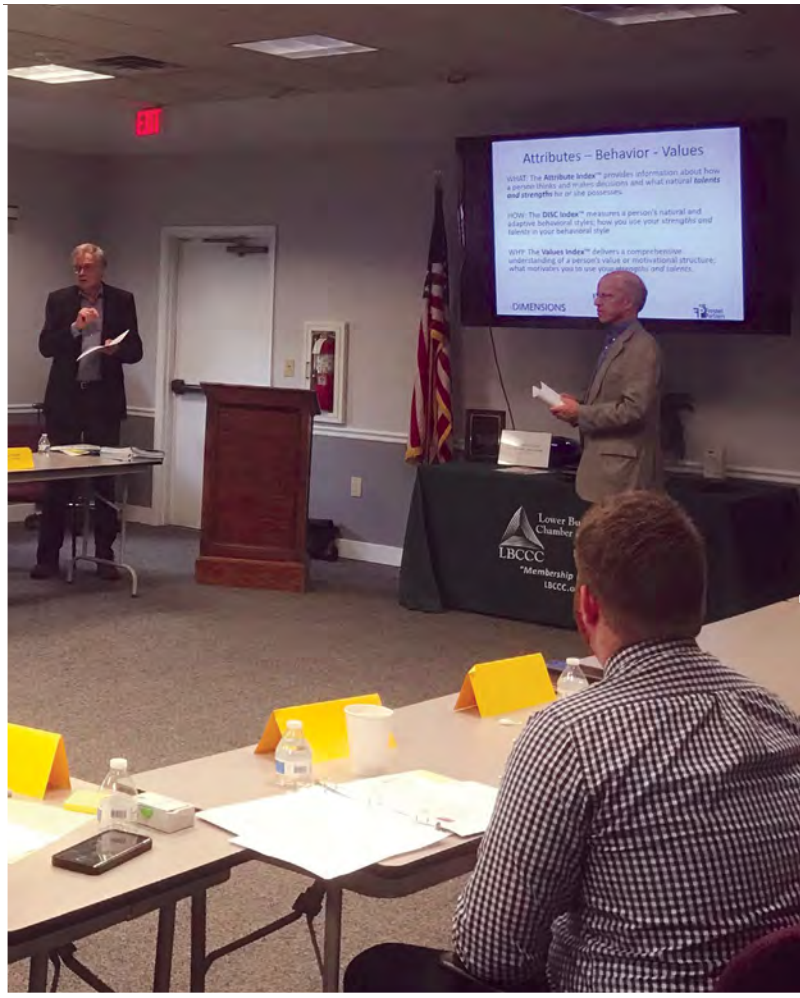
Members and guests who attended the Keynote in November were treated to a great presentation by Bill Evans, CEO of Liberty Fox Technologies. Bill gave a fantastic presentation on "What are the Applications and use cases of Blockchain technology?" and provided very informative information, including real-world use cases.

Right: Bill Evans (Liberty Fox Technologies/Speaker), Minesh V. Pathak (Lower Bucks County Chamber of Commerce Executive Director), Bill Koelewyn (225 Lincoln Properties LP/Lower Bucks County Chamber of Commerce Chairman of the Board), Stephanie Wenger (Bucks County Community College/Host), Colin Dansberry (NJM Insurance Group/Sponsor), and Bill Sheffer (First National Bank & Trust Co. of Newtown/Keynote Chair).

LEADERSHIP BUCKS COUNTY SPONSORED BY PENNSWOOD VILLAGE AND SESAME PLACE

The first session of the 2018-19 Leadership Bucks County program took place at the Lower Bucks County Chamber of Commerce in October. This first session was a welcome, overview and orientation for the class members. During the morning, Leadership Bucks County Co-Chairs Jessica Sweeney (Penn Community Bank) and Ryan Parry (William B. Parry & Son, Ltd.) welcomed the class members, Lower Bucks County Chamber of Commerce Marketing & Digital Content Coordinator Tracy Petock gave an overview of "Leadership on the Website" and provided a list of Chamber social media handles, and Lower Bucks County Chamber of Commerce Executive Director Minesh V. Pathak and Lower Bucks County Chamber of Commerce Chairman of the Board Bill Koelewyn (225 Lincoln Properties LP) provided comments and participation requirements. Class members participated in an Icebreaker exercise so the class could get acquainted with one another. Later in the day, Ebbe Skovdal (iDIMENSIONS) and Paul Clough (Fresnel Partners) went over the Personal Assessments the class filled out previously, class mentors were introduced and their roles & perspectives were discussed.

Right: Ebbe Skovdal (iDIMENSIONS) and Paul Clough (Fresnel Partners) went over the Personal Assessments with the class.



2ND SESSION OF LEADERSHIP BUCKS COUNTY

The second session of Leadership Bucks County took place at Bucks County Community College's Newtown campus. This fantastic day focused on Leadership Styles and Strategic Capability. The day started off with a presentation by Sean O'Grady, Communications Strategist at Oxford Communications who spoke on "The Art of Communicating." Next, the class heard from Regan & Janice Savage of The Regan Savage Team on "Choose Your Leadership Style Well & Team Building: Upfront Expectations," and a panel discussion on Leadership was presented by Jeane Vidoni (Penn Community Bank), Cathy Valeriano (Sesame Place), and Shane Fitzgerald (Bucks County Courier Times). Ebbe Skovdal of iDIMENSIONS and Paul Clough of Fresnel Partners gave a group debriefing of the assessments and Ted Millard of Good Friends, Inc. spoke on "Leadership Self-Planning." The class also took a tour of the historic Tyler Hall and Gardens. Many thanks to the Leadership Bucks County sponsors Pennswood Village and Sesame Place!

Left: Jessica Sweeney (Penn Community Bank/Leadership Advisory Co-Chair), right, moderated the "Leadership" panel discussion with Cathy Valeriano (Sesame Place), Shane Fitzgerald (Bucks County Courier Times), and Jeane Vidoni (Penn Community Bank).

GRAND OPENINGS, RIBBON CUTTINGS & MORE!

Top Left: Minesh V. Pathak, Executive Director of the Lower Bucks County Chamber of Commerce, attended the ribbon cutting ceremony at Candlewood Suites in Bensalem in October!

Top Right: Lower Bucks County Chamber of Commerce Executive Director Minesh V. Pathak was proud to be the first ever customer at the bigger & better revamped Taco Bell in Fairless Hills.

GET ACQUAINTED WITH YOUR CHAMBER

Over 40 new and prospective members attended the Get Acquainted with Your Chamber luncheon in November! It was a great meeting learning all about what the Lower Bucks County Chamber of Commerce can do for you and your business. Attendees were treated to a delicious lunch catered by Corporate Source Catering. If you are a new or perspective member and would like to attend our next "Get Acquainted" luncheon, plan on joining us on Tuesday, January 22nd! Thank you to Univest Bank and Trust Co. for sponsoring this event!

Left: Attendees learned more about the Lower Bucks County Chamber of Commerce!

THE KEYNOTE AT PENNSWOOD VILLAGE

Lower Bucks County Chamber of Commerce Executive Director Minesh V. Pathak, left, and Bill Koelewyn (225 Lincoln Properties LP/Lower Bucks County Chamber of Commerce Chairman of the Board), right, welcomed new members Joseph Cuozzo (Bucks County Opportunity Council, Inc.), and Emily Wieland (Ward Insurance Associates, Inc.) to their first Keynote meeting.

