OUTLOOK
MAGAZINE

MAR/APR 2019 ISSUE
LBCCC.ORG

Editorial Focus
NON-PROFIT, HEALTH & WELLNESS, FAMILY LAW
PAGE 22-28

LEADERSHIP BUCKS COUNTY
PAGE 31

Lower Bucks County Chamber of Commerce

The Voice of Business

LOWER BUCKS COUNTY CHAMBER OF COMMERCE

Executive Director
Minesh V. Pathak

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Chairman-Elect, Paul Clough, Fresnel Partners*

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- BRONZE PARTNERS -

Partners as of publication date.

COVER DESCRIPTION
Past Graduates of Leadership Bucks County. You can be a part of this years' class! Contact LBCCC for more information.

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Bill Koelewyn

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Chairman's Message

from the Chamber's Chairman of the Board

Dear Friends,

My seven year old grandson called me the other morning. You know what? No, what! We were both in my dream last night. Wow! I said, that's pretty awesome! What were we doing? Eating Ice Cream! What flavor did you have and what flavor did I have? I think it was chocolate… and our conversation continued from there. A day that starts out like that cannot be topped. So you know what I did? I went out to find two dream catchers. One for my grandson and one for me! Sweet dreams should never get away and once captured, always remembered!

Health & Wellness is highlighted in this issue of Outlook as well as Family Law and Non-Profit organizations. While anticipating the coming spring season my thoughts lean toward reducing the clutter in my life. You might ask, what does that have to do with Health & Wellness? For me, having too many tasks lined up ahead, often manifested by several stacks of file folders, printed emails and handwritten notes simply means constant, low level stress. Seeing the clutter never allows me to be truly at ease. Stress has a great impact on our health, so my springtime resolution is to simplify as much as possible. I plan to eliminate the things I never use but hold on to 'just in case.' I will adjust promises made to align with my ability to deliver in real time. The anticipated reward? More carefree and fun summer weekends!

Our focus on Non-Profits this month brings to mind the great opportunity we all have to connect with chamber members that are impacting our community, making the lives of others better. I encourage you to search the membership directory at LBCCC.org by category for Non-Profit and charitable organizations. If you are a for profit business, I believe you will find an organization with a mission that you and your employees can identify with. Even the smallest contributions, be they material items, money or volunteer time, will make a big difference. 'The benefits of providing employee volunteering programs are endless' according to a recent article by Liz Bardetti. 'From keeping employees engaged and building camaraderie to improving corporate culture and employer brand, volunteer programs have the power to recharge and sustain a healthy workforce.' To learn more, I would suggest you attend a Non-Profit Advisory Committee meeting. Led by Kate Sample of the Sunshine Foundation, the committee meets the 3rd Thursday of each month at 8.30 am at the Chamber building.

Remember to maximize the value of your chamber membership. I recommend visiting as many committee meetings as possible. Certainly there is a committee and/or roundtable that will inspire you to participate. Attending the monthly Business Card Exchange and the Keynote Breakfast is a great way to meet other business people. Most of what the chamber has to offer are in the pages of this magazine.

This month the Chamber is beginning to advertise up to three individual private offices for rent within the Chamber building at 409 Hood Blvd. in Fairless Hills. This has become possible thanks to a reorganization of space by our staff and volunteers. The potential revenue will allow us to enhance programming to create even more value for your membership.

If you know of anyone needing a professional office in Lower Bucks, please connect them with: Minesh V. Pathak our Executive Director; mpathak@LBCCC.org or 215-943-7400.

Bill

Bill Koelewyn, Chairman of the Board

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

SHARE YOUR ENTHUSIASM

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

DON'T FORGET TO LIKE AND SHARE OUR PAGES:

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/LowerBucksChamber
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LBCCC.org/young-professionals

please join us in welcoming

these new Chamber Members as of 1.21.19

BENSALEM BUSINESS DIRECTORY
2636 Bristol Pike #5
Bensalem, PA 19020
215-245-0802
Bensalembusinessdirectory.com
Pondeli Hajioannou, President
Non-Profit Organizations
Sponsor: Chamber Staff

BURGI 627, INC DBA OASIS SENIOR ADVISORS UNIT 95
15 Glen Dr.
Yardley, PA 19067
215-815-1106
Oasisseniorsadvisors.com/bucks-montco/
Scott Burgess, President
Senior Services
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CITADEL BANK
836 W. Street Rd.
Warminster, PA 18974
610-380-6000 x3421
Fax: 484-713-3811
Citadelbanking.com
Ryan Fraizer, Branch Manager
Credit Unions
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GRYND LYFE W/DON MARTIN LIVE
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New Hope, PA 18938
215-852-1302
Gryndlyfe.com
Don Martin, President
Marketing Consultants & Services
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Getesg.com
Madie Nash, President
Business Development/Promotions
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186 W. Street Rd.
Feasterville, PA 19053
215-258-8942
Foreyes.com
Dennis Barr, Regional Manager
Opticians
Sponsor: Chamber Staff

GOLDEN CORRAL BENSALEM
1465 Street Rd.
Bensalem, PA 19020
215-245-5301
Jonathon Kornblau
Restaurants
Sponsor: Chamber Website

GOLDEN EAGLE DINER
200 Bath Rd. and Rte. 13
Bristol, PA 19007
215-785-6926
Goldeneaglerestaurant.com
Huseyin Gunaydin, Owner
Restaurants
Sponsor: Chamber Staff

HEARING CENTER OF BUCKS COUNTY
900 W. Trenton Ave.
Morrisville, PA 19067
215-295-7126
Fax: 215-295-1403
Buckscountyhearing.com
Lisa Dochnahl, Patient Care Coordinator
Hearing Aids
Sponsor: Chamber Staff

INSIDERTRENDZ INC.
P.O. Box 302
Yardley, PA 19067
267-304-3337
Insidertrendz.co
Sonali Deshpande, President
Web Design Services
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JR'S EXPRESS CAR WASH LEVITTOWN
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Levittown, PA 19057
215-547-3789
609-672-9249
Jrscarwash.com
Imran Malik, Jr., Owner
Car Wash
Sponsor: Bill Koelewyn

LEES COMMERCIAL CLEANING LLC
24 Bald Cypress Ln.
Levittown, PA 19054
267-907-2010
Leesccleaning.com
Brandon Lee, President
Cleaning
Sponsor: Erica Bresnen

LOWER MAKEFIELD SHOPPING CENTER
700 Stony Hill Rd.
Yardley, PA 19067
630-368-2227
Maureen Denard, VP/Director of Marketing
Shopping Centers
Sponsor: Chamber Website

MERRILL LYNCH- JOHN POCCESCHI
600 Hyde Pk., Ste. 600
Doylestown, PA 18902
215-340-3345
215-285-4835
fa.ml.com/pennsylvania/doylestown/the-pocceschi-group
John Pocceschi, Financial Advisor, Senior Portfolio Advisor
Financial Services
Sponsor: Chamber Staff

PICCOLO TRATTORIA
32 West Rd.
Newtown, PA 18940
215-860-4247
Piccolotrattoria.com
Fahmi Elabed, President
Restaurant & Catering
Sponsor: Former Member

PRIORITIES GROUP, INC.
525 Hearthstone Dr.
Yardley, PA 19067
215-595-7616
Fax: 215-434-1321
Pamprior.com
Pam Prior, Founder & CEO
Consultants - Business/Finance
Sponsor: Chamber Website

RITTENHOUSE VILLAGE AT FLORAL VALE
600 Township Line Rd.
Yardley, PA 19067
215-497-3003
Fax: 215-497-9330
Rittenhousevillages.com/senior-living/pa/yardley/rittenhouse-village-at-floral-vale/
Dale Wilson, Senior Lifestyle Counselor
Assisted Living
Sponsor: Chamber Staff

YOUR COMPANY COULD BE LISTED HERE! JOIN LBCCC TODAY.

VISIT LBCCC.ORG OR CALL 215-943-7400 FOR MORE INFO.

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.

PLEASE VISIT OUR ADVERTISERS' WEBSITES

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www.225lp.com

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www.BRTstage.org

Bucks County Technical High School
www.bcths.com

Capital Health
www.capitalhealth.org

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the keynote & business card exchange

KEYNOTE HELD AT GEORGE SCHOOL

Co-sponsored by ARTdoor Media By: Madison Belle, LLC and PB Adjusting LLC, it was another great Keynote, monthly morning meeting at George School.

Left: Regan Savage (The John Maxwell Team) gave a fantastic and uplifting presentation on "The Right to Lead!" at the Keynote in January.

BUSINESS CARD EXCHANGE AT RITTENHOUSE VILLAGE AT FLORAL VALE

Thank you to Rittenhouse Village at Floral Vale for opening their doors to host their first Business Card Exchange for LBCCC!

Left: Robin McBride (Pennswood Village), left, networked with Steve & Becky Kent (BHHS Fox&Roach REALTORS, The Becky Kent Team.)

BUSINESS CARD EXCHANGE AT PENN COMMUNITY BANK

Although the Business Card Exchange had to be rescheduled in November, it was a great turn-out in December as over 70 members and guests came out to the card exchange at Penn Community Bank!

Top Left: Earl Sigmund (New Business Learning Center), Silvia Salardi (Philadelphia Inquirer, Daily News, Philly.com), and Jeff Miller (Creative Advertising Specialties, Inc.).

