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MAGAZINE

MAY/JUNE 2019 ISSUE
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Editorial Focus

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Lower Bucks County Chamber of Commerce

The Voice of Business

LOWER BUCKS COUNTY CHAMBER OF COMMERCE

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The Plant Lady of Bucks County
St. Mary Medical Center

Partners as of publication date.

COVER DESCRIPTION
Lower Bucks County Chamber of Commerce 2019 Partners!

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Bill Koelewyn

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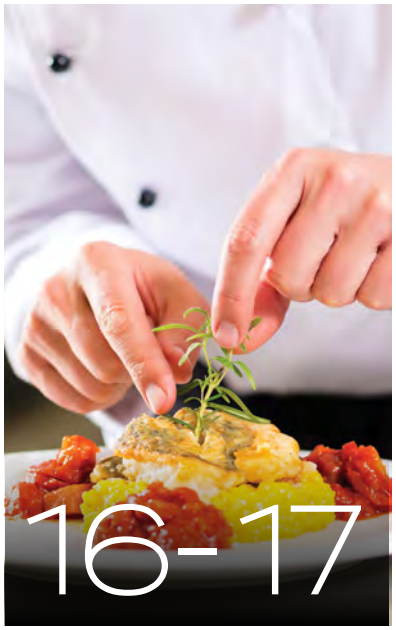

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Chairman's Message

from the Chamber's Chairman of the Board

Dear Friends,

43 years ago, our entire country was preparing for July 4th, Independence Day!

America's Bicentennial year, 1976, was a time of historic reflection and celebration. The 56 signers of the Declaration of Independence had risked their 'Lives, their Fortune and their sacred honor' just 200 years earlier, to free this country from tyranny, unfair taxation and exploitation.

In 1976, Philadelphia had only one 'skyscraper', the PSFS building on Market Street. Limited by gentleman's agreement, whereby no building was to exceed the height of William Penn's statue standing atop City Hall, it stood only 36 stories tall. All that changed 8 years later: beginning in 1984, the Philadelphia skyline began to tower over our beloved Billy Penn!

The heart of historic Philadelphia has been beautifully preserved in spite of the dizzying pace development, both upward and outward!

The face of Bucks County has also shown signs of creeping change. Farms have been transformed into sprawling residential communities, and once small villages are now expansive municipalities. Over the years, Bucks has doggedly preserved its rich history as it has continued to enjoy significant growth in business, healthcare and tourism.

Our son was born in 1976. As young parents in our early 20's, we appreciated the affordability of exploring Bucks County. We loved the ride from Morrisville to Lumberville. We cycled along the bucolic Delaware Canal and marveled at the unspoiled beauty of the "country." Occasionally we treated ourselves to dinner with friends at the Black Bass. We loved the antique shops and wonderful river views along the way. In New Hope we were lucky enough to meet George Nakashima, one of the leading innovators of 20th century furniture design and craftsmanship. Nakashima was generous with his time, explaining his art and his fascinating personal history.

Bucks County today, just like Philadelphia, holds onto its historic charm while encouraging growth in all sectors. Tourism is a major factor. We boast premium Bed & Breakfasts like The Inn at Bowman's Hill, which enjoys the premier AAA 4-Diamond rating. Our many vineyards and craft breweries have given rise to the Bucks County Wine Trail and the Pennsylvania Brew Trail. Sesame Place and PARX Casino are entertainment attractions that draw visitors from far and wide. It's not possible to mention more than a tiny sampling of all the reasons to visit Bucks County. Suffice it to say, "It's Happening Here!"

World class medical centers, diagnostic clinics, and specialty physician practices have brought state of the art health care to our community, services once limited to prestigious city-based university hospitals.

Businesses of all sizes continue to emerge and thrive in Bucks County, due in no small part to the vision and leadership of your Lower Bucks County Chamber of Commerce. As business needs and opportunities present themselves, the Chamber rallies the skills, experiences and resources of its members to meet challenges, foster supportive and collegial relationships, and advocate policies to ensure a positive environment for all business endeavors.

One of my favorite sayings is "Nothing in business happens until someone sells something." Our Chamber family creates opportunities for almost 1,000 businesses to sell products and services to other member organizations and individuals. Having the LBCCC membership credential opens doors you might otherwise not find accessible.