BUSINESS CARD EXCHANGE AT FIRST BANK

Tom Phillips (Thomas Edison State University), Minesh V. Pathak (Lower Bucks County Chamber of Commerce Executive Director), Jodi Matriccino (Uptown Cheapskate- Langhorne), Sean McNulty & Chad Allen (JDog Junk Removal), and Bryan Hughes (Bryan Hughes Business Connections/Total Technology Resources/BCE Chair).

editorial calendar focus

MARCH/APRIL

- Non-Profit
- Health & Wellness
- Family Law

MAY/JUNE

- Travel & Tourism
- Art & Culture
- Business 101

JULY/AUGUST

- Employment Law
- Finance & Banking
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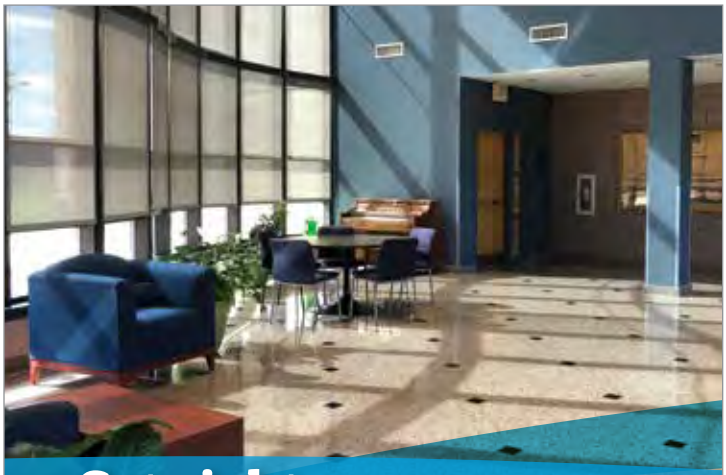
KEYNOTE AT BUCKS COUNTY COMMUNITY COLLEGE

Minesh V. Pathak (Lower Bucks County Chamber of Commerce Executive Director), right, and Bill Koelewyn (225 Lincoln Properties LP/Lower Bucks County Chamber of Commerce Chairman of the Board), left, welcomed new members Lauren Dunn-Cohen (We Buy Houses), Rob Resnick (RR Computer Solutions), Jessica Schwartz (Family Promise of Lower Bucks), and Michael Russo (New York Life) to the Keynote.



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1958 60TH 2018 Anniversary

The Lower Bucks County Chamber of Commerce celebrated our 60th Anniversary at a Celebration at the Sheraton Bucks County Hotel in October! 'Crusin' Thru The Decades' was the theme, which was seen throughout the event. Attendees were treated to great food and drink, gaming, caricaturists, a magician, dancing, and more! Thank you to the 60th Anniversary Task Force, Co-Chaired by Bill Koelewyn (225 Lincoln Properties LP/ Lower Bucks County Chamber of Commerce Chairman of the Board) and Heather Towne (Flowers by Jennie Lynne), for all their hard work in putting together a fabulous evening, attendees, sponsors (including our presenting sponsor, McCafferty Auto Group, now Fred Beans), and all those who helped to make this a night to remember.

Cruisin' through the Decades
Gaming

Kristen Nielsen Donnelly, PhD COO of Abbey Companies

Kristen Nielsen Donnelly, PhD currently serves as the COO of Abbey Companies, a multinational network of companies owned and operated by her family. Within that role, she is also one of The Good Doctors of Abbey Research, which exists to ensure organization's cultures are resourced and resilient as they face their goals. Dr. Donnelly holds two masters degrees from Baylor University - one in social work and the other in cross cultural religious anthropology - and a PhD from Queen's University Belfast in sociology. Recently named a finalist in EY's Entrepreneur of the Year competition, she has been passionate about serving people and their dreams for over two decades. Dr. Donnelly lives in Yardley with her husband, where they are surrounded by piles of books and assorted video game consoles.

Q: What is your definition of success?
A: This question is so tricky! Daily success for me is that I finished the list of mandatory tasks that had to get finished that day. Long term success is that I have taught people to remember that everyone is more complicated than we give them credit for, that our employees have been given the resources to live their best life, and that I am known for loving others well.

Q: Essential business philosophy
A: Learning is best done through stories, and teamwork is best accomplished through authentic vulnerability. Leadership's job is to intentionally craft spaces where that is possible.

Q: Looking back, what is the best piece of advice you would give to your 25 year old self?
A: Breathe. It will allllllll be okay. It will look completely different than you think it will, but that's okay. Life is a rough draft and the more edits you do, the stronger it gets.

Q: Favorite quote?
A: When people show you who they are, believe them. – Maya Angelou

Q: Most influential or favorite book? and/or Last book you read?
A: I read around 450 books a year, so this one is really complicated for me. The most influential book I've ever read in my personal life is The Great Divorce by CS Lewis. The best one I've read recently is Dare to Lead by Brene Brown.

Q: Favorite place to vacation?
A: Long Beach Island. Has been my happy place my entire life!

Q: Favorite sports team?
A: I love a lot of sports, so favorite team is impossible! For American Football, it's the Eagles. For baseball, the Phillies. For football, Liverpool. Rugby, I support the Ulster Rugby.

Q: What is something most people don't know about you?
A: I met my husband online while I was living overseas. He's Northern Irish, and I was living in Belfast working on my PhD. He was just supposed to be a quick fling, but we all see how that turned out!

Q: If you were stranded on an island, what three things would you have to have with you?
A: My Kindle, a solar charger for said Kindle, and a swiss army knife.

Q: What was your first job?
A: Sesame Place!

Q: What do you like best about your current job?
A: I get to help people every day. Whether it's helping my employees serve our customers, or helping my consultancy clients with their organizational cultures, I get to help people think about the world in new ways each day. What a gift.

Q: If you could invite anyone (living or dead) to a dinner party, who would you invite (and why)?
A: Lin-Manuel Miranda for sure. First of all because he's a genius and I'd love to soak that up for a bit, but mostly because he seems to have made his life's goal to bring joy, positivity, and pragmatism to those around him and I adore that. Plus, maybe he'd sing some Hamilton with me.

Q: Favorite thing to do in your spare time?
A: My ultimate favorite thing is to see live theatre, but as that is sometimes cost/location restricted, I can usually be found with a book in my hand.

Q: What is a goal you have yet to achieve?
A: Giving a TED Talk. I keep auditioning and I know it'll happen someday.

Q: How do you keep a competitive edge?
A: There is no one else who can offer what I can offer and I know that in my bones. My mission is to find a way to articulate that convincingly to the right clients, so that they can live their best life.

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Stephen J. Noll, Executive Director TMA Bucks

Stephen Noll is the executive director of TMA Bucks, a nonprofit transportation management association serving all of Bucks County, Pennsylvania. Steve joined TMA Bucks in 2002 as its first deputy director, later assuming the role of acting executive director in 2017 before being permanently appointed as executive director in 2018. He leads the agency's many traffic congestion reduction, job access, and air quality improvement efforts that have resulted in access to employment for thousands previously without transportation and kept thousands of tons of vehicle emissions out of the air. He serves on the boards of the Bucks County Enterprise Zone and Pennridge Chamber of Commerce and the advisory board for Wellspring Clubhouse in Sellersville, PA, and has served previously on the Bucks County Workforce Investment Board and as a borough councilman in Dublin Borough, Bucks County.

Q: Who is the most influential person in your personal life and why?
A: My wife, Stefanie, is my rock and my best friend. She's also my coach, cheerleader, listening ear, and, when I need one, my devil's advocate. She and our two beautiful daughters are my constant reminder that life is amazing, even on the days that it feels anything but.

Q: What is your definition of success?
A: Success happens the moment that you recognize and appreciate that you have everything you need. Notice that I didn't say "everything you want." Too many people confuse wants and needs and end up feeling unsuccessful as a result.

Q: Essential business philosophy
A: My business philosophy is the same as my personal philosophy: Treat everyone with your highest level of respect and see every person you meet as a fellow human being, not a job description.

Q: Favorite quote?
A: "Better to remain silent and be thought a fool than speak and remove all doubt." - This quote has been attributed to many different individuals.

Q: Most influential or favorite book? and/or Last book you read?
A: Most influential book: The Holy Bible.
Favorite Books: Brave New World by Aldous Huxley,
The Catcher in the Rye by J.D. Salinger.

Q: Favorite place to vacation?
A: The Pocono Mountains and the Outer Banks of North Carolina.