Top Right: Seth English (Trenton Thunder) and Emma Calvitto (Bristol Riverside Theatre).

SHERATON BUCKS COUNTY HOTEL WELCOMES LBCCC BACK FOR THE KEYNOTE IN DECEMBER

The holidays would not be the same without heading to the Sheraton Bucks County Hotel for the Keynote, monthly morning meeting, in December! Decked out in holiday spirit, the Sheraton always welcomes LBCCC with open arms.

Left: Speaker Joel L. Naroff, Ph.D., Naroff Economic Advisors, provided attendees with an Economic Forecast for 2019.

Right: As the prime sponsor of the event, Jim Merrill (Inspire Federal Credit Union) said a few words and welcomed attendees to the event.

LEADERSHIP BUCKS COUNTY SPONSORED BY PENNSWOOD VILLAGE AND SESAME PLACE

The third session of Leadership Bucks County focused on 'Problem-Solving and Ethics/Integrity.' The day took place at the Bucks County Administration Center, Bucks County Justice Center, and James A. Michener Art Museum. Class members heard from Victoria J. Tasher, Public Information Coordinator, County of Bucks; Stephen Heckman, Esq., Administrator, County of Bucks; Thomas Gannon, District Attorney's Office, County of Bucks; Stephen Noll, Executive Director, TMA Bucks; and Alice Lawler, Docent. In addition, Ebbe Skovdal, President, iDIMENSIONS and Paul Clough, Partner, Fresnel Partners, gave an assessments group debriefing.

Left: The class heading to the Bucks County Courthouse for a tour.

4TH LEADERSHIP BUCKS COUNTY SESSION FOCUSES ON PROJECT/ CRISIS/CHANGE MANAGEMENT

It was another great day for the class of Leadership Bucks County at their December session! Team members traveled to the Northampton Township Building and heard from Robert Pellegrino, Northampton Township Manager, who gave an overview of the operations of a township. They then heard from Gina F. Rubel, Esq., Founder & CEO of Furial Rubel Communications, Inc. Gina's topic of conversation was "In Case of an Emergency – Why Your Small Business Needs a Plan." After an assessments group debrief from Ebbe Skovdal (iDIMENSIONS) and Paul Clough (Fresnel Partners) and lunch from Piccolo Trattoria, class participants heard from Bill Brady (former Executive Director of TMA Bucks and now retired) about the Route 1 Project and were informed by a panel discussion on "Project/Crisis/Change Management" from Denise Bowman, Esq. (Antheil Maslow & MacMinn, LLP), Frank Farry (PA House of Representatives, 142nd District), and Bill Koelewyn (225 Lincoln Properties LP/LBCCC Chairman of the Board). Next, the class traveled to the Emergency Management/911 Center for an exciting tour! Many thanks to the program sponsors Pennswood Village and Sesame Place.

Right: Robert Pellegrino, Northampton Township Manager, talked about the operations of a township during this fact-filled day!

GRAND OPENINGS, RIBBON CUTTINGS & MORE!

Top Left: In January, a Grand Re-Opening and Ribbon Cutting was held at the Golden Eagle Diner and Restaurant in Bristol. From left, Minesh V. Pathak (LBCCC Executive Director), Mayor Joseph Saxton (Bristol Borough), Ralph DiGuiseppe (Bristol Borough Council President), Bill Pezza (Raising the Bar), and Huseyin Gunaydin (Owner, Golden Eagle Diner and Restaurant).

Top Right: For Eyes – Feasterville, PA, held a Grand Opening earlier this year!

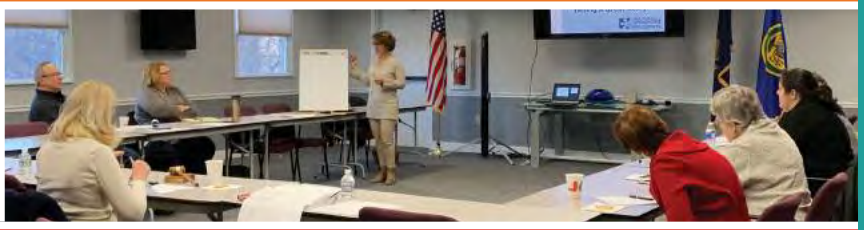
GET ACQUAINTED WITH YOUR CHAMBER

Sponsored by First Bank and Klatzkin & Company LLP, it was another great 'Get Acquainted' meeting in January. This event is a great way for new and prospective members to learn more about LBCCC – from events and sponsorship opportunities, to meeting current members and staff, attendees walk away with a wealth of information about your Chamber! In addition, attendees had a delicious lunch from Piccolo Trattoria.

Left: New, Existing & Future Members learned the benefits of Chamber membership at 'Get Acquainted!'.

NON-PROFIT ADVISORY COMMITTEE

Right: Liz Vibber of Catalyst Center For Nonprofit Management, located within the offices Bee, Bergvall & Company, P.C., spoke to our Non-Profit Advisory Committee about Storytelling at a recent meeting.



LBCCC, in Partnership with Bucks County Community College, Present 2019 Lead & Succeed Programs

(FOR MORE INFO PLEASE CONTACT JAMES SELL AT 267-685-4801 OR JAMES.SELL@BUCKS.EDU)

Innovative Leadership

A four-day LEADERSHIP experience focusing on developing the skills high school sophomores and juniors need for personal and professional growth. This interactive experience focuses on producing innovative ideas, products and or services. Creative ideas will be generated and participants will envision a path that leads to that idea becoming a reality. Workshops include team building, motivational speakers, entrepreneurs, one on one time with young Bucks County leaders in their industries, goal setting, and a field trip. Perfect for high school students interested in business, leadership development or entrepreneurship.

JULY 15 - 18, 2019

Monday - Thursday 9a.m. - 3p.m • RCHYC 6201 C50 • $295.00

LOCATION:

Epstein Campus at Lower Bucks *(formerly the Lower Bucks Campus)*

Leadership in Action

A four-day LEADERSHIP experience focusing on developing the skills that high school students need to succeed in their daily lives and beyond. This interactive experience focuses on students putting their ideas into action by solving real-world problems at a local level. Workshops include team building exercises that emphasizes collaborations with one's peers and community. Participants will have an opportunity to meet with local community members and others on a field trip. Networking and making connections will be the focus. Perfect for high school students who, based on their own personal aspirations, want to design and implement strategies for success.

AUGUST 5 - 8, 2019:

Monday - Thursday 9a.m. - 3p.m. • RCHYC 6201 C50 • $295.00

LOCATION:

Epstein Campus at Lower Bucks *(formerly the Lower Bucks Campus)*

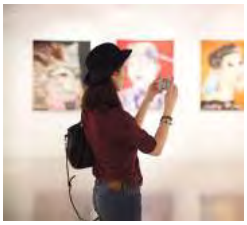
THE KEYNOTE AT SHERATON BUCKS COUNTY HOTEL

New member Melinda Vallone (ARTdoor Media By: Madison Belle, LLC) with LBCCC Executive Director Minesh V. Pathak and LBCCC Chairman of the Board Bill Koelewyn (225 Lincoln Properties LP).

BUSINESS CARD EXCHANGE AT PENN COMMUNITY BANK

Bryan Hughes (Bryan Hughes Business Connections/Total Technology Resources/BCE Chair), left, and Minesh V. Pathak (LBCCC Executive Director), right, welcomed Dale Wilson (Rittenhouse Village At Floral Vale) to his first Business Card Exchange.

editorial calendar focus



MAY/JUNE

- Travel & Tourism
- Art & Culture
- Business 101

JULY/AUGUST

- Employment Law
- Finance & Banking
- Human Resources

SEPTEMBER/OCTOBER

- Sports & Leisure
- Technology
- Marketing
- Young Professionals

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THE KEYNOTE AT GEORGE SCHOOL

Bill Sheffer (First National Bank & Trust Co. of Newtown/Keynote Chair), Minesh V. Pathak (LBCCC Executive Director), Jennifer Weisberg Millner (Stark & Stark, a Professional Organization), Gordon L. Bigelow (A-1 Limousine), Douglas Schmidt (Univest), and Bill Koelewyn (225 Lincoln Properties LP/LBCCC Chairman of the Board).

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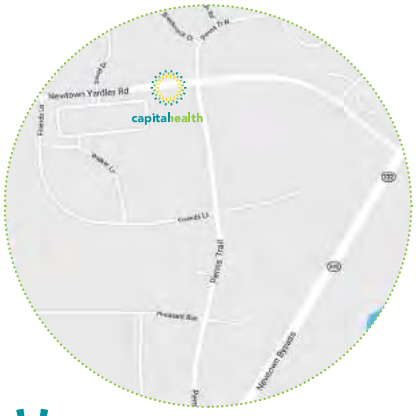


capitalhealth
MEDICAL GROUP

Makefield Highlands Golf Club

Nestled in historic Bucks County, Makefield Highlands Golf Club resides on the former Pleasant Valley Estate Farm with history traced to the early eighteenth century.

In 2004, 168 acres of the original Penn Grant made to Thomas Bond (c. 1718) for land extending beyond the current location North and East to the Delaware River, became what is now Makefield Highlands Golf Club. The stone Manor House is a registered historical landmark and sets the stage for a perfect day spent golfing and dining.

Designed by Rick Jacobson, the links style golf course playing up to 7,058 yards with five sets of tees has been recognized by Golf Week Magazine as the #9 Golf Course You Can Play in PA (2013) and by Golf Range Association of America as one of the Top 50 Public Range Facilities. Makefield Highlands also hosts numerous events including the Lower Bucks County Pro-Am and the Golf Association of Philadelphia U.S. Open Qualifier.