Imagine the potential of networking with a Lower Bucks County Chamber of Commerce with a membership of 1,500! That is our goal in the next 5 years.

Your Chamber volunteers and staff are working hard to get there. If each of you, our members, encourage those you know to join the Chamber as well, we'll get there in half the time!

In the meantime, take a few hours whenever you can to enjoy this spring weather, exploring the unspoiled country roads, historic places and picturesque scenes along the Delaware River in Bucks County!

Let's continue the conversation…

Bill Koelewyn • 215 380 3757 •bill@225lp.com

Bill

Bill Koelewyn, Chairman of the Board

BUSINESS CARD EXCHANGE AT REPUBLIC BANK (NEW MEMBERS)

LBCCC Executive Director Minesh V. Pathak, center, welcomes new members Matthew DeDominicis (Galaxy Landscaping LLC), Christopher Sullivan (Kreischer Miller), Shawn Pepper (Galaxy Landscaping LLP), and Chris Dugan (Bohren's Moving & Storage).

please join us in welcoming

these new Chamber Members as of 3.25.19

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267-577-7167
4storage4you.com
Regina Grace, Manager
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610-573-9409
Fax: 866-931-8276
amadabucksmontgomery.com
Amie Davidson,
Director of Marketing and Sales
Home Care
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ARK ENTERPRISE
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267-393-2882
Raju Patel, Sole Propritor
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Yardley, PA 19067
267-352-3042
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berkshirebank.com
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BEYOND & GIVE SOMETHING BACK
902 Carnegie Center, Ste. 160
Princeton, NJ 08540
856-296-4611
getbeyond.com
Janet Whitaker, Division Director
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BOHREN'S MOVING & STORAGE
3 Applegate Dr.
Robbinsville, NJ 08691
609-575-4417
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Christopher Dugan, Logistics Consultant
Moving / Storage
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CAPITAL REGION MINORITY CHAMBER OF COMMERCE
485 Hamilton Ave.
Trenton, NJ 08609
609-610-7693
capitalregionminoritychamber.org
Herb Ames, Board Member
Business Network Group
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THE CHRISTMAS GALA
1228 Radcliffe St.
Bristol, PA 19007
267-549-7602
Fax: 215-943-7361
thechristmasgala.org
Cheryl Campbell, Founder/ President
Non-Profit Organizations
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Dr. Veronica Anderson
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Scott McCrea, Financial Advisor
Financial Planning & Services
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FLETCHER'S GARAGE
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Morrisville, PA 19067
215-295-4931
Fred Fletcher, Owner
Automobile Repairs
Sponsor: Paul Clough

GALAXY LANDSCAPING LLC
15 Exeter Ct.
Holland, PA 18966
267-799-3327
facebook.com/galaxylandscapingpa
Matthew DeDominicis
Landscapers
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huentertainment.com
Lisa Gage, President
Entertainment
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INNER CIRCLE PHYSICAL THERAPY AND MFR CENTERS
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Fax: 215-860-3763
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215-441-4600
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Christopher Sullivan, Director Accounting Services
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York, PA 17404
732-910-6722
macroadv.com
Dylan Amin, Financial Consultant
Financial Planners
Sponsor: Bill Koelewyn

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3 Municipal Way
Langhorne, PA 19047
215-750-3800 ext. 1141
middletownbucks.org
Stephanie Teoli Kuhl, Township Manager
Municipalities
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MORRISVILLE BUSINESS ASSOCIATION
PO Box 1121
Morrisville, PA 19067
215-736-1321
Fax: 215-736-1321
morrisvillebusiness.org
Jane Burger, Secretary
Association
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313 West Ridge Pk., 2nd Floor
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484-390-5312
nesterinsurance.com
Bryan Nester, President
Insurance
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609-980-1923
oxfordcommunications.com
Sean O'Grady, Communications Strategist
Communication Training
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RIP USA, INC. PRIVATE SECURITY, INVESTIGATION
314 W. Lincoln Hwy., Ste. 3
Penndel, PA 19047
907-903-2788
ripusa.com
Adam Boyd, Operations Manager, NE U.S. - Eastern Division
Security / Investigation
Sponsor: Chamber Staff