Q: Favorite place in your house and why?
A: I sit in my late father's recliner by the fireplace in my family room. It's a great spot for turning off the outside world and relaxing with my family, and it lets me feel connected to my dad.

Q: Favorite sports team?
A: We are… PENN STATE! I also love the Phillies and the Eagles, though I'm far more animated watching the Nittany Lions.

Q: What is your favorite food or beverage?
A: Hot pizza with a cold beer is always a winner for me.

Q: Favorite TV show, Movie and/or Song?
A: TV Shows: Impractical Jokers and How It's Made
Movie: National Lampoon's Christmas Vacation

Q: What was your first job?
A: I was a busboy at the Dublin Diner on Route 313.

Q: What is something most people don't know about you?
A: Prior to my days in transportation, I worked as a radio personality on two radio stations. I'd do a shift on a hard rock station, then go to the studio next door and, using a different name, do another shift playing pop hits of the '50s and '60s. I do miss it sometimes.

Q: If you were stranded on an island, what three things would you have to have with you?
A: A tool kit, duct tape, and a loaded iPod. Everything else is possible with these three things.

Q: What is a goal you have yet to achieve?
A: I've always wanted to see a tornado in person. I originally started college as a meteorology major with aspirations of becoming a storm chaser, but physics and calculus were not my strongest subjects and that didn't pan out. I'm still fairly obsessed with severe weather, though, and hope to go on a storm chasing tour in the near future.

Q: What is your life motto?
A: "Roll with it."

Q: What would be your first choice for a new career?
A: I wouldn't mind giving meteorology another shot. I'd be sure to get a calculus tutor this time, though.

Q: Why did you choose the career you are in?
A: My career chose me more than I chose it. I took a job as a project coordinator with another area transportation management association eighteen years ago, not even knowing for sure what a TMA was! It seemed like an interesting opportunity, so I decided I'd give it a couple of years to see how things worked out. A couple of years is now eighteen years, with seventeen of them spent working for TMA Bucks. I once took a risk and tried something new, and it ended up being something that I really enjoy doing.

Q: What is the most rewarding thing in your life?
A: The most rewarding thing in my life has simply been living. It's a combination of life moments—graduations, getting married, the birth of my children, starting a job—and the small rewards that are all around on otherwise average days—a sunrise, laughter, the smell of dinner cooking—that make living so rewarding. I try not to get so busy with life that I forget to live. When you're willing to be grateful, life is rewarding.

register today at LBCCC.org

Pre-registration is greatly appreciated!

KEYNOTE

Networking & Breakfast Meeting
2nd Thursday of the Month
January 10 @ George School
February 14 @ M.E.I. Catering Inc.
7:30 – 8:00 a.m. – Networking & Registration
8:00 – 9:15 a.m. – Program

BUSINESS CARD EXCHANGE

Tuesday, January 15 @ TBD
Tuesday, February 19 @ TBD
4:30 – 6:30 p.m.

GET ACQUAINTED WITH YOUR CHAMBER

Tuesday, January 22 @ Lower Bucks County Chamber of Commerce
12:00 – 1:30 p.m.

SPEED NETWORKING

(In Partnership with the Leadership Alumni Committee)
Wednesday, January 30 @ Lower Bucks County Chamber of Commerce
8:30 – 10:30 a.m.

TIMES AND DATES ARE SUBJECT TO CHANGE.
VISIT WWW.LBCCC.ORG

Lower Bucks County Chamber of Commerce

COMMITTEES

AMBASSADORS *(Closed Committee)*
Chair: Jen Kline Clark, Bucks County Coffee News

Meets: 2nd Tuesday, 8:30 a.m.

BUSINESS CARD EXCHANGE / EXPO
Business Card Exchange & Expo – Chair: Bryan Hughes, Bryan Hughes Business Connections & Total Technology Resources

Meets: 1st Wednesday, 8:30 a.m. – August, October, December, January, February, March, April, June

GOVERNMENT
Chair: Bill Pelosi, Litchfield Cavo LLP

Meets: 1st Thursday, 8:30 a.m.

KEYNOTE
Chair: Bill Sheffer, First National Bank & Trust Co. of Newtown

Meets: 4th Tuesday, 8:30 a.m.

LEADERSHIP ADVISORY
Co-Chairs: Ryan Parry, William B. Parry & Son, Ltd. & Jessica Sweeney, Penn Community Bank

Meets: 4th Friday, 8:30 a.m. (For LBC Alumni with Invite)

LEADERSHIP ALUMNI
Co-Chairs: Danielle Bush, United Way of Bucks County

Meets: 2nd Wednesday, 8:30 a.m.
(For LBC Alumni With Invite)

NON-PROFIT ADVISORY
Chair: Kate Sample, The Sunshine Foundation

Meets: 3rd Thursday, 8:30 a.m.

SPORTS & ENTERTAINMENT
Co-Chairs: Brian Tierney, Streamline Payroll LLC & Brian Zavodnick, Process Plus Legal Services, LLC

Meets: 4th Tuesday, 8:30 a.m.

TECHNOLOGY
Chair: Chris Mangano, Mercadien Technologies

Meets: 3rd Tuesday, 8:30 a.m.

YOUNG PROFESSIONALS & FUTURE BUSINESS LEADERS
Tyler Yankey, Washington Crossing Council, Boy Scouts of America

Meets: 2nd Friday, 8:30 a.m.

SPECIAL ROUNDTABLES

b.o.s.s. (Business Owners: Support & Strategies)
Co-Chairs: Bill Davis, Ameriprise Financial Services & Claire Brown Kohler, We Empower Leaders

Meets: 1st Tuesday, 8:30 a.m.

WOMEN IN BUSINESS
Chair: Rhonda Okamoto, Legal Shield

Meets: 1st Wednesday, 8:30 a.m.

GET INVOLVED & JOIN ONE OF OUR MANY COMMITTEES & ROUNDTABLES

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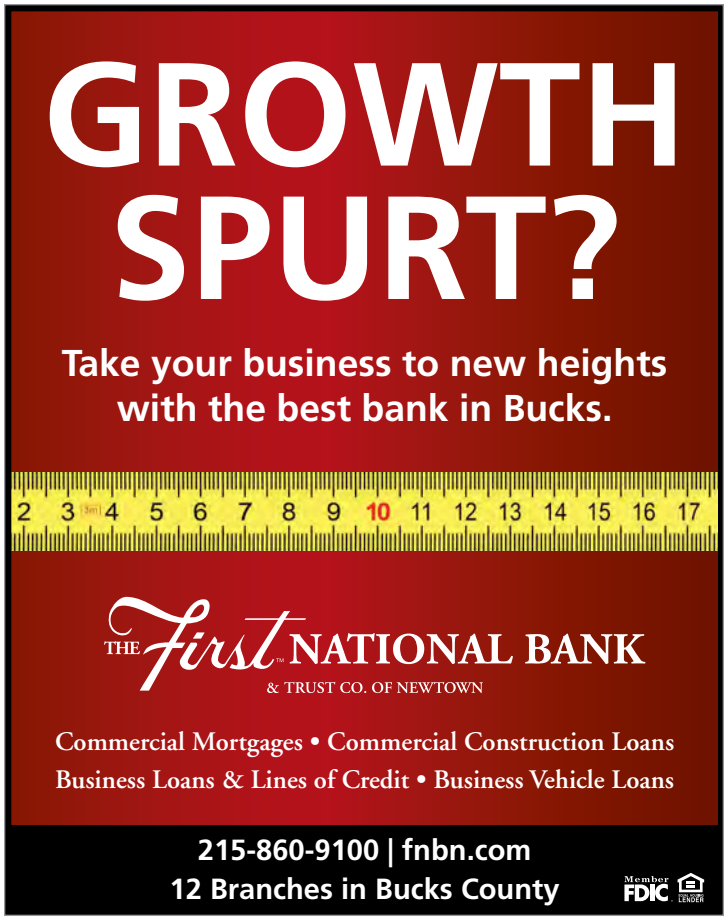


YOU'RE INVITED...

to a Great Networking Opportunity where you can:

Meet Prospective Customers & Centers of Influence

Network with Business Professionals

Create Top of Mind Awareness

Enjoy Light Hors d'oeuvres Provided by our Host & Prime Sponsor

Tuesday, January 15, 2019
4:30 – 6:30 p.m.

about this event

Join us for this exciting and worthwhile networking event! Meet great people, make valuable connections, exchange your business cards and grow your business as you enjoy the complimentary food and dynamic facility thanks to our Host and Prime Sponsor.