Our mission at Makefield Highlands is to create an enjoyable atmosphere and experience for our guests. While having competitive events on the course is fun, our primary goal is to provide a pleasurable atmosphere after the round – one where food and prizes are shared amongst friends. Please join us for the 2019 season at Makefield Highlands.

GRAA 2014 TOP 50 PUBLIC RANGE

GRAA 2015 TOP 50 PUBLIC RANGE

GRAA 2016 TOP 50 PUBLIC RANGE

U.S. Kids Golf TOP 50 kids teachers HONORABLE MENTION

LBCCC Champions of Commerce

The Chamber's fifth annual Champions of Commerce: Making a Difference Where We Work, Live and Learn awards ceremony was held at Pen Ryn Mansion last November. Thank you to not only the presenting sponsor, PECO, but to the numerous other sponsors, nominators, nominees, attendees, and all those involved in making this a wonderful evening of recognizing these exceptional businesses and individuals!

AND THE WINNERS ARE:

Community Service
YMCA

Economic Impact
Sesame Place

Emerging Technologies
Cryologics

Entrepreneurial Spirit
Robert Spurrier of Harwood Design, Inc.

Non-Profit
Network of Victim Assistance (NOVA)

Quality of Life
Woods Services

Start-Up
SurroundCycle

Workforce Investment
Inspire Federal Credit Union

2nd Annual Holiday Luncheon held at Celebrations

Celebrations welcomed LBCCC back for our 2nd annual Holiday Luncheon last December! Co-sponsored by Advanced Merchant Group and PCS IT Support & Consulting, members mingled and networked while enjoying a delicious lunch and holiday tunes from choirs from Nazareth Academy High School and Bucks County Community College.

Paul Clough (Fresnel Partners) and Bill Pelosi (Litchfield Cavo LLP) take advantage of the photo op with the Chick-Fil-A cow!

Robin Connor (E. W. Kaufmann Company), Jessica Sweeney (Penn Community Bank), Dave Dixon (Transworld Systems), Chuck Schaeffer (THINLABS, Inc.), Bill Sheffer (First National Bank & Trust Co. of Newtown), and Kevin Wiener (Advanced Merchant Group).

The Nazareth Academy High School Chorale provided soothing holiday sounds!

Two past chairmen of the board, Jim Sutton (James W. Sutton, Jr., P.C.) and Brandon McFadden (BB&T) enjoyed the holiday festivities!

Bryan Hughes (Bryan Hughes Business Connections/Total Technology Resources) surely was in the festive holiday spirit!

Bev Dimler (All Time Self Storage/Newtown Business Association) and Kim Bloemker (LBCCC Staff).

Brian Phillips, VP, Operations, Inspire Federal Credit Union

I have been working in financial services, specifically Credit Unions, for 8 years. I started my career in Credit Union's as a business development and marketing specialist. Through hard work, dedication and "getting uncomfortable" I've earned the opportunity to take on added responsibility and step into a senior management role at my current Credit Union, Inspire FCU. As Vice President of Operations, I work closely with and oversee the organizations marketing function, retail branch network and business banking/commercial lending. I currently serve as a member of the Parks and Recreation Board for my municipality, and volunteer for many programs and initiative within Bucks County. While some may not see volunteering as an "accomplishment", it's extremely important to me that I provide time and energy back into the community that has been a staple to my success. As a millennial, it's important to give back and get involved to support your personal and career development.

Q: Essential business philosophy?
A: Do what's right. Be transparent and be honest.

Q. Looking back, what is the best piece of advice you would give to your 25 year old self?
A. Take the chance and don't look back. You'll figure it out…

Q. Favorite quote?
A. Growth is painful and change is painful, but nothing is as painful as being somewhere you don't belong.

Q. Favorite place in your house and why?
A. Back yard (when it's nice). My son LOVES being outside and it's great to be outdoors playing whatever he wants (he's only a year and a half).

Q. Favorite time of the day?
A. 6:15am or 7pm – it's a coin toss.

Q. Favorite sports team?
A. Philadelphia teams.

Q. What is your favorite food or beverage?
A. Pizza and coffee, but not together.

Q. Favorite TV show, Movie and/or Song?
A. All-time favorite sitcom Seinfeld; current favorite TV show The Blacklist.

Q. What is something most people don't know about you?
A. I love doing yard work.

Q. If you were stranded on an island, what three things would you have to have with you?
A. Water, my family and a good music album (with the means to play it).

Q. What was your first job?
A. Delivering papers (is this still a thing?)

Q. What do you like best and/or least about your current job?
A. I get to interact with so many individuals and businesses in the community.

Q. Favorite thing to do in your spare time?
A. Wood working projects / spending time with the family.

Q. What is a goal you have yet to achieve?
A. Buying a house in the mountains.

Q. How do you keep a competitive edge?
A. Keep busy, meet new people and never say no to a meeting. Read industry news and keep on top of current events.

Q. What is your life motto?
A. Winning means you're willing to go longer, work harder, and give more than anyone else.

Q. Why did you choose the career you are in?
A. Credit Union's provide such a value to the community compared to the "bigger banks". Having the opportunity to help the community reach financial goals and be more financially stable is very rewarding.

Q. What is the most rewarding thing in your life?
A. Watching my son learn more and do more every day (again, he's one and a half).

LOWER BUCKS COUNTY CHAMBER OF COMMERCE VALUE STATEMENTS

Innovation: The Chamber fosters visionary and creative thinking.

Integrity: The Chamber conducts business with honesty and transparency.

Diversity: The Chamber embraces and encourages diversity in its membership, leadership, programs and services.

Leadership: The Chamber serves as the business authority for the Lower Bucks County community.

Fiscal Responsibility: The Chamber makes strategic financial decisions to ensure accountability and future growth.

Excellence: The Chamber strives to deliver programs and services of the highest quality to meet the needs of our members.

Amy Keiper-Shaw, President, Hands Holding Hearts

Amy Keiper-Shaw is a 2017-18 graduate of the Chambers Leadership Bucks County Program!

Q. Who is the most influential person in your personal life and why?
A. My mom was the most influential person in my life. She recently passed away & now, more than ever, I realize that she was the person who gave me the foundation from which I have built my life. She gave me my love of helping others and my drive to succeed.

Q. What is your definition of success?
A. Feeling like you made/are making a difference to people & that your services have value.

Q. Essential business philosophy.
A. We feel that if we can help children learn to cope with loss and change that they will grow to be stronger, well equipped adults. Our children are the future & we want to assure that we are giving them the tools and skills to have a successful life despite having experienced great loss & sadness at one time in their life.

Q. Looking back, what is the best piece of advice you would give to your 25 year old self?
A. Slow down- my family is always saying that to me. It's hard for me to stop & just be - I'm much better at doing than being.

Q. Favorite place to vacation?
A. One of my favorite places to vacation is Ocean City, MD. I spent a lot of time there as a child with my father as he studied the horses of Assateague.

Q. Favorite place in your house and why?
A. My bedroom. It's my solace from the fast-paced world & the place I go to relax & close out the world.

Q. Favorite time of the day?
A. The early morning when I'm between my workout & before my children wake up & there is serenity.

Q. Favorite sports team?
A. I love supporting local sports teams who play because they love the sport, rather than because they are making a huge salary. We often go to Trenton Thunder games.

Q. What is your favorite food or beverage?
A. Decaf Nonfat Pumpkin Spice Latte & sushi!

Q. Favorite TV show, Movie and/or Song?
A. My favorite movie is What Dreams May Come - it fits my idea of what happens after death & shows that love transcends all time & space.

Q. What is something most people don't know about you?
A. I love power tools. I have volunteered for Habitat for Humanity for years. I love learning how to fix or build things & see the results immediately. In my career we don't often see the results of our work or how our efforts may have helped others.

Q. What is the most rewarding thing in your life?
A. My children are my world.

Q. If you were stranded on an island, what three things would you have to have with you?
A. Coffee, Chapstick & family photos.

Q. What was your first job?
A. I worked as a hostess at Denny's restaurant from the age of 15 until college.

Q. What do you like best and/or least about your current job?
A. I love that I can be creative in my role & have it supported. I wanted to start a Death Café at work & although there was hesitation to try it because of it's name, I was permitted to try having one & it has been a great success!

Q. What company do you admire/respect the most and why?
A. I admire the Dougy Center. They are our, & many other grief centers, "go to" place for resources & support. I would love to have Hands Holding Hearts be that for this part of the country!

Q. Favorite thing to do in your spare time?
A. I really don't have a lot of spare time between my family, full-time job & Hands Holding Hearts. I love to watch my son's sport games or see my daughter's plays but when I have time for me I love to go for a walk & see the world around me. It helps to center me & gets me out of my head & thoughts.

Q. What is a goal you have yet to achieve?
A. I would love for Hands Holding Hearts to be able to better support our community through monthly support groups, individual sessions & presentations in local schools & businesses that work with grieving families.

Q. Greatest accomplishment?
A. Getting my Masters. I paid for all my college schooling by myself. I graduated from Undergrad with 2 degrees & a minor because I wanted to get all the knowledge I could get if I was paying for it! In grad school I took as many additional courses as I could so that I'd be able to have as much knowledge as I could for my money as well!