SIMONIK TRANSPORTATION & WAREHOUSING GROUP
122A Kissel Rd.
Burlington, NJ 08016
856-234-1068
Fax: 856-234-1069
simonikallied.com
Robert Kandetzke, President
Moving / Storage
Sponsor: Chamber Staff

THEATER TO GO (WORD PLAY)
Lawrenceville, NJ 08648
609-915-6409
theatertogo.com
Ruth Markoe, Owner/ Director
Entertainment
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THINLABS, INC.
225 Lincoln Hwy., Ste. 178
Fairless Hills, PA 19030
215-269-3339
Fax: 215-269-9690
thinlabs.com
Jagdish Mundkur, CEO
Technology
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TOWNSHIP LIBRARY OF LOWER SOUTHAMPTON
1983 Bridgetown Pk.
Feasterville, PA 19053
215-355-1183 X102
lowersouthamptonlibrary.org
Dennis Stranz, Library Director
Library
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TRILOGY PARTNERS, LLC
301 Oxford Valley Rd., Ste. 1603 A
Yardley, PA 19067
215-688-0428
gettrilogypartners.com
Andrea Grubb, Chief Interator Officer
Consultants
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.

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the keynote & business card exchange

KEYNOTE HELD AT BUCKS COUNTY TECHNICAL HIGH SCHOOL

LBCCC went 'Back to School' for the Keynote in March as the event was held at the Bucks County Technical High School. This wonderful event was co-sponsored by NJM Insurance Group and We Buy Houses. The days guest speaker was Eileen Austin of the First National Bank & Trust Co. of Newtown who spoke about "Effective Hiring - Ways to make it work for you!"

Top: Bill Koelewyn (225 Lincoln Properties LP/LBCCC Chairman of the Board), Minesh V. Pathak (LBCCC Executive Director), Bill Sheffer (First National Bank & Trust Co. of Newtown/Keynote Chair), Eileen Austin (First National Bank & Trust Co. of Newtown/Speaker), Lauren Dunn-Cohen (We Buy Houses/Co-Sponsor), Kara Martillotti (NJM Insurance Group/Co-Sponsor), and Dr. Leon Poeske (Bucks County Technical High School/Host).

M.E.I. CATERING, INC. HOSTS THE KEYNOTE IN FEBRUARY

A powerful presentation was given by Mandy Mundy of NOVA (Network of Victim Assistance) at the Keynote in February. Thank you to M.E.I. Catering, Inc. for hosting the event, as well as all those who attended.

Top Left: It was a great turnout at the Keynote in February!

Top Right: Mandy Mundy (NOVA/Speaker), Minesh V. Pathak (LBCCC Executive Director), Bill Koelewyn (225 Lincoln Properties LP/Chairman of the Board), and Bill Sheffer (First National Bank & Trust Co. of Newtown/Keynote Chair).

BUSINESS CARD EXCHANGE AT HILL WALLACK LLP

Hill Wallack LLP opened their doors once again to host the Business Card Exchange. As always, it was a great event where members and guests had the opportunity to network with one another.

Below: Kyle Smith, Robert Gossenberger and Scott Civil of First Bank.

PARTNER MEET & GREET

In March, LBCCC hosted our first ever Partner Meet & Greet reception. Special thanks to Metro Diner for providing the delicious food!

BCE AT REPUBLIC BANK

A great crowd came out to the Business Card Exchange at Republic Bank in March! Thanks to We Buy Houses for being the supporting sponsor!

LEADERSHIP BUCKS COUNTY SPONSORED BY PENNSWOOD VILLAGE AND SESAME PLACE

During the 5th session of Leadership Bucks County, focusing on Financial Management, class members headed to historic Bristol Borough for a great day of learning and fun. The day started out at Bristol Riverside Theatre where the class heard from Managing Director Kevin Maroney about the history of the theatre, and then took a tour given by David Abers, General Manager. Next, the class walked to Penn Community Bank where they heard from guest speaker Charles Field, CFO of the bank on 'Financial Management "What You Need to Know." After an assessment on "What's Your Genius?" Leadership Discussion by Ebbe Skovadal – President, iDIMENSIONS & Paul Clough – Partner, Fresnel Partners, the class enjoyed a lunch sponsored by Penn Community Bank. The class then heard from Bill Pezza, Founder, Raising the Bar and took a tour of Bristol Borough, heard from Nicole Mandel Kelliher, Marketing Coordinator of the Credit Counseling Center who spoke on "The Finance Class that you Never Had" and the day ended with a visit to the Grundy Library and Grundy Museum where Executive Director of the Grundy Foundation, Eugene J. Williams gave the history and a tour.