LBCCC MEMBERS — NO CHARGE TO ATTEND.

Future Chamber Members are welcome to attend one Business Card Exchange and one The Keynote as our guest for free.

Subsequent visits will have a $20 fee.
PLEASE REGISTER IN ADVANCE.

You can reserve online at www.LBCCC.org by 12:00 noon the preceding day.

HOST & SPONSOR

AN UPCOMING BUSINESS CARD EXCHANGE

contact
Jude Martin-Cianfano
at jcianfano@LBCCC.org
or 215-943-7400

YOU'RE INVITED...

to the Monthly Morning Meeting where you can:

Hear from Experts on a Variety of Topics

Network with Over 70 Business Professionals

Build your Brand

Thursday, January 10, 2019

7:30 – 8:00 a.m. **Registration & Networking**

8:00 – 9:15 a.m. **Program**

Host Location:

George School

1690 Newtown-Langhorne Rd.
Newtown, PA 18940

Supporting Sponsor:

PB ADJUSTING LLC

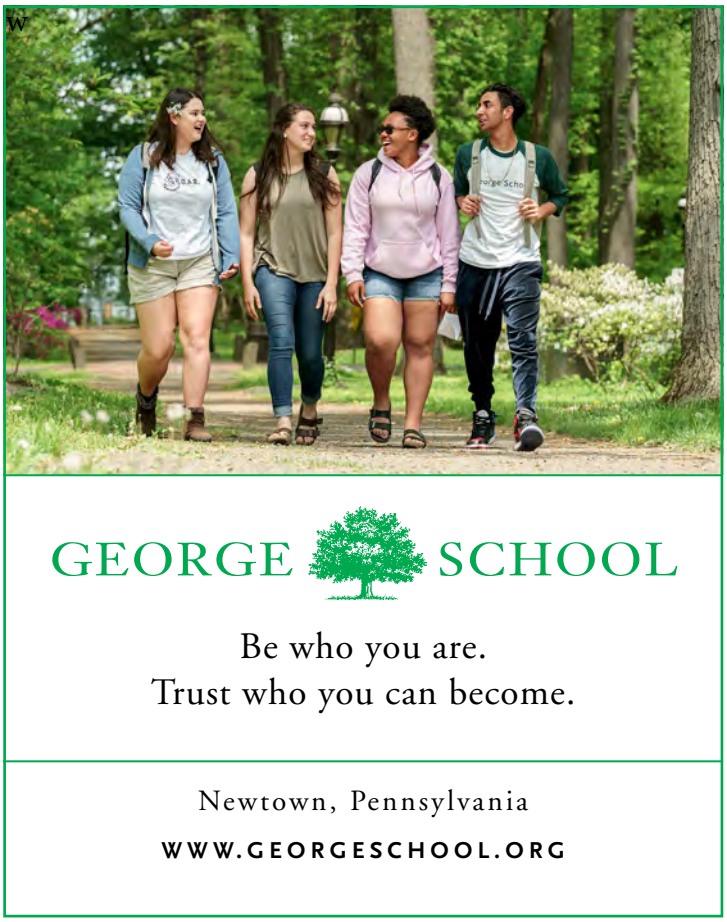
Speaker: Regan Savage, The John Maxwell Team

Program
The Right To Lead!

about our program/speaker

WHAT GIVES ANYONE THE RIGHT TO LEAD? It certainly isn't gained by election or appointment. Having a position, title, rank, or degrees doesn't qualify anyone to lead other people. And the ability doesn't come automatically from age or experience, either. No, it would be accurate to say than no one can be given the right to lead. The right to lead can only be earned! And that takes time. Regan will share how you can become The Kind Of Leader Others Want To Follow.

Regan is a proud member of the John Maxwell Team, an international group of world class certified speakers, trainers, and coaches, fully devoted to improving leadership in all spheres of life throughout the world. He specializes in aiding personal and professional leadership growth through the study and practical application of John Maxwell's proven leadership principles. Regan believes "Great Leaders Serve" and strives to inspire, challenge, and equip leaders and their teams with leadership teachings that are timeless as they are true. Becoming the leaders people want to follow is the prime goal for all who aspire to lead.



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Tuesday, February 19, 2019

4:30 – 6:30 p.m.

about this event

Join us for this exciting and worthwhile networking event! Meet great people, make valuable connections, exchange your business cards and grow your business as you enjoy the complimentary food and dynamic facility thanks to our Host and Prime Sponsor.

LBCCC MEMBERS — NO CHARGE TO ATTEND.

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contact
Jude Martin-Cianfano
at jcianfano@LBCCC.org
or 215-943-7400

YOU'RE INVITED...

to the Monthly Morning Meeting where you can:

Hear from Experts on a Variety of Topics

Network with Over 70 Business Professionals

Build your Brand

Thursday, February 14, 2019

7:30 – 8:00 a.m. **Registration & Networking**

8:00 – 9:15 a.m. **Program**

Host Location:

M.E. Catering

Twining Hall • 4900 E. Street Rd. • Trevose, PA 19053

Speaker:
Mandy Mundy, Network of Victim Assistance (NOVA)

Program:
Human Trafficking-
in our own backyard

about our speaker

Mandy Mundy, Senior Director of Programs and Services, has over 20 years of experience at Network of Victim Assistance (NOVA) in Bucks County. Mandy was a previous recipient of the Governor's Victim Service Pathfinders Award for Prevention Education and Outreach for Pennsylvania. Mandy has received a Bachelor's Degree in Elementary Education from Bloomsburg University and Master's Degree in Nonprofit Leadership from LaSalle University.

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5 Tips for Women on Getting Ahead in Business | How Does the US Economy Work? 6 Female Entrepreneurs Share Their Best Business Advice | How to Stage a House to Sell Pro Cleaning Tips | What is a Phase 1 Environmental Assessment? | Start 2019 Financially Fit

5 TIPS FOR WOMEN ON GETTING AHEAD IN BUSINESS

Take it from this successful CEO—you can't have everything. But you can be smart about your choices.

According to a recent Pew Research Center survey, two-thirds of women and nearly half of men say females face some discrimination when it comes to getting ahead in business. There's always the interesting question of children, for one thing. Twenty-two percent of those polled believe women who want to reach a top position in business are better off not having them at all, with another 40 percent holding the opinion that if they're going to do it they should wait until later in their careers. Another 36 percent believe it's best to get childbirth out of the way early on.

Sandy Rubenstein knows a thing or two about the subject. A mother of twins since the age of 29, she's CEO of DXagency, an ad-engagement agency with clients that include DirecTV, HBO, MTV, and Whole Foods. Here's her advice for women on getting ahead in business.

1. DO WORK YOU'RE PASSIONATE ABOUT.

Like it or not, to succeed in business you're going to have to do lots of things well. "We're expected to be committed to our jobs, our personal relationships, our kids--all at the same level of intensity," Rubenstein says. If you love your work, you'll be more inclined to invest the amount of energy it takes to assume leadership positions within your organization or industry.

2. DECIDE WHAT YOU CAN LIVE WITHOUT.

Regardless of what anyone says, women cannot have everything, so it's important to think carefully about your priorities and those of your family. "As much as I want to go to every single tennis game that my kids are playing or every concert that they're in, there are going to be some that I have to miss," she says. "In my family, we have a very candid conversation about which ones are important and which ones they want me at." It's the same thing with spending time with a spouse or friends--you need to prioritize. Do you have to attend a PTA meeting, or is it enough to stay updated via email?