Q. How do you keep a competitive edge?
A. I love to learn. I am always taking webinars or reading to keep up with what is going on in my field.

Q. What would be your first choice for a new career?
A. I would love to work with animals in need.

Q. Why did you choose the career you are in?
A. It chose me. When I was in Kindergarten a boy was being bullied, he came to me with tears in his eyes & told me his story. I remember saying to him, "Why did you come to me? What can I do for you? I'm only 5 too, I can't make him stop." His response was "You can listen & that helps me." From that moment on I knew I'd work in the helping field.

register today at LBCCC.org

Pre-registration is greatly appreciated!

KEYNOTE
Networking & Breakfast Meeting
2nd Thursday of the Month
March 14 @ Bucks County Technical High School
April 11 @ Bristol Riverside Theatre
7:30 – 8:00 a.m. – Networking & Registration
8:00 – 9:15 a.m. – Program

BUSINESS CARD EXCHANGE
Tuesday, March 19 @ Republic Bank
Thursday, May 16 @ Capital Health
5:00 – 7:00 p.m.

GET ACQUAINTED WITH YOUR CHAMBER
Tuesday, March 26 @ LBCCC
Tuesday, May 21 @ LBCCC
12:00 – 1:30 p.m.

BUSINESS EXPO
Booths & Sponsorships Available
Thursday, April 25 @ Oxford Valley Mall
11:00 a.m. – 5:00 p.m.

SAVOR BUCKS COUNTY
Sponsorships Available
Thursday, May 2 @ Makefield Highlands Golf Club
5:00 – 7:00 p.m.

ECONFERENCE 2019
Tickets & Sponsorships Available
Wednesday, May 22 @ Parx Casino
8:30 a.m. – 1:30 p.m.

LEAD & SUCCEED, A BUSINESS LEADERSHIP EXPERIENCE
Monday, July 15 – Thursday, July 18 @ BCCC - Epstein Campus at Lower Bucks
Monday, August 5 – Thursday, August @ BCCC - Epstein Campus at Lower Bucks
9:00 – 3:00 p.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
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.

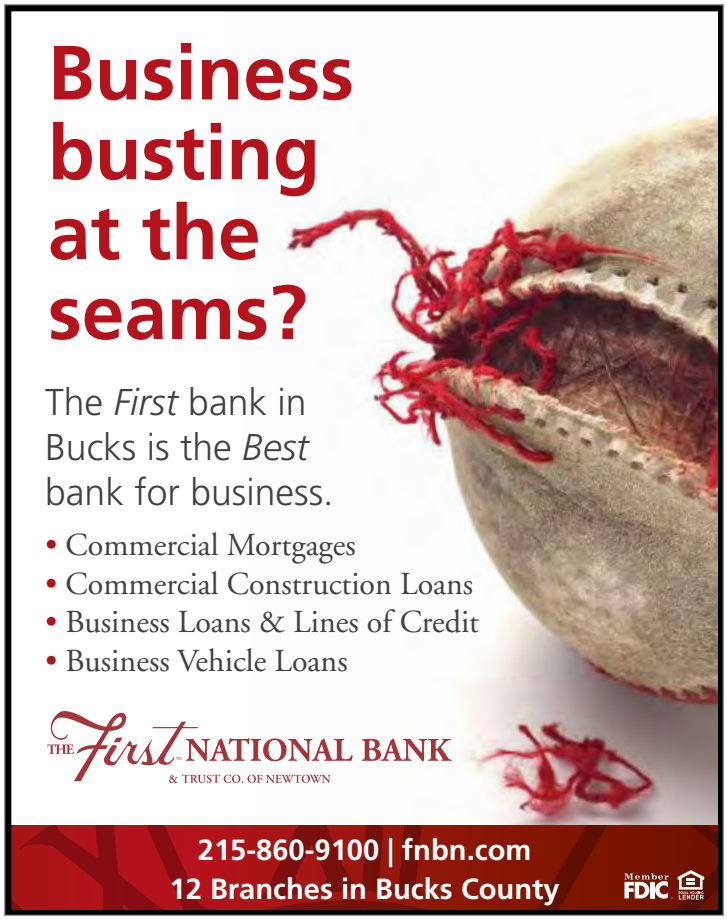
WOMEN IN BUSINESS
Chair: Rhonda Okamoto, Legal Shield

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

GET INVOLVED & JOIN ONE OF OUR MANY COMMITTEES & ROUNDTABLES

Committee & Roundtable Meetings are held at the Chamber in either the Fred Beans Boardroom or the Robin & Mike Connor/Helen May Glickenstein Contemporary Art Gallery Conference Room, unless otherwise noted in meeting notice.

REGISTER AT WWW.LBCCC.ORG TO ATTEND A COMMITTEE OR ROUNDTABLE MEETING!



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, March 19, 2019
5:00 – 7:00 p.m.

Host Location & Prime Sponsor:

REPUBLIC BANK

599 South Oxford Valley Rd. • Fairless Hills, PA 19030

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 Republic Bank.

LBCCC MEMBERS — NO CHARGE TO ATTEND.

Future Chamber Members are welcome to attend one Business Card Exchange and one 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.

THE POWER OF RED IS BACK

Republic Bank and
Lower Bucks County Chamber of Commerce

invite you to a
Business Card Exchange
at our **Fairless Hills** store.

(Light refreshments will be served.)

Tuesday
March 19, 2019
5pm – 7pm

Republic Bank
599 South Oxford Valley Road
Fairless Hills, PA 19030

Register online at:
lbccc.org

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EQUAL HOUSING LENDER

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, March 14, 2019

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

8:00 – 9:15 a.m. **Program**

Host Location:

BCTHS
BUCKS COUNTY TECHNICAL HIGH SCHOOL

610 Wistar Rd. • Fairless Hills, PA 19030

Prime Sponsor:

NJM Insurance Group

Speakers:
Eileen Austin, *(left)* First National Bank & Trust Co. of Newtown

Kim Moffa, *(right)*
St. Mary Medical Center

Program:
Effective Hiring—
Ways to make it work for you!

about our program/speakers

This program will cover:

- Using a checklist and check credentials
- Recruiting the Right Person – Don't try to fit a square peg into a round hole
- Engage & Retain Talent With Effective Employee Onboarding
- Ask the right questions in the interview process
- Other important things you need to know to get the right employee

Eileen Austin is a corporate officer and human resources professional who has been with The First National Bank & Trust Company of Newtown for the past 9 years. Eileen is involved in all aspects of employee relations including mediation, discipline, terminations and benefits. She specializes in recruiting, interviewing, and hiring for all positions, as well as providing orientation, and initial training for new front-line staff.

Kim Moffa is the Vice President, Chief Human Resources Officer for St. Mary Medical Center. Ms. Moffa has the responsibility of Human Resources management for St. Mary Medical Center, as well as the St. Mary Rehabilitation Hospital, two walk-in care facilities, a Home Care division, a PACE program (LIFE St. Mary), and a robust network of physicians and practices.

BCTHS
BUCKS COUNTY TECHNICAL HIGH SCHOOL

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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, April 11, 2019

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

8:00 – 9:15 a.m. **Program**

Host Location:

Bristol Riverside Theatre

120 Radcliffe St. • Bristol, PA 19007-1250

Supporting Sponsor:

capitalhealth
Minds Advancing Medicine

Breakfast Sponsor: VILLAGE CATERING

Speaker:
Dana Dobson,
Dana Dobson Public Relations

Program:
How to Create a Wildly Successful Publicity Campaign

about our program/speaker

Learn the strategies to create and launch attention-getting, media attracting publicity campaigns with this step-by-step walkthrough!

You'll learn:

- Why publicity should be the most important strategy in your marketing mix, and what you can do NOW to get started
- How to plan and implement a publicity campaign from A to Z
- How to create a list of media contacts who are looking for your stories

For 30 years, Dana Dobson has worked with both Fortune 500 companies and small- to medium-sized businesses to develop powerful communications strategies that yield impressive results. She has trained marketing teams and newbie PR staffers the strategy and tactics of attention-getting, lead generating public relations campaigns. She knows from experience that with the right skills and approach, incorporating regular public relations campaigns in the marketing mix gets the word out faster, attracts raving fans, and most important, delivers leads to your doorstep.

SPONSOR AN UPCOMING KEYNOTE

contact Susan Harkins at
sharkins@LBCCC.org or 215-943-7400

Nonprofits and the Community | Recent Alimony Deductibility Changes Explained
The Multiple Benefits of a Workplace Wellness Program | Make a Home First-Aid Kit
6 Tips for Staying Healthy at Work | ADR in a Divorce Case | Giving Back to the Community is Good for Business | Strengthen Your Nonprofit With a Strategic Partnership | Divorce in the Age of Bitcoin

NONPROFITS AND THE COMMUNITY

"For a community to be whole and healthy, it must be based on people's love and concern for each other."
- Millard Fuller, Founder, Habitat for Humanity

Almost every mission statement of every nonprofit has at its core, the intent stated in this quote. I think this is where we must begin as a country, a state, a town, and a community. What does it look like though to care for our neighbors as ourselves? Where do we begin?

Small businesses success is often so closely tied into the health of the local community that it's important to remain an active participant. Your local nonprofits work daily keeping a finger on the pulse. As a leader in your industry, you may have expertise that is of value to a local nonprofit. Consider offering your service or skill to support those who seek to make your community a better place. Can your marketing department spare a leader to review a strategic marketing plan or can your corporate communications department help write a blog post? Many businesses are now offering employees paid time off for volunteering. This demonstrates your support of the community whether you can do it monthly, quarterly or yearly.