Left: The class got a behind the scenes tour of Bristol Riverside Theatre.

6TH LEADERSHIP BUCKS COUNTY SESSION FOCUSED ON PEOPLE MANAGEMENT/EMPOWERMENT

Leadership Bucks County class members spent their 6th session at the St. Mary Rehabilitation Hospital and Crossing Vineyards and Winery. The day started out with a welcome by Lisa Haney, CEO of St. Mary Rehabilitation Hospital, and also a tour of the facility. Class members Kyle Smith (First Bank), Dan Lopez (Visit Bucks County), Morgan Buehler (St. Mary Rehabilitation Hospital), Doug Schmidt (Univest Financial Corporation), and Walt Hansell (Bucks County Technical High School) put on a great day for the class. Each class member gave a presentation on topics focused on "People Management/Empowerment." In addition, class members heard from Dana Brown (Univest Financial Corporation) and Tom Topley (Bensalem EMS) on "Empowerment & Leadership." The day ended at Crossing Vineyards and Winery where the class enjoyed lunch, sponsored by Peddler's Village, a tour, and assessment by Ebbe Skovadal (iDIMENSIONS) and Paul Clough (Fresnel Partners). Once again, special thanks go to Pennswood Village and Sesame Place for sponsoring the Leadership Bucks County program!

Right: Morgan Buehler, St. Mary Rehabilitation Hospital, presents on Leadership vs. Management at Leadership Bucks County.

SPEED NETWORKING

Presented by the Leadership Alumni Committee, a Speed Networking event was held earlier this year with over 40 participants. Attendees were given the opportunity to speak for two minutes, had two minutes to learn about another company, and then they rotated to meet another participant.

Left: Participants had a great time at the Speed Networking event in January!

GRAND OPENINGS & RIBBON CUTTINGS

Right: Uptown Cheapskate, in Langhorne, held a Grand Opening and Ribbon Cutting earlier this year. As a sign in their store states "YOUR used STUFF WILL BE SOMEONE'S new TREASURE"!!!

GRAND OPENINGS & RIBBON CUTTINGS

Left: LBCCC helped Bucks County Opportunity Council in the Grand Opening of their new location in Bristol!

GRAND OPENINGS & RIBBON CUTTINGS

Right: Chuck's BBQ had a re-opening and 1 Year Anniversary Celebration in February. LBCCC Executive Director Minesh V. Pathak and LBCCC Chairman of the Board Bill Koelewyn (225 Lincoln Properties LP), left, helped to kick off the festivities!

GET ACQUAINTED WITH YOUR CHAMBER

Sponsored by First Bank and Capital Health, new and prospective members gathered together for a luncheon at the Chamber office to learn more about the Lower Bucks County Chamber of Commerce. Attendees enjoyed a light lunch as they heard about the benefits of Chamber membership!

If you are a new or prospective member, plan on joining us at our next 'Get Acquainted' luncheon on Tuesday, May 21st at 12:00 noon. RSVP today at www.LBCCC.org

Above: Jen Kline Clark of Bucks County Coffee News welcomes everyone to our Get Acquainted with Your Chamber luncheon in the Fred Beans Boardroom.

WOMEN IN BUSINESS

Top: Jenn Tilden, U.S. Small Business Administration, was the featured speaker at the Women in Business Roundtable in March and spoke to the group about all the opportunities for women through the SBA.

Right: Earlier this year, Nicole Mandel Kelliher, Marketing Coordinator for the Credit Counseling Center, spoke to the group on the topic of "Be Prepared – the importance of having an emergency savings account – just in case!"

THE KEYNOTE AT AT M.E.I. CATERING, INC. (NEW MEMBERS)

Above: Michele Bogrette (Nester Insurance), Heather Rovner (Gross Financial Services), Minesh V. Pathak (LBCCC Executive Director), Rick Osman (Krum Insurance & Financial Services), and Bill Koelewyn (225 Lincoln Properties LP/LBCCC Chairman of the Board).