3. LIGHTEN UP.

Laugh, have fun, and remember that most likely your work isn't life or death. "At 11:30 at night, when I'm sitting there doing email and worried about [work], I have to take a breath and say, 'It's going to be OK. Tomorrow is another day and I need to stop,'" she says.

4. STAY ON TOP OF YOUR GAME.

In other words, make sure you have a plan for how you're going to remain educated on current trends or the latest technology. "When you go to a meeting or give a presentation and someone asks a question, you don't want to have to turn to the guy from IT," she says. "You want to say with confidence, 'I understand this industry. I can represent what needs to be done.'"

5. MANAGE HOW PEOPLE PERCEIVE YOU.

In an industry dominated by men, it's important to be intentional about your image. So, while you may be friendly and social, you also need to act and communicate as a leader, with the understanding that you alone are responsible for your destiny. "The perception needs to be that you're the boss, that you're the one in charge," she says. "You can have a relationship with [others], but there are barriers to how far those conversations should and could go."

Source: DesMarais, Christina. "5 Tips for Women on Getting Ahead in Business." Inc.com, Inc. 23, March 2015. Web. 23, Oct. 2018

HOW DOES THE US ECONOMY WORK? THE SEVEN COMPONENTS OF A FUNCTIONING ECONOMY

Have you ever said to yourself, "How exactly does the U.S. economy work?" During a recession, you might think, "Not too well!"

Learn the causes of recession by understanding gross domestic product and the laws of supply and demand. Know how the federal government uses fiscal and trade policy. Realize how the Federal Reserve fights inflation while spurring growth with monetary policy. See how financial markets on Wall Street influence Main Street and your neighborhood.

1. GDP

Everything the U.S. economy produces is measured by GDP. When the GDP growth rate turns negative, the economy enters a recession.

That has happened throughout the history of U.S. recessions. When the economy contracts for years, it's called a depression. Learn the difference between recession and depression.

The most important part of the economy is consumer spending. The other three components are business expenditures, government spending, and net exports.

The U.S. economy is no longer the world's largest. China and the European Union have outpaced current U.S. GDP statistics. Despite this, the U.S. economy is still very powerful.

2. SUPPLY AND DEMAND

Supply and demand are the forces that drive the U.S. economy. Supply includes labor, represented by employment, and natural resources, such as oil, land, and water. Oil prices drive 70 percent of the cost of gas.

Demand, or personal consumption, drives almost 70 percent of the economy. A lot of this occurs during the holiday shopping season, which starts on Black Friday.

The recession increased unemployment. Many people became discouraged over ever finding a job and dropped out of the labor force. As a result, one-third of Americans are poor or near poor. That's one reason the U.S. economy has slowed. But income inequality wasn't caused by the recession. It began worsening through the 2000s.

3. INFLATION AND DEFLATION

Inflation occurs when demand is greater than supply and prices go up. Your income and the rate at which it keeps up with rising prices determines how much inflation impacts your life.

Inflation is very difficult to stamp out. Once it occurs, people begin to expect ever higher prices. They will buy now before prices go up more in the future. That increases demand even more. Another cause of inflation is an increase in the money supply.

The U.S. government measures the current inflation rate with the Consumer Price Index. But it sometimes gives misleading information. The commodities market determines oil, gas, and food prices. They can skyrocket and plummet within months. So the Federal Reserve uses the core inflation rate instead. That excludes energy and food costs.

If inflation occurs in assets, such as housing or stocks, it's called an asset bubble.

The opposite is deflation. It occurs when prices fall. That also happens to assets, such as housing prices and stock portfolios. That creates stock crashes and economic crises. Deflation is worse than inflation for an economy.

4. FISCAL POLICY

Fiscal policy is the $4 trillion federal budget. All the revenue ultimately comes from taxes on your income, so it is important for you to know how it is spent. Fiscal policy can stimulate, guide, or depress the economy, but only business can create economic growth.

The president starts the budgetary process each year, but only Congress has the government spending authority. For example, President Obama's economic stimulus package was his idea, but Congress approved it.

Spending outpaces revenue, creating a budget deficit. Each year, it is added to the national debt.

One large contributor to the deficit and debt are the Bush tax rebates. They follow the theory of supply-side economics. It says that lower taxes will eventually spur the economy enough to replace the loss in taxes. That hasn't happened. But tax rebates are very popular because people hate paying them. Many have proposed a flat tax or a fair tax.

5. MONETARY POLICY

Monetary policy is controlled by the Federal Reserve. That banking system is guided by the Federal Reserve Chair Jerome Powell. The Federal Reserve tools include the fed funds rate, the money supply, and the use of credit. These tools control how interest rates affect the economy. Compare the current fed funds rate to historical fed funds rates to know whether the Fed is using an expansionary or a contractionary monetary policy.

The primary objective of monetary policy is to control inflation. Its secondary objective is to stimulate the economy. It is also charged with the smooth functioning of the banking system. For this reason, the Fed chair is often called the most powerful person on the planet.

In 2009, Ben Bernanke was named Time's Man of the Year. As a Fed chair, he took aggressive steps to address the 2007 banking meltdown and the 2008 financial crisis. Yet, many critics argue that the United States should return to the gold standard.

6. TRADE POLICY

Trade policy affects the cost of imports and exports by regulating trade agreements with other countries. Trade agreements, like the North American Free Trade Agreement, seek to reduce trade costs and increase each country's GDP. The World Trade Organization attempted an ambitious world-wide trade agreement in the Doha round of trade talks. That didn't work, since the European Union and United States didn't want to end agricultural subsidies.

Instead, the United States pursued bilateral and regional trade agreements. These include the Trans-Pacific Partnership and the Transatlantic Trade and Investment Partnership. If they were

approved, they would be the largest trade agreements in the world.

Exchange rates affect trade by changing the value of the U.S. dollar. The dollar is the world's global currency. Most international trade contracts are done in dollars. When the dollar is strong, it allows the prices of oil and other commodities to fall. That can create deflation.

7. FINANCIAL MARKETS

An implosion in the financial markets threw the economy into the worst recession since the Great Depression. How did this happen? It began with derivatives that were supposed to insure against defaults on sub-prime mortgages. Demand for the derivatives was so strong, it almost forced insurers like the American International Group to default. That threw Wall Street into a panic which spread throughout the world. Unregulated derivatives created the credit crisis of 2008.

The building blocks are stocks and stock investing. They are riskier than bonds. The safest are Treasury bonds. The riskiest are junk bonds. You can invest in either with mutual funds.

Many wealthy investors let hedge funds do the investing for them. Others seek higher returns by trading in risky commodities, futures contracts, and credit default swaps. This made many argue for more regulations on Wall Street.

Source: Amadeo, Kimberly. "How Does the US Economy Work?" Thebalance.com. The Balance, 29, April 2018. Web. 16, Oct. 2018

6 FEMALE ENTREPRENEURS SHARE THEIR BEST BUSINESS ADVICE

These women have successfully navigated the tricky waters of owning and running a company in a tricky male-dominated landscape.

Women entrepreneurs are the fastest-growing segment of business owners in the U.S. But, compared to male-owned businesses, women-owned businesses generally fail at a higher rate, employ fewer people and generate less revenue.

The reasons for the disparity are complicated and varied: difficulty in accessing capital, entrenched social norms, and differences in the industries male- and female-owned businesses tend to cluster are a few of the reasons behind the imbalance.

But some factors may have more to do with women's internal landscape than external conditions.

"I spend 90% of my time traveling around the world talking with women and women entrepreneurs and exploring the challenges to women starting, growing or scaling a business. What I've found is that the number one reason is the lack of confidence," said Ingrid Vanderveldt, founder of Empowering a Billion Women by 2020 (EBW2020) and Dell's former entrepreneur-in-residence.