Where do we begin to decide how to help? We begin where most journeys start, with a search of the heart. Ask your team where and how they want to give back. Do they feel they want to connect with children or the elderly? There are so many opportunities to engage in a wide variety of missions in our county. Even here in Bucks County there are too many homeless, too many who go hungry or who must choose between healthcare, food and paying the rent. There are kids who need mentors and tutors and clothing. Cars are still being slept in as well as the woods because homes are unaffordable and shelters are full. The ways to engage are as diverse as your team.

When we improve the health of our county and our neighbors, we may also improve our own. Research conducted by the Harvard School of Public Health indicates that "people who volunteered spent 38 percent fewer nights in the hospital" than non-volunteers, also citing additional findings that volunteers of all ages enjoy better health, more stamina and lower stress levels. It is imperative that public, private and nonprofit sectors work together to address the challenges of local communities. No matter how you choose to get involved, if you ever wanted to change the world and see the impact of your efforts, don't wait any longer; jump in. Every hand can make a difference and the life you change can include your own.

Article by: Colleen Brink, Marketing & Outreach Director, Habitat for Humanity of Bucks County.

RECENT ALIMONY DEDUCTIBILITY CHANGES EXPLAINED

While most of the provisions of the Tax Cuts and Jobs Act of 2017 have long been in effect, one major provision eliminating the tax consequences of alimony has just gone into effect on January 1, 2019. This change has an enormous impact on anyone who will be paying or receiving alimony – and it is applicable not only to alimony payments but also to court–ordered temporary alimony paid while divorce or separation proceedings are underway, as well as spousal support paid prior to a divorce.

Alimony had long been deductible against the taxable income of the spouse paying the support and included in the taxable income to the spouse receiving the support. The result was the shifting of income from the spouse who was taxed at a higher rate to the spouse who was taxed at a lower rate, resulting in tax savings. For those who have entered into an agreement prior to December 31, 2018, that tax treatment remains, even if the amount of the alimony is modified after December 31, 2018, the parties can continue with the same tax treatment. However, for agreements and orders entered into on or after January 1, 2019, it is a different story - alimony is no longer taxable to the recipient or deductible to the payor.

As you would anticipate, this change caused much uncertainty and panic for those paying and receiving alimony. Most people were unaware of the full change in the law and believed, incorrectly, that all alimony ceased being taxable and deductible. To avoid those entering into agreements and orders after 2018 from paying or receiving

a much larger net alimony payments than those who entered into orders and agreements before this year, it was necessary for the Pennsylvania support guidelines to be revised. On December 28, 2018, the Supreme Court entered an Order amending the Pennsylvania support guidelines and the new guidelines went into effect on January 1, 2019. These guidelines include separate calculations for pre-2019 alimony which is taxable/deductible and post-2018 alimony which is not taxable or deductible. The goal of the new guidelines is to account for the change in the taxation of alimony so that the payor does not end up paying more than under the prior guidelines and the recipient does not end up receiving more money.

In revising the guidelines to attempt to reach the same net after tax result for both parties, there were more sweeping changes as well. These include changes to how child support is calculated as well as changes to the order in which the child support and alimony calculations are performed. As these guidelines have just gone into effect, we have not yet been able to fully calculate the resulting advantages and disadvantages . It remains to be seen if the guidelines are truly able to achieve the intended goal of each party having the same after tax dollars in child support and alimony combined as they did prior to the changes in the tax treatment of alimony.

Article by: Elizabeth J. Fineman, Esquire –Partner, Family Law Attorney, Antheil, Maslow & MacMinn, LLP

THE MULTIPLE BENEFITS OF A WORKPLACE WELLNESS PROGRAM

Are you looking to improve the health of your workers? If so, you're on to something.

Investing in a workplace wellness program can provide broad-reaching benefits for your company, not just employees. Wellness can improve your employer brand, build loyalty among current employees and may even save you money, experts say. Yet, finding a program that works can be a challenge, especially for growing companies with limited budgets.

Promoting workforce health can also help make your organization an employer of choice, especially for younger workers, says health and productivity management expert Ron Z. Goetzel, Ph.D., vice president of consulting and applied research for Truven Health Analytics and director of the Institute for Health and Productivity Studies at the Johns Hopkins University Bloomberg School of Public Health.

If your employees are mostly stressed out 30- or 40-year-olds who eat too much and don't exercise, you're not going to turn that around overnight, warns Goetzel.

IN GENERAL, THE MOST EFFECTIVE WELLNESS PROGRAMS:

- Create a culture of health
- Cover any number of health challenges, including smoking, obesity, exercise, stress, mental health and even workplace violence
- Get coworkers to join together as compatriots working toward a common goal

And there are more potential benefits. The right employee health program can help boost employee productivity, says David A. Sharar, Ph.D., chief clinical officer, Chestnut Global Partners, Bloomington, Illinois, which provides employee assistance programs.

An effective workplace wellness program might even save your organization money, depending on how you measure costs and benefits. **Here's how to get started.**

GET THE MOST FROM YOUR WELLNESS BUDGET

How do you get the most bang from your employee wellness budget? The Transamerica Center for Health Studies' report, From Evidence to Practice: Workplace Wellness that Works, is a good place to find reliable suggestions that are free or low-cost for improving employee health, Goetzel says.

With so many wellness programs out there, it can be tough to find the right one for your company. The Centers for Disease Control's Workplace Scorecard can help you set priorities for health programs.

SURVEY YOUR EMPLOYEES ON HEALTH

Tools and checklists alone won't create a healthy workplace. Wellness programs succeed when they're:

- Tailored to an organization's culture
- Regularly evaluated
- Given the time to become ingrained in the workplace

One way to make sure your wellness program fits your company culture is to ask employees what health issues they want to tackle, says David W. Ballard, director of the American Psychological Association's Center for Organizational Excellence.

Armed with a short list of health concerns, focus your efforts on a particular health condition. For example, AT&T employees improved their heart health by losing 40,000 pounds and logging 2 million miles during the "Chairman's Challenge," a competition where individuals and groups competed to see who could lose the most weight, stop smoking, and get healthier.

CREATE A FLEXIBLE WORK ENVIRONMENT

If your work practices are not aligned with wellness, your program is likely to fail. In other words, you need to walk the talk.

PricewaterhouseCoopers encourages its teams to support coworkers who need flexibility to engage in activities like yoga. "Maybe you want to go to yoga and another person wants to go to their kid's performance," says PwC Global Talent Leader Mike Fenlon. "It starts with trust that you're not going to view me as less committed to the team if flexibility matters to me."

Promoting workplace wellness isn't a one-time effort. It's an ongoing journey that's informed by an understanding of your employee population. When done well, it provides a win-win benefit that improves your employees' well-being and the health of your business.

Source: DeZube, Donna. "The Multiple Benefits of a Workplace Wellness Program." Hiring.monster.com. Monster, Web. 1 Dec. 2018.

MAKE A HOME FIRST-AID KIT

According to the American Red Cross, you should keep a first-aid kit in your home and in your car, and you should know where the first-aid kit is located at work. Inside the kits, you

should keep personal items such as medications and emergency phone numbers. The kit container should be durable, easy to carry, easy to open and lightweight with a handle.

A plastic tackle box or an art supply container usually works well, according to KidsHealth. Keep the kit out of reach for young children but accessible to adults. A family of four should keep the following in their kit to be prepared for anything according to the Red Cross:

- 2 absorbent compresses
- 25 bandages of different sizes
- 1 roll of cloth tape
- 5 antibiotic ointment packages
- 5 antiseptic wipe packets
- 2 packets of aspirin
- 1 blanket or space/thermal blanket
- 1 breathing barrier
- 1 instant cold compress
- 2 pairs of non-latex gloves
- 2 hydrocortisone ointment packets
- Scissors
- 2 roller bandages
- 10 gauze pads
- Oralthermometer
- 2 triangular bandages
- Tweezers
- First aid instruction booklet

You should check the expiration dates and replace used or out-of-date items monthly.

Source: TIME&MONEY, page N22

6 TIPS FOR STAYING HEALTHY AT WORK (WHEN YOU'RE A SMALL BUSINESS OWNER)

If you are a new or established business owner, you know how busy work can be. Do you take steps to stay healthy amidst the craziness? Knowing how to stay healthy at work is one of the best ways you can boost your business.

Sure, there have been times I haven't taken care of myself throughout my 30 years as an entrepreneur. But, I know how important it is to put my health and well-being first. Without my good health, I wouldn't be able to accomplish nearly as much as I do.

WHY DOES YOUR HEALTH COME FIRST?

This might seem like a silly question. We all know how important staying healthy in the workplace is. But since many of my fellow business owners (and I) tend to forget, I'll just give a friendly reminder.

Without your health, you're not going to get anything done for your business. You might think it's smart to put your business first, but that can actually harm your long-term bottom line in business.

Maintaining a healthy lifestyle is directly related to productivity. One study found that workers who eat a healthful diet are 25% more likely to be more productive than workers who don't.

And, people who are sleep-deprived are not nearly as productive as those who get enough sleep. According to the Centers for Disease Control and Prevention (CDC), 23.2% of adults over age 20 reported they had trouble concentrating because of sleep deprivation.