BUSINESS CARD EXCHANGE AT HILL WALLACK LLP (NEW MEMBERS)

Below: Bryan Hughes (Bryan Hughes Business Connections/Total Technology Resources/BCE Chair), Dennis Hastings (Aflac), Molly Krywopusk (Damsel in Defense Molly Krywopusk IDP), Minesh V. Pathak (LBCCC Executive Director), Keith Roberts (Bridgetown Sound), Rob Brandt (Univest), and Dylan Amin (Macro Advisors, Inc.).

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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editorial calendar focus

JULY/AUGUST

- Employment Law
- Finance & Banking
- Human Resource

SEPTEMBER/OCTOBER

- Sports & Leisure
- Technology
- Marketing
- Young Professionals

NOVEMBER/DECEMBER

- Restaurant Guide
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Top Row from Left: George Stockburger, Aret Kalavjian, John Parry, Jim Barry, John Callaghan, Margaret O'Reilly. Bottom Row: Owen Freeman, Joan Reading.

Credit Counseling Center: Celebrates 25 Years!

Margaret Young, David Breidinger, Joan Reading, Jim Barry, Larry Grant, Kent Lufkin, Robert Szwajkos.

Standing: Aret Kalavjian, Ryan Fuller, Thomas E. Maclin, Anne Berlin, Michael C. Sullivan, Jr., Lisa Folks. Seated: Joan Reading - CCC President, Robert Szwajkos – Board President. Not Pictured: James A. Barry, David Breidinger, Margaret Young, Larry Grant.

Since 1994, the Credit Counseling Center, a non-profit organization, has helped 41,000 individuals repay debt, create and manage a household budget, improve credit scores, buy homes and prevent foreclosure. CCC's expert staff specializes in solving financial challenges, and finding peace of mind for our clients. They come to us with a multitude of financial issues on their plate and we develop a plan to get them back on track.

- Like Mary & Jack, trying to determine if bankruptcy made sense with all their debt or if the Credit Counseling Center's debt repayment plan would work instead.
- Or Charles, wanting to improve his credit score to get the best rate to refinance his mortgage.
- And Janice, in the middle of an emotionally heated separation, who found that help creating a new budget and reviewing her credit report was "enlightening" as she prepares for her divorce.
- And finally Mike, looking to buy his first home. He said "the free first home buyer session was outstanding - it was the personal finance class I never got in school."

With offices located in Levittown, Richboro and Doylestown, the Credit Counseling Center makes it easy to work towards improving our clients' financial situation and overall well-being.

We are honored to be celebrating 25 years of making a difference in people's lives.

Samuel M. Scalzo, Senior Staff Engineer, Langan Engineering & Environmental Services, Inc.

I have been working in the Civil Engineering industry since my first internship in 2010. My first internship was with a construction company, followed by another internship doing estimating, then finally an internship with Langan in 2012 leading to a full time position, doing site/civil engineering. I've worked in many different areas within Langan's portfolio including but not limited to Commercial, High-rise, Event/Game-day Management, Urban, Residential, Oil & Gas/Energy, Industrial, and a US embassy in Nairobi, Kenya. The thing I love most about my job is upon the completion of a project, being able to drive by it and point and say "I was a part of that"; I enjoy what I do, and every day brings a new challenge. Since joining the chamber, I've met some great people though the Young Professional's Committee and other chamber events. Outside of work I love spending time with my fiancé (Emily), friends, and family and enjoy trips to the shore and traveling internationally whenever possible.

Q: Who is the most influential person in your personal life and why?
A: My mother. She raised three kids and ran a successful business out of the house while we were young. As we got older, she transitioned back to the banking industry and was very involved in the community. When she was faced with life altering news, she fought hard and lived her life to the fullest.

Q. Who do you admire the most in the business world & why?
A. Anyone who starts their own business. I have such admiration for those individuals.

Q. What is your definition of success?
A. Getting home with a smile on my face proud of the work I accomplished for the day.

Q. Essential business philosophy.
A. Under promise, over deliver.

Q. Looking back, what is the best piece of advice you would give to your 25 year old self?
A. Sign up for another marathon.