But, she added, "the antidote to a lack of confidence is simply action. We take action when we have mentors. This is why EBW2020 made it our top priority to connect women to mentors through our free mentor matching program."

Historically, men have held the helm in the business world, providing visible examples of what it means to be a leader. But, Vanderveldt said, that means women often struggle to find other female role models who can share their career paths and experiences.

"That's what's keeping women from coming in even more and from elevating to the corner office," she said. "We have a lack of role models but there certainly are amazing women out there creating amazing companies."

In a thoughtful post on Re/code, Sukhinder Singh Cassidy echoed that sentiment, highlighting the dearth of examples of women entrepreneurs in recent press coverage. Her piece focused on the tech industry, but her arguments could be applied across the business world.

Women entrepreneurs may be harder to spot in the media but they're making powerful strides in real life. Here, six of them offer up their tips for taking your business to the next level:

MICHELLE GARCIA, OWNER OF HEIRLOOM CATERING; DENVER, CO

There is no one who owns a company who knows all the answers or has all the skills. The best advice I could ever give anyone is to never be afraid to ask other people for their help or advice.

I have definitely not launched my business by myself. I've had a ton of support and a ton of great people who have supported me. You're always going to find yourself at a roadblock, whether it's learning about a sales tax, developing a new website, or creating a new marketing plan. Always just ask for help. It's so simple and it sounds so trite but it's true. People want to see a person be successful. The key to success is to help others succeed.

AMANDA LUU, CO-OWNER OF STUDIO MONDINE

Before you file for anything, talk with an accountant and see if it's humanly possible to hit the revenue goals before you start investing the time. The relationship you have with your accountant is very important, so find someone with the right experience and whom you trust.

One relationship can make or break your year. Be truly interested in people and try to cast a wide net.

My other piece of advice is to forge genuine connections with people inside and outside your industry. So much of our business is referral-based, one relationship can make or break your year. Be truly interested in them and try to cast a wide net.

BRIDIE PICOT, CEO OF THING INDUSTRIES; BROOKLYN, NY

My advice to anyone with an idea for a startup would be to go ahead and start it. The more research you do upfront as to how much work is involved and how much you need to learn could easily put you off. I had no idea when I first started Thing and I'm glad I didn't! It's much easier to tackle new tasks once you've already got things going.

ANNIE LIAO JONES, PRINCIPAL & CEO OF ROCK CANDY MEDIA; AUSTIN, TX

My father told me two things about owning a business when I was really young. He said: "Everyone is going to break your heart, and you're generous. Don't let anyone change that about you." He also said: "Owning a business is the loneliest endeavor in the world." He was right, and his advice made me feel less alone, and more blessed by the fact that my clients are business owners themselves, so it's less lonely.

If there was anything I wish I knew starting out, it would be to not hire any middlemen–it's just not worth it if it creates distance between you and your core team.

CARRIE SPINDLER, OWNER OF GOODIEBOX BAKE SHOP; CLIFFSIDE PARK, NJ

Define your business and your brand and commit to it–everything you do should be consistent with your business's identity. You simply cannot be all things to all people. This is especially important if you are starting a business with limited upfront capital. You may be tempted to do things outside of your scope in the interest of either driving business, or just paying the rent.

That's a very slippery slope that most entrepreneurs don't take into consideration at the outset. You can end up stretching yourself thin, or providing mediocre service because it's not what you do best. That said, I learned a lot about staying true to my product/service offerings and refraining from taking business that is not in my wheelhouse.

CHRISTINE HEBBRING & JENNIFER MURRAY, CO-FOUNDERS OF PAINTED FOX TREASURES; ALLENTON, WI

Christine: "Keep a healthy balance. Starting a new business can consume you to a level that's not healthy–keep a balance so that you're still in touch with family and friends."

Jennifer: "Don't let what you don't know scare you. There's so much that we have taught ourselves. And there's so much that you can learn if you have the passion to learn it. But you've got to be prepared to work. We look at each other and, combined, we're putting in unspeakable hours–but every one of them is worth it because we love the business."

Source: Vetters, Amy. "6 Female Entrepreneurs Share Their Best Business Advice." Fastcompany.com. Fast Company. 12, June 2015. Web. 23, Oct. 2018

HOW TO STAGE A HOUSE TO SELL

If the word "staging" conjures up the idea that you're putting on a show for prospective buyers, you're on the right track. In a well-staged home, you're putting the home in the spotlight and inviting buyers to imagine themselves taking a starring role. To do that, you need to step behind the scenes and give buyers room to imagine themselves taking the lead as homeowner.

Here are some tips to set a scene that will leave the critics — or at least the home buyers — raving.

WHY STAGE A HOME BEFORE SELLING?

Whether you're going DIY in staging your house to sell or calling in a professional, taking the time to stage your home for potential buyers can be an effective way to make your house stand out against other listings in your area.

Staging your home can help potential buyers picture themselves in the space — a crucial first step in getting them to consider making an offer. And, you'll be in good company among other sellers. According to the Zillow Group Consumer Housing Trends Report, 82 percent of urban sellers, 71 percent of suburban sellers, and 61 percent of rural sellers say that staging their home is one of the top pre-listing activities they complete.

STAGING TIPS FOR SELLING YOUR HOME: WHERE TO START

- **Declutter:** Go room by room, removing the items you won't need between now and moving day. Pay extra attention to cabinets, closets, and pantries — you want to give potential buyers the impression that your home has ample storage. Not sure where to put all your extra stuff? Consider getting a temporary storage unit.
- **Depersonalize:** Remember, potential buyers want to be able to picture themselves calling your house home, and that's hard to do if all they see are family photos, personal items, and keepsakes. While it might be a bit emotional, take a run through your home and remove the decor items that make your house feel personally yours.
- **Erase Signs of Pets:** You may love your cat, but potential buyers may not (or they may have an allergy). Make sure to clean thoroughly and remove toys, food dishes, and water bowls.
- **Deep Clean:** As your mother would say, "Clean like company is coming." In fact, you may want to go one step further. Aim to clean to a point where it looks like nobody actually lives in the home: no smudges on the windows, no dust bunnies on the floor, no water marks on the counters. A clean home tells potential buyers that you've taken great care of the property.

Staging a house for sale can make all the difference in how long it stays on the market.

HOW TO STAGE YOUR HOUSE TO SELL: 11 BEST STAGING IDEAS

Once you've decluttered, depersonalized, hidden all traces of pets, and done a better-than-spring cleaning, you can tackle the actual staging of your home. Read on for the best staging tips.

1. **Increase Lighting Everywhere:** Staging a home is no time for mood lighting. One of the first things many potential buyers comment on is the amount of light in a home. Replace any burned-out lightbulbs, swap out for higher wattage bulbs, clean your windows, open the blinds, and don't forget to turn on the lights before any showing.
2. **Create Conversational Furniture Arrangements:** Take a look at each room and play around with the arrangement of your furniture to create more conversational spaces. Point loveseats and couches toward each other, which will actually increase the amount of space in rooms. Don't be afraid to mix things completely up. In real life, you'd probably point the couch toward the television. But staging your home for sale isn't about living in it. It's about selling it.
3. **Stay Neutral for Broad Appeal:** Yes, that bright red accent wall really shows off your personality. But there's only one you, and you've already bought this home once. You need to tone down the colors. Neutrals are your friends. You'll also want to make sure to keep spaces gender-neutral. Your home's new owners won't necessarily use the rooms (or decorate them) the same way you do.
4. **Update the Finishes:** Walk through your home with a critical eye, noticing little maintenance issues like a serious buyer would. It's likely worth a Saturday of work to repaint a room, re-caulk or re-grout, strip wallpaper, or change out dated or worn hardware.
5. **Take a Look at the Exterior:** Your home's curb appeal is the

ultimate first impression. Mow your lawn, pressure wash any dingy areas, repair chipping paint, plant some flowers, and tidy up any patio furniture.