What's better: working 10 hours a day and not being productive, or working 8 hours and getting the same amount of work done? If you make healthy choices in life, you will find that increased productivity in the workplace will follow.

6 WAYS TO STAY HEALTHY AT WORK

If you want to continue growing your business, you need to know how to stay healthy at work. You might be working over 40 hours a week, maybe even over 60. Regardless of how busy your personal and professional life gets, follow these six health and wellness tips for the workplace:

1. GET ENOUGH SLEEP

Are you running on caffeine and determination? While that's all well and good (being determined is what makes a great entrepreneur), you also need to make sure you're sleeping. There are few workplace health tips more simple than this.

According to one survey, 37.9% of U.S. adults said they unintentionally fell asleep during the day at least once during the previous month. Chances are that if you're falling asleep unintentionally, you aren't being as productive as you could be.

Try to get a minimum of six to eight hours of sleep each night. And, stick to a routine. Fall asleep and wake up around the same time each day, including weekends. Once you get in the swing of things, you'll wonder why you didn't make time for sleep before.

2. EAT WELL

If you don't fuel machines properly, they're not going to work the way you want them to. Human beings need to be fueled properly, too.

Making sure you eat well is important to staying healthy at work. Stress-eating bags of chips or skipping meals because you're busy won't help you. You need to limit your fast food and alcohol intake. Packing your lunch is one good way to skip out on that quick burger.

The foods you eat should be rich in vitamins and nutrients. Taking daily vitamins is also a good idea. Even though you're busy, you don't want every meal you eat to be on the go. Take the time to sit down and have a proper meal.

3. EXERCISE

Being constantly busy might cause you to want to use your free time to lay down, watch some TV, and relax. But, exercising is an important part of making sure you are productive throughout the day.

Exercise is a great way to put problems in perspective. If you need to destress, exercise. You might find that your mood improves when you start doing a little cardio. Plus, it helps you get better quality sleep. There's a good chance exercise will lead to being more engaged at work, and the benefits of employee engagement are no secret to small business owners.

When I say exercise, I don't mean run a marathon every chance you get. I do mean to take walks, stretch, and get moving for at least 30

minutes everyday. Trust me—it'll make a world of difference.

4. TAKE TIME FOR YOU

If you constantly do things for your business and never have alone time, you might need a break. Take the time to do the things you love to do outside of your business. And, spend some time by yourself.

One of my companies facilitates a network of recruiters. Like small business owners, the recruiting industry is full of workers who find it hard to unplug. But, even recruiters can find a better work-life balance by scheduling time to themselves. It's okay to recharge—in fact, you need to. Better health at work could be just a break away.

5. TAKE TIME FOR OTHERS

As I said before, being a small business owner often means working long hours. In my early years, my business partner and I worked 75 hours some weeks. But, I was still able to take my wife out every Friday night.

You need to make time for others. Don't ever get so busy that you forget to spend time with your family and friends. Loved ones help us stay sane (most of the time). And, they are also a big reason why you run your business. Family and friends are there to celebrate your achievements and comfort you when you hit rough patches.

6. LET THE LITTLE THINGS GO

If you're like me, you are going to get stressed out from time to time. You might even feel like a failure at some point.

As a small business owner, you're going to deal with people and circumstances that stress you out. Maybe, you have a customer screaming your ear off. Let go of your feelings of hurt pride and frustration. Be quick to forgive those who are attacking you.

There are some battles you're going to lose and some you'll win. Let the little things go so you don't harbor stress, negative feelings, or anger. Being healthy is all about nurturing the mind, body, and spirit.

Source: Kappel, Mike. "6 Tips for Staying Healthy at Work (When You're a Small Business Owner.)" Allbusiness.com. allBusiness, Web. 3 Dec. 2018.

ADR IN A DIVORCE CASE - HOW A LAWYER CAN HELP

An alternate dispute resolution or ADR provides various different ways to end the relationship without the need for litigation and may save both spouses the time and money that a civil suit costs. In these alternative methods, the parties both have the opportunity to seek a resolution to the conflict in the marriage and an end to these disputes.

WHAT ARE ALTERNATIVE METHODS?

Divorce has one of several types of methods used to conclude the matter. These alternatives may include mediation, arbitration, collaboration divorce pro se or a local method that is not often available through the state processes. The two parties will need to determine the best route for the marriage conclusion and how best to proceed for the specific conflict that exists in the marriage. If there are children, a pre or postnuptial agreement or legal necessities such as moving back to a specific state, the requirements must occur before the divorce is valid and legal in the country.

MEDIATION IN DIVORCE

One of the less formal routes is that of mediation. Both parties will have the opportunity to discuss everything to attempt to resolve the arguments. In some of these situations, the spouses may reconcile if all conflict resolves amicably and both parties feel resuming the marriage is best. However, the conclusion is either binding or non-binding and will require compromise and for each person to willingly enter into the agreement. The open dialogue, decreased fees and lack of the usual courtroom setting are often appealing for both spouses. Legal support is not necessary, but the lawyer can assist in explaining how to proceed appropriately.

ARBITRATION AS AN ALTERNATIVE RESOLUTION

Arbitration is similar to mediation as it does not use the same processes as litigation, but its primary difference is that the decision-making task of the spouses transfers to a third-party arbiter. Both spouses must meet with this person, describe what they both want, the goals and priorities and how to achieve a settlement that is satisfactory. The decision is left to the arbitrator and will bind both parties to this resolution. In most circumstances, this end result is both binding and final without any recourse to appeal. This method is formal and does not provide the same open dialogue between married parties as mediation.

COLLABORATION IN DIVORCE

While both arbitration and mediation provide an outcome that both spouses will work through with a third party, collaboration is often completely different in the entire process. Collaboration provides the two individuals the means to solve problems and attempt to conclude the conflict in the marriage. There is often an entire team of legal professionals to assist in this resolution, and it is often less formal than both litigation and arbitration. There are several experts and professionals that can assist with legal, financial, mental or physical health and child advocacy throughout the entire process.

THE PRE OR POSTNUPTIAL AGREEMENT

There are several ways to bypass the usual court case when dissolving the legal marriage between two spouses. One of these is through a prenuptial agreement that exists before the two parties become legally married. The document will apply to various provisions as long as they are enforceable. The postnuptial, while generally for all matters but divorce, will also apply to how various assets, liabilities and property will separate. Both agreements may also affect child custody and support for both spouse and child. This process may remove most or all legal proceedings before a judge in the state.

AVOIDING A LAWSUIT

Through an ADR divorce case, the spouses may choose a method that removes any need to litigate against each other. This is often important to cut costs and time. Depending on the circumstances, an alternative may also involve a no contest divorce where one spouse will accept all the provisions the other wants at the end of the divorce process. If litigation is necessary, both spouses will need a lawyer to argue the matter with evidence and testimony. Some

divorces require a private investigator looking into finances or to prove that the other parent is abusive or violent.

THE LAWYER IN AN ADR DIVORCE CASE

Legal support throughout an ADR divorce case can support the need for an alternative. However, in most of the different methods available, the lawyer is in the process for support and advice. Often, the legal professional will help in avoiding either litigation or violations of state laws to ensure the best possible outcome for the client.

Disclaimer: While every effort has been made to ensure the accuracy of this publication, it is not intended to provide legal advice as individual situations will differ and should be discussed with an expert and/or lawyer.

Source: HG.org. "ADR in a Divorce Case – How a Lawyer Can Help." HG.org. Web. 1 Dec. 2018.

GIVING BACK TO THE COMMUNITY IS GOOD FOR BUSINESS

Investing in your community is a great way to give back to those who have helped support your business. Volunteer groups and non-profit organizations do so much to help the communities that all of us are a part of, but they can't do it alone.

Many people really enjoy the intangible benefit of giving. Giving back to the community gives you a pleasant feeling of connectedness and the satisfaction of at least trying to make the world a better place.

INVESTING IN YOUR COMMUNITY IS ALSO GOOD FOR BUSINESS

There are tangible benefits to giving back to the community, too. For one thing, if you give enough, you'll be able to use the charitable deduction on your income tax. For another, giving back to the community is an excellent way to promote your business and get the word out about your products or services.

Local newspapers are filled with photos of business people presenting checks to the directors of charitable organizations, which is great publicity. Charities and non-profit organizations are only too happy to recognize donors by thanking them in published literature, websites, and at supported functions.

Partnering with a charity to sponsor an event is great exposure for your business and potential customers like the sense of being able to combine their pleasure in patronizing a business with the pleasurable sense of helping others.

Supporting charities and attending charitable events is also great for networking. In addition to gaining customers, you may have the opportunity of meeting other business people and developing relationships with complementary businesses.

Many businesses use their normal promotional venues to mention their favorite charities by adding statements such as "Proud Supporter of ....." to business taglines on email, websites, and on social media postings on Facebook, LinkedIn, Twitter, and Pinterest.

WAYS YOUR BUSINESS CAN GIVE BACK TO THE COMMUNITY

As successful members of the community, we have a responsibility to help those that are less fortunate and contribute to the common good. I feel this so strongly that it's been a longstanding practice of mine to donate approximately five percent of my income to charitable organizations. In some years, I admit, this has been a lot less money than other years, but every little bit truly helps when it comes to good works.

When my business was in the red, and I wasn't able to give money, I gave my time, volunteering with local organizations that were able to use my skills. There are so many organizations that need a pair of helping hands - especially a pair of helping hands that are regularly available.