6. **Arrange in Odd Numbers:** From throw pillows to accessories and chairs to artwork, professional stagers and designers swear by decorating in threes, fives, and sevens, which gives some visual interest to otherwise symmetrical spaces.
7. **Set the Table:** It's a nice finishing touch that, again, can help the buyer visualize living there. Holiday dinner party, anyone?
8. **Only Style with Polished Accents:** For example, only stage your master bath with new bath towels, or none at all. Just say no to your still-drying bath towels from this morning's shower.
9. **Make the Space Appear Larger:** Add mirrors to reflect light, swap a heavy powder room cabinet for a pedestal sink, or remove a leaf from your huge dining room table.
10. **Show Value in Unusual Floor Plans:** Highlight what makes your home unique and special. Add a reading nook, show the benefit of an extra storage area, or tuck a desk in an unused corner.
11. **Use Extra Rooms Deliberately:** Never leave a room empty. Instead, make that unused guest room feel usable, staging it as an office, craft room, or guest bedroom — but never all of those things at once!

Don't leave rooms empty when you stage your house. An attractive seating area can help potential buyers imagine the home as their own.

INVESTING IN REAL ESTATE STAGING

DIY Home Staging: Following the tips above, staging on your own is definitely an option, and it's an affordable one. Just make sure to leave yourself enough time to finish your to-do list before your listing goes live.

Partial Home Staging: An affordable middle-of-the-road option, partial home staging is when you do the decluttering and cleaning yourself, before bringing in a professional stager to apply the finishing touches. They'll rearrange and reimagine your current furniture and decor in a way that's buyer friendly. You can also hire a stager to simply do a walkthrough of your house and consult on what you should do to prepare your home for sale, and the actual staging tasks will be up to you. They typically charge between $100 and $150 an hour.

Full-service Professional Home Staging: If you're in a competitive real estate market, or don't have the time to stage or interest in doing it on your own, you may want to consider hiring a full-service home stager. Some stagers charge by the room ($250-$500 a room, depending on where you live), while some charge between 1 percent and 3 percent of your home's sale price. The price will typically include both the services of the professional stager, and the rental of all the furniture and accessories they bring with them, for a predetermined period of time (usually about a month).

Live-in Stagers: An emerging trend in high-end homes, a live-in stager is a person who, usually as part of your staging team, temporarily moves into your home after you've vacated. They're tasked with making sure the home is always showing-ready, warm, and welcoming. It can be especially beneficial if you're trying to sell a home that's in another city.

Staging Maintenance: If all goes as planned, the offers should come rolling in, and the limbo of living in a staged home won't last too long. But consider this home staging advice to help sell your house fast:

- **Hire a Weekly Cleaner or Give Yourself a Daily Routine:** You worked hard to get your house in pristine condition, so don't let things slide over time. Either hire someone to come clean every week, or give yourself a few manageable daily tasks to keep everything in tip-top shape while you wait for that perfect offer.
- **Invest in a Robotic Vacuum:** Make technology do the work of daily vacuuming. That way, there'll never be even a single dust bunny on the floor during a showing.
- **Allow Extra Time If You Have Kids:** We all know that kids can destroy a perfectly clean room in a matter of minutes. So, if you have small children at home, make sure your real estate agent knows to give you at least two hours' notice before a showing so you can tidy up and get out the door.
- **Get Someone to Watch Your Pets:** Of course Fido would give potential buyers a warm welcome, but not everyone wants to be greeted by your pet when touring your home. Plan for someone to watch your pets — or have a to-go bag with all their supplies and take them with you — before every showing.

Source: "How to Stage a House to Sell." zillow.com. Zillow, 16, Oct. 2018

PRO CLEANING TIPS

Forever Clean, a residential cleaning service with offices in Delaware and Maryland, shares some cleaning do's and don'ts:

- Use furniture polishes sparingly as polish build-up attracts dust; use an orange-oil cleanser instead and save polishing for a few times a year. A microfiber duster works great to remove dust.
- Warm sunny days are not the right time to wash windows as the solution dries too quickly and results in streaks; plan for a pleasant cloudy day instead.
- Blot carpet stains instead of scrubbing, which can untwist and damage carpet fibers.
- Also from Real Simple: To get more of your cleaning solution where it needs to go, spray directly on the rag and then wipe, rather than

spraying on the surface to be cleaned.

- Instead of throw rugs in the kitchen, purchase feet-friendly gel mats for in front of the stove and sink. They can easily be swept and wiped.

Source: Time&Money, 24, Dec. 2017, N32

WHAT IS A PHASE 1 ENVIRONMENTAL ASSESSMENT?

A phase 1 environmental assessment is a preliminary assessment of a property to determine if any contamination is present and what level of liability may be involved. Triggering events like an application to change zoning, change of title, or curiosity on the part of the owner can all result in this type of environmental evaluation. It becomes part of the record associated with the property and can determine the next step of environmental cleanup, if such a step is necessary.

In a phase 1 environmental assessment, a consultant will review the site and any relevant records with care, but does not perform any specific tests to check for contamination. This can include research on title history, insurance claims related to the property, and news stories on the history of the property. The assessor also visits the site to take photographs and notes. Interviews with people associated with the property can also be common.

During the course of the assessment, findings may indicate that contamination is present, or is likely to be present on the basis of the available information. For example, an inspector performing a phase 1 environmental assessment might notice asbestos tile, or could find a news story on the property that documents a history of polluting activities. If the property was used for activities known to result in contaminated waste in an era when such activities were not regulated, this could be an indicator of an environmental issue.

Assessors consider the land itself as well as any buildings and other improvements in a phase 1 environmental assessment. They prepare a detailed overview of their findings for review by government agencies and any interested parties. The document must adhere to guidelines set by regulatory agencies to ensure that a series of important topics are all adequately covered. These guidelines periodically change, and it is important to review them before submission.

The phase 1 environmental assessment may conclude that there are no obvious problems with the property, and planned development, transfer, and zoning changes can proceed. It could also show that there is an environmental problem, or a high risk of dangerous materials on the site. This can trigger the next stage in the process, a more detailed assessment to identify contamination with testing and determine its extent. A full understanding of what is on the site is necessary to prepare plans for cleanup, and to determine who might be liable for the expenses associated with cleanup and restoration.

Source: "What is a Phase 1 Environmental Assessment?" wisegeek.com. wiseGEEK, Web. 14, Nov. 2018

START 2019 FINANCIALLY FIT

If you carry debt, don't follow a budget or have less than you'd like in savings it's time to change that. If you answer yes to any of the following questions, it's time to make a change for 2019!

1. Do you only pay the minimum on your credit card each month and owe thousands of dollars?
2. Do you live paycheck-to-paycheck with little or no savings?
3. Are you completely stressed out by your financial situation and considering bankruptcy?
4. Are you wondering how to split up your finances during a divorce?
5. Do you ask yourself at the end of every month, "Where did my money go?"
6. Are you just looking for someone to talk to about your finances?
7. Do need help with the Student Loan process?
8. Do you have a budget and follow it?
9. Are you wondering if you are in a position to buy your first home?
10. Are you in danger of losing your home?

Source: Credit Counseling Center

Employees of American Heritage Credit Union

American Heritage Credit Union

"American Heritage" was named as "Best Place to Work" in the extra-large companies category by the Philadelphia Business Journal. "We are incredibly honored that American Heritage is recognized with this prestigious award," said American Heritage Senior Vice President of Human Resources Flora Caranci. "The satisfaction of our employees is a goal we strive to achieve every day. Our team members deserve a tremendous amount of praise for cultivating the aspiring culture that American Heritage exudes. We are proud that our employees are rooted in American Heritage's mission and values, and simultaneously bring their unique personalities and perspectives to define American Heritage while serving our Philadelphia area community."

The First National Bank

is pleased to announce the following promotions: Donna Dunham-Smith has been promoted to Senior Vice President. Donna was hired as an Administrator of Merchant Accounts in November of 1985. She was promoted to Electronic Services Manager in March 1986 and named Assistant Cashier in November 1987. Donna was promoted to Assistant Vice President/Electronic Services in December 1991 where she later became a Vice President in December 1995. In April 2018, Donna was named Vice President/ Director of the newly created Deposit Operations Department. Charles Siegfried has been promoted to Senior Vice President. Charly was hired as a Vice President/Assistant Controller in August 2012. He was promoted to Vice President/Controller in June 2013.

Donna Dunham-Smith

Charles Siegfried

Sue Maslow

Antheil Maslow & MacMinn, LLP

founder Sue Maslow joined three other panelists at the American Bar Association's Annual meeting in Austin, Texas in September. Maslow addressed questions surrounding identifying the client when representing corporate entities and the tension between state Rules of Professional Responsibility, SEC Rules and personal moral codes of conduct when evaluating permissive disclosures. The panel also provided guidance in navigating the limits of the attorney-client privilege, conflicts of interest and attorney withdrawal with illustrations from recent headline events and movies like Roman J. Israel, Esq.

NJM Insurance Group (NJM)

announced that it is the first insurer in the country to become "Auto Claims Certified" under J.D. Power's new Personal Auto Insurance Claims Certification Program. This exclusive program recognizes those personal auto insurers that are committed to providing their customers with an outstanding claims experience.

"As a company that exists for the sole service and benefit of its policyholders, we're thrilled to be the inaugural recipient of J.D. Power's Insurance Claims Certification," said Mitch Livingston, NJM President & CEO. "The certification provides strong independent validation that we continue to meet our underlying mission to provide value-based insurance solutions to our policyholders with the highest level of service, integrity, and financial stewardship."

Jessica McGregor, J.D. Power, Strategy and Growth Director; Mitch Livingston, NJM President & CEO; David Pieffer, J.D. Power, Property and Casualty Insurance Practice Lead and Eric Marshall, J.D. Power Account Director.

Penn Community Bank team members gather to accept the first-ever Self Sufficiency Champion award from Bucks County Opportunity Council, in recognition of the bank's 20 years of support of the Council's Economic Self Sufficiency Program, which helps graduates leave poverty, for good.

Penn Community Bank

For 20 years, Penn Community Bank has invested in a program that has improved the lives, and therefore the communities, of about 300 Bucks County residents, nearly all of them vulnerable women and children. Bucks County Opportunity Council recognized the bank for those decades of support with its first-ever Self Sufficiency Champion award. "Penn Community Bank and its leaders, particularly director Mark Worthington, helped lead BCOC's efforts to establish the Economic Self Sufficiency Program, and without their enthusiastic and consistent support over the years, the program simply would not have been as successful as it has been," said Erin Lukoss, Executive Director of Bucks County Opportunity Council. "They truly have modeled what it means to be a local business committed to giving our struggling neighbors a hand up, breaking the cycle of poverty for this generation and for those to come."

Some of the Lowe's Warrington Employees who painted the Opportunity Council (from left to right - Kerry Savrin, Joe Stanton, Aaron Drellich (Store Manager), Wayne Haynes, and Linda Pfeifer).

Lowe's Heroes from Warrington volunteered their time and skills to help renovate the Bucks County Opportunity Council's (BCOC) new location in Bristol Township. Renovations included painting the interior of the first and second floors of BCOC's new location at 721 Veterans Highway using paint and supplies donated by the Warrington Lowe's. "We greatly appreciate the staff at Lowe's Warrington for all the hard work they put into improving our new building," explained Joe Cuozzo, Director of Development at the Bucks County Opportunity Council. "The paint and paint supplies make a huge difference in all the rooms and saves us from having to pay professionals to do the job. It really makes a difference in helping us open later this fall."

St. Mary Medical Center named Dr. Lawrence Brilliant as its next president. Brilliant joined St. Mary Medical Hospital in 2015 as its medical director of emergency services. He was promoted to vice president and chief medical officer in 2017. "It has been a genuine pleasure to work alongside Dr. Brilliant," said James L. Woodward, St. Mary's former president and CEO and new president and CEO of the newly formed Trinity Health Mid-Atlantic regional health system. "It has been a genuine pleasure to work alongside Dr. Brilliant," said Woodward, in a statement. "He embodies the true spirit of this hospital – with a focus giving the people of Bucks County the care they need with the simple human kindness they have come to expect from St. Mary. He has already proven to be a great leader in this organization, and I know our colleagues and patients are in good hands."

Habitat for Humanity of Bucks County broke ground on four homes, on adjacent lots in Morrisville late last year. Two homebuyers have been approved and were also in attendance. Whole home sponsor Penn Community Bank and Cornerstone Partner, Parx Casino along with the other sponsors were present to put shovels in the ground.

Right: Front row left to right: Talayia and Evita, future Habitat homeowners.

Kevin and Tina Diabelko of the James O. Bradley Funeral Home Inc. are proud to announce that their youngest son, Adam has joined the family business on a full-time basis. Adam had graduated from Conwell-Egan High School and Mercer County Community College for funeral service.

Wishing You & Your Family a

HAPPY NEW YEAR

meet minesh v. pathak

our new executive director of LBCCC

WHO IS THE MOST INFLUENTIAL PERSON IN YOUR PERSONAL LIFE AND WHY?

My Father. From a young age, my father has taught me that hard work and dedication does pay off. My parents have always supported my ideas and decisions in life. I am the person that I am today because of my wonderful parents.

WHAT IS YOUR DEFINITION OF SUCCESS?

My definition of success would be something like this… A great husband, a great father and a great person!

ESSENTIAL BUSINESS PHILOSOPHY

Treat your staff and co-workers like family. You are successful by the people you surround yourself by.

FAVORITE QUOTE?

Live, Love, Laugh.

WHAT IS THE LAST BOOK YOU READ?

Five Little Monkeys Jumping on the Bed. I have read that book more than 100 times to my daughter.

FAVORITE PLACE TO VACATION?

Hawaii. My wife and I went to Maui and Oahu for our honeymoon a few years ago for 2 weeks and I think we are due for a trip back.

FAVORITE PLACE IN YOUR HOUSE AND WHY?

If you ask my wife that question, she will say the bathroom! My favorite place in the house is my basement which is half a mancave and half a playroom.

FAVORITE SPORTS TEAM?

All Philadelphia teams of course since I was born and raised in Philadelphia.

WHAT IS YOUR FAVORITE FOOD OR BEVERAGE?

I'm known to be a huge fan of Mexican food.

FAVORITE TV SHOW, MOVIE AND/OR SONG?

My favorite TV show is Seinfeld, it's a show about nothing!

WHAT IS SOMETHING MOST PEOPLE DON'T KNOW ABOUT YOU?

I currently reside in Yardley with my beautiful wife Rupali, 2 daughters Shriya & Aanya and my dog Rio who thinks he's the king of the house. I'm a fun, outgoing person who enjoys having a good time and being around positive people. My family means everything to me and always comes first.

WHAT DO YOU LIKE BEST AND/OR LEAST ABOUT YOUR CURRENT JOB?

I never thought I would be the Executive Director of LBCCC at the age of 33. It has been an honor leading this wonderful organization and having the support of the staff, board of directors and members. The job can be stressful at times, but I never regret accepting the position. I love meeting new people and learning about their businesses which is very rewarding. In addition to meeting new people, I think it's great to be involved in the community which is its own reward.

FAVORITE THING TO DO IN YOUR SPARE TIME?

Catching up on sleep would be nice since our 6-month-old daughter tends to wake up in the middle of the night but after work and on the weekends, I love spending all my time with my wife and kids. My wife and I love doing all sorts of fun activities with our 2-year-old daughter.

GREATEST ACCOMPLISHMENT?

My greatest accomplishment would have to be marrying the greatest women who is proud to stand by my side and the birth of our 2 beautiful girls.

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SHARE YOUR ENTHUSIASM

Post photos from Chamber events to your social media accounts with #LBCCC and we could highlight them here!

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