THERE ARE MANY OTHER WAYS FOR YOUR BUSINESS TO SUPPORT THE COMMUNITY, SUCH AS:

- Enter a float in the annual parade, or decorate a vehicle at Christmas (one of the concrete companies in my locale creates a beautiful light display on one of their cement trucks and drives it around town in the evenings)
- Support a kids sports team
- Donate the use of a delivery vehicle for a local function
- Offer your business services at a local event (for example, one of the local computer shops organizes the wifi services at the annual town festival)
- Donate to the food bank
- Have coin donation boxes and/or sell tickets for a charity event at your business
- Donate a portion of your sales to a charity on a particular day or for a time period
- Give a charitable or community group a meeting or workspace on your business premises for free (a local pub, for instance, provides a large conference/meeting room for an animal charity's trivia night fundraiser each year)

DON'T JUST DO IT AT THE END OF THE YEAR

Perhaps in the holiday season, more than at any other time, our hearts go out to others. But there are always those who are less fortunate than we are and will appreciate our help all year round.

Give what you can regularly to the charities that make a difference to your local and national community. You may be surprised at the benefits you reap!

Source: Ward, Susan. "Giving Back to the Community Is Good for Business." Thebalancesmb.com. the balance small business, 24, Nov. 2018. Web. 1 Dec. 2018.

STRENGTHEN YOUR NONPROFIT WITH A STRATEGIC PARTNERSHIP

In their efforts to boost efficiency, nonprofits can have a hard time turning up strategies that don't roll up the budget. What many don't realize is that they don't have to go at it alone. Your nonprofit can address its pain points and enhance its operations by joining forces with another organization in a nonprofit partnership.

Strategic nonprofit partnerships can offer a slew of attractive benefits. From improving outreach efforts to enhancing programs and services, there are many ways that an alliance can help your organization improve its efficacy, impact, and sustainability.

The first step to planning a partnership is to clearly define what you want to get out of it. To help you identify and clarify your organization's needs, here are a few potential ways that a smart nonprofit partnership can be beneficial.

1. INCREASE BRAND EXPOSURE

One of the main advantages a nonprofit partnership can offer is increased visibility for your brand. Natural cross-promotion allows you to easily reach another organization's network. Depending on the nature of the partnership, a partner can feature you on their website, social channels, or regular communications to their community.

Think about whether or not there's a specific audience you want to target. Do you want to reach a certain age group? Or do you want to reach a new audience that doesn't necessarily fit into your common donor personas? Your answers can help narrow down potential partners whose audience includes the people you want to reach. Keep in mind that you can consider approaching for-profit companies too.

2. INCREASE THE RANGE OF SERVICES YOU OFFER

If you're looking to advance your mission and enhance your programmatic impact (without funding a whole new program), a strategic partnership can give you access to tools, resources, and services you need.

One way to expand your range of services is to launch a joint initiative with another organization that has a similar mission. With the right partnership, you can supplement each other's services to broaden your offerings.

For instance, this relationship can work like a "referral" program, where each party directs constituents to the other for further support. For example, let's say you're a nonprofit that provides housing for underserved communities. Your programs don't provide access to computers, but you might partner with an organization that does. You can then refer your constituents to your partner, who can do the same for you. By teaming up, both organizations can expand the services they provide without hiking up their budget.

A relationship like this also allows both parties to still operate independently. Rather than consolidating programs, you would simply share information and coordinate your efforts.

3. SAVE ADMINISTRATIVE COSTS

If you're explicitly looking to cut administrative costs, the partnership type you select depends on your financial needs. Nonprofits that are tightly strapped financially sometimes consider integrating with another organization. One such partnership option is a strategic restructure or merger, in which separate organizations completely integrate administrative, program, and governance functions, allowing them to leverage resources, expand programmatic abilities, and become more cost-effective. Note that this typically changes an organization's structure and control.

If you're looking to cut down infrastructure or administrative costs without sacrificing autonomy, there are other options. You might approach local organizations (either nonprofit or for-profit) that can share expenses to rent facilities or buy office equipment and supplies. Sharing workspaces can be a great way to save money, and it can encourage collaboration and increase your visibility. This can also be a great idea if two partners take turns using the facilities. If one organization occupies the space in the morning, then the other could use it in the evenings.

Sharing spaces can often lead to sharing staff or departments as well. If you're in the same space, you can share an IT department or train staff together. You might even collaborate to build a preferred vendor program.

4. INCREASE BRAND CREDIBILITY

A strategic nonprofit partnership can also elevate your organization's credibility and support. By partnering with a well-known and trusted organization, you can increase your visibility and improve the public's perception of your own brand. This can help you build trust and attract support.

A great example of this type of partnership is the one between Vs. Cancer and the V Foundation for Cancer Research. Both organizations' missions align: Vs. Cancer is a nonprofit that empowers athletes to fund childhood cancer research and local pediatric oncology programs, and the V Foundation funds cancer research at prominent cancer centers across the nation. What makes this partnership particularly strategic is the way the V Foundation's reputation validates Vs. Cancer's efforts. Because the foundation is widely known within the athletic community, people who hear about Vs. Cancer for the first time through the partnership are more likely to trust the nonprofit.

Likewise, an incompatible partnership can damage your reputation, so choose your partner wisely. Make sure the prospective partner aligns with your organization's mission and core values.

These are just a few needs that a nonprofit partnership can help fulfill. Before you move forward, it's important to define what you want it to accomplish and keep your goals front and center as you explore the possibilities. Doing this prior to settling on a partner will help you choose the right partner and develop an alliance that will deliver the best results, so choose your partner wisely. Make sure the prospective partner aligns with your organization's mission and core values.

Source: Chung, Elizabeth. "Strengthen Your Nonprofit With a Strategic Partnership." Classy.org. Classy, Web. 1 Dec. 2018.

DIVORCE IN THE AGE OF BITCOIN

Since they are often traded pseudonymously, cryptocurrencies can be difficult assets to locate – and potentially a good place to hide assets during divorce. Here is what family lawyers must know about cryptocurrency.

In full disclosure, for quite some time my general attitude toward "crypto currencies" has been as follows: ignore them and hope they go away. Unfortunately, as family lawyers, we can no longer bury our heads in the proverbial sand.

Cryptocurrencies and "blockchain" technology may or may not be the wave of the future, but they are an increasingly commonly-held "asset" class – and one that will have to be dealt with in equitable distribution, and in divorces in general. As usual, the law tends to lag behind technology, meaning there are few if any published opinions on this subject. This article will attempt to address basic principles that may apply to this volatile and burgeoning class of assets.

OVERVIEW OF CRYPTOCURRENCIES

Created in 2009, cryptocurrencies ("cryptos") are a form of decentralized virtual currency that have been increasingly traded, often on virtual currency platforms. They are often anonymously owned and thus pseudonymously traded. They are "stored" in virtual or cryptocurrency "wallets": desktop, smartphone, or cloud-based software. These currencies generally utilize novel "blockchain" technology to record permanent, decentralized, and encrypted transactions to and from a virtual wallet.

In 2014, under Notice 2014-21, the IRS defined cryptocurrencies as follows: "Virtual currency is a digital representation of value that functions as a medium of exchange, a unit of account, and/or a store of value." The IRS also noted in 2014-21 that: "The IRS is aware that 'virtual currency' may be used to pay for goods or services, or held for investment."

Security is a great concern regarding these types of currencies. Although Bitcoin is the most well-known type of cryptocurrency, there are now various types of these "coins" ranging from Bitcoin down to "penny-stock" type of exchanges. There has been a great deal of volatility in cryptocurrency value: during 2017, the price of one Bitcoin rose from around $900 to a high of $20,000. There have also been well-known scams, thefts, and the shutting down of crypto-exchanges. In other words, it's the Wild West of investing.

In a run-up commonly compared to Holland's 17th Century "Tulipmania" bubble, the investment class has outpaced a hot stock market. You can now hear about cryptocurrency investment tips while getting your haircut, riding in an Uber, or talking to your cousin at the annual family get-together. Its relative anonymity makes it a difficult asset to locate – meaning it may be ripe for inappropriate divorce-planning attempts. That risk coupled with its increasing use amongst the general population means that divorce attorneys must learn the basic principles of cryptocurrencies to provide clients with necessary guidance.

CRYPTOCURRENCIES AND EQUITABLE DISTRIBUTION

The treatment of cryptocurrencies for equitable distribution purposes is in theory not too dissimilar from any other asset. If at the time of divorce there exist two Bitcoins and no marital exemptions apply (such as non-commingled premarital property, gifts, inheritance, etc.), then each party should generally be entitled one Bitcoin. Likewise, one party could buy the other out provided there is agreement as to the valuation. The more interesting questions arise under protecting against a party attempting to hide these digital assets.

Because cryptocurrencies can be pseudonymously transferred to others, it may be difficult to determine ownership. In an article on the subject of cryptocurrencies and divorce on mensdivorce.com, Mat Camp calls the attempt to hide such assets: "The high-tech method of burying a sack of cash in the woods." As divorce practitioners, what can we do to effectively prevent such inappropriate actions?

First, we should consider adding specific cryptocurrency questions to all initial discovery requests. Although general questions as to currencies, monies, or assets may be sufficient, it may be helpful to ask in interrogatories whether the spouse owns or has ever owned any cryptocurrencies. Likewise, this issue can be specifically raised in requests for admissions, at depositions, and at trial. By specifically addressing the issue of cryptocurrency, the opposing spouse is more likely to be upfront and also more likely to be sanctioned if it is later discovered they are attempting to hide assets.

FINDING HIDDEN CRYPTOCURRENCY

If you suspect a client's spouse of harboring hidden cryptocurrency, then there might be ways to discover the asset. Although Bitcoin and the like are generally pseudonymously held, their purchase and sale do create trails: cryptocurrency is generally purchased using fiat currency (creating a record), and most cryptocurrencies are purchased via an exchange (the largest one at the moment is Coinbase.com), which will charge transaction fees. You could subpoena such exchanges to procure transaction records.

The IRS has recently issued a summons seeking "a wide variety of records [from Coinbase.com] including: taxpayer identifiers for all of its customers who have bought, sold, sent or received cryptocurrency worth $20,000 or more in any tax year from 2013 to 2015; transaction logs; and correspondence." Accordingly, there may be ways to obtain releases and/or to subpoena such records to determine the existence of cryptocurrencies.

Tracking these assets on tax forms in the future should make it easier to follow the crypto trail in years to come. As always, consider retaining forensic accounting experts if you or your client believes sufficient hidden cryptocurrency assets may exist.

ARE CRYPTOCURRENCIES A PASSING FAD?

Whether cryptocurrencies will be merely a "flash in the pan" or the start of a new way of global commerce, not even our foremost futurists know for sure. But in the short term, there will be more and more cases where a portion of marital wealth will be a cryptocurrency held in the blockchain. Using innovative discovery and forensic accounting techniques to locate these assets will become increasingly important – both today and in the future.

Source: Taylor III, Carl. "Divorce in the Age of Bitcoin." Familylawyermagazine.com. Family Lawyer Magazine, 26 March 2018. Web. 1 Dec. 2018.

Bruce K. Foulke, American Heritage Credit Union's President & CEO (Far Left), Jim Woodward, Trinity Health Mid-Atlantic's President & CEO (Second from Right), Dorian Smith, American Heritage Credit Union's Vice President of Business Development (Far Right), and staff from St. Mary Medical Center's NeoNatal Intensive Care Unit (NICU).

American Heritage Credit Union

donated $20,000 to the St. Mary Medical Center Foundation last December. The donation will be used to purchase a Giraffe OmniBed Carestation. "We jumped at the opportunity to help when we found out that St. Mary Medical Center's NICU was in need of a new Giraffe OmniBed Carestation," states Bruce K. Foulke. "Their NICU is incredibly important to the families in our communities, and it was our honor to help provide resources, so the staff could be equipped with the latest technology to help these parents. We are excited to partner with the St. Mary Medical Center Foundation."

David J. Truelove

Hill Wallack LLP is pleased to announce that its Yardley office partner David J. Truelove was presented with the Mark E. Goldberg Award by the Bucks County Bar Association. The Association gives the award annually to a member who demonstrates "a continuing commitment to community service outside the legal profession; exhibiting proven legal competence, honor, trust, service, and respect for the rule of law and the administration of justice." A partner in the firm's Yardley, Pennsylvania office, Truelove serves in Hill Wallack's Employment and Labor, School Law, Municipal Law, and Internal Investigations and Complex Litigation practice groups.

Penn Community Bank is pleased to announce that Executive Vice President, Chief Relationship Officer Todd R. Hurley has been elected Chief Volunteer Officer of the Lower Bucks Region Advisory Board of YMCA of Bucks County. "We are grateful for Todd's leadership on the board, as we embark on this ambitious project to fulfill our vision to serve all Bucks County families," said Zane Moore, President and CEO of YMCA of Bucks County. "The board's vision will be instrumental in bringing to life our bold commitment to work side-by-side with our neighbors to ensure that everyone, regardless of age, income, or background, has the opportunity to improve their health and to learn, grow, and thrive at the Y."

Todd R. Hurley

The Mercadien Group congratulates managing director and co-chair of its Forensic & Litigation Support Services Group, Mr. Frank Pina, CPA, CFF, CFE, CGMA, who was bestowed the Distinguished Achievement Award for meritorious service in the detection and deterrence of fraud by the Association of Certified Fraud Examiners' (ACFE) Board of Regents at the 26th Annual Fraud Training Conference held by the Philadelphia chapter of the ACFE.

Left: A member of the chapter's board of directors, chair of its speakers committee, and president-elect for the 2019-2020 term, Mr. Pina was presented with the surprise award before the conference attendees by outgoing chapter president, Ms. Jacquelyn Coyle, CPA, CFE.

The Credit Counseling Center is proud to announce that Credit Counseling Housing Counselor Laurie Selitto received her certification from the US Department of Housing & Urban Development (HUD). This certification is the result of months of intensive study, practice tests, prep work and finally the comprehensive test.

Laurie Selitto

Michael A. Klimpl

Antheil Maslow & MacMinn is pleased to welcome Michael A. Klimpl back to full time practice with the firm. Mr. Klimpl has been serving full time as the Bucks County Solicitor since 2012 and was an assistant Solicitor from 1984 until his appointment as Solicitor in 2012, representing 34 years with the Solicitor's Office. As County Solicitor, Mr. Klimpl oversaw all litigation brought by and against the county and provided counsel to its leaders on a broad swath of legal issues confronting county government – everything from contract law to personnel and labor questions. Michael will resume his full time practice with the firm in the areas of Real Estate, Municipal Law, Zoning and Land Use, Employment Law, Civil Litigation, Estate Planning and Estate Administration and Transactional Law.

The Newtown Athletic Club (NAC)

presented a check for $2,500 to Potential, Inc. This represents all the monies raised from a LaBlast event held at the NAC last December featuring Dancing with the Stars Championship Dancer Louis Van Amstel. According to Linda Mitchell, NAC Director of Public Relations and Charitable Giving, "This was an amazing opportunity to work out with a world-renowned choreographer and dance celebrity, while raising funds for autism programming right here in our community.

Right: Kristine Quinby & Gadi Naaman of Potential, Inc. received a check from Linda Mitchell of Newtown Athletic Club, right.

When the Chamber looks to Leadership, they initially look to the Leadership Bucks County Alumni, so if you're interested in an unparalleled personal and professional growth experience, Leadership Bucks County is the program for you. Entering its 28th year this fall, Leadership consists of eight sessions, one day per month from Oct-May. The program begins with attendance at the Get Acquainted with Your Chamber luncheon on September 24th and ending with a graduation on May 12. The program offers participants the opportunity to enhance their leadership skills, acquire a working knowledge of issues impacting the area and meet the movers and shakers from the public and private sectors.

Leadership class participants become more effective leaders in their professions and in their communities through the application of proven leadership techniques that are taught in the program. Just ask any graduate! You also become directly involved with the program as you actively plan and facilitate one of the class sessions with fellow classmates.

Applications are now being accepted for the Class of 2019-20! To apply yourself or to nominate someone you know, call the Chamber at 215-943-7400. Class size is limited, so call today!

Special Thanks to Pennswood Village — Simply beautiful. Inspired living. SESAME PLACE

for sponsoring the 2017-18 and 2018-19 Leadership Bucks County programs.

Here's what past Leadership Bucks County Graduates are saying about the program:

I didn't know what to expect when I signed up for the Leadership Bucks County training program. I'm a lifelong learner and always appreciate opportunities to sharpen my skills, learn new things and meet others in the local business community.

What I got out of the program was so much more than that. The initial work on values and communication assessments paved the road for thinking about my interactions and leadership style differently, and as a result quickly produced tangible results in my leadership of my team at Jobecca. Ebbe and Paul guided us through our monthly assessment sections of the course with grace, humor and tremendous skill. They were gifted at fostering engagement in the group, and due in no small part to their efforts, our group bonded in ways that I believe will enrich me both personally and professionally in the years to come.

Finally, the program provided a tremendous opportunity to see Lower Bucks County in a whole new light. I got to see things I had never considered in the past, learn about different elements of life and business in Bucks County that make it such a wonderful place to do business. Susan's coordination efforts, combined with the skilled efforts of my classmates in putting together presentations, made the course flow with an unexpected logistical ease.

My company is very small (six people). However, I am 100% on board with sending more members of my Jobecca team to this extremely beneficial program in the future and endorse it wholeheartedly.

- Michael Einbinder-Schatz, President, Jobecca Technology Group
Leadership Bucks County Class of 2017-18

The Leadership program offered by the chamber is a very engaging and thought-provoking experience. When I decided I was going to participate, I expected to learn a few things about being a more effective leader. But, this program offers much more than that: you get to experience different parts of your community and learn the history of Bucks County; meet, network and build friendships with other business leaders in the community; and challenge yourself to really understand your true talents, and how to leverage those talents to propel yourself to become a more successful and impssactful leader. I am very satisfied with my decision to participate and encourage others who wish to become a more effective leader, either in the community or in the office, to experience Leadership Bucks County.

- Brian Phillips, Vice President, Operations, Inspire Federal Credit Union
Leadership Bucks County Class of 2017-18

The Leadership Bucks County program provided me with an excellent opportunity for personal and professional development. Receiving individual feedback and interacting with other participants helped me incorporate the self-assessment results into my work life as well as personal life in decision making, relationships and goals. As a result of the connections made in the program, I am enjoying new opportunities to serve and impact our community.

- Deborah A. Kirkner, Asst Project Admin, Housing & Com Dev.,
The County of Bucks, Leadership Bucks County Class of 2015-16

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