Q. Most influential or favorite book? and/or Last book you read?
A. The last book I read was October Sky.

Q. Favorite place to vacation?
A. Beach Haven, NJ at my family's beach house that my mother and father designed.

Q. Favorite place in your house and why?
A. I love sitting in my living room. We have a large bay window that lets in a ton of natural light and in the Winter, I always have a fire going.

Q. Favorite time of the day?
A. The morning. I like getting up and taking advantage of the day from the time the sun comes up.

Q. Favorite sports team?
A. University of Pittsburgh Football.

Q. What is your favorite food or beverage?
A. I love prosciutto.

Q. Favorite TV show, Movie and/or Song?
A. My favorite song is I love this life, by Lo Cash.

Q. What is the most rewarding thing in your life?
A. Sitting at a table sharing a meal with family and friends.

Q. What is something most people don't know about you?
A. I was on the cover of my fraternity's magazine in college for being the 25,000th initiate.

Q. If you were stranded on an island, what three things would you have to have with you?
A. A mosquito net, fire starter, and a machete. My fiancé and I watch a lot of the show "Naked and Afraid".

Q. What was your first job?
A. I was a yard assistant at CBM in Oakford.

Q. What do you like best and/or least about your current job?
A. I love the variety of jobs I get to work on. In one day I can work on an Industrial site in the Lehigh Valley, a LNG facility in Towanda, and a new Chick-Fil-A. I don't know where else you can do that.

Q. What company do you admire/respect the most and why?
A. Bombas socks. They make a great product and donate a pair of socks for every pair of socks they sell.

Q. Favorite thing to do in your spare time?
A. Spending time at the family beach house and exercising.

Q. What is a goal you have yet to achieve?
A. Professionally speaking, I'm studying to pass my Professional Engineering exam.

Q. Greatest accomplishment?
A. Obtaining my Masters' degree. I am the first person in my family to do so.

Q. What is your life motto?
A. Live each day to the fullest and maintain and work life balance. You don't know what tomorrow has in store for you.

Q. What would be your first choice for a new career?
A. If I wasn't a Civil Engineer I would consider opening up a specialty meatball shop. I love Italian cooking and cured meats and cheeses. I've always loved meatballs and it's a specialty niche I feel the public would embrace.

Q. Why did you choose the career you are in?
A. I always loved building things and playing with my Tonka Construction trucks as a kid. In high school I saw that I was accelerating in Math and Science. When I learned I could get paid to design construction projects and watch them be built, I was sold on Civil Engineering.

Jerry Lepping, President/COO, Visit Bucks County

From 1998-2007, Jerry Lepping served two terms as Board President, playing a major role in the building of the Bucks County Visitor Center in Bensalem. In 2007, he assumed the role of VBC President/COO. One of Jerry's first major initiatives, in conjunction with the County of Bucks, was the implementation of the Visit Bucks County Grant Program. Since inception, VBC has granted more than $4.1 million to more than 100 organizations. Also, during Jerry's tenure the Bucks County Sports Commission was created to help support the hosting of sports tournaments in Bucks County.

He has held several leadership positions in the tourism and hospitality industry over the years. Jerry, along with his wife Marie, have seen the world as he served as Chairman of the Chapter Presidents of the American Society of Travel Agents' International Board of Directors, as well as the Delaware Valley Chapter President. He has also served on the board of directors for the Friends of Washington Crossing Historic Park and TMA Bucks.

Q. Who is the most influential person in your personal life and why?
A. My wife. She's a very even-keeled person, and keeps me that way.

Q. Who is the most influential person in your business life and why?
A. Mike Etzrodt. He taught me how to work with businesses and local and county governments.

Q. Who do you admire the most in the business world and why?
A. Bill Gates. The amount of good he has done with the fortune he has is so admirable.

Q. What is your definition of success?
A. Never having to say I'm sorry.

Q. Essential business philosophy.
A. Follow through on commitments.

Q. Looking back, what is the best piece of advice you would give to your 25-year-old self?
A. Buy Apple stock.

Q. Favorite quote?
A. "A people that values its privileges above its principles soon loses both." - Dwight D. Eisenhower

Q. Most influential or favorite book and/or last book you read?
A. The Power of Positive Thinking by Norman Vincent Peale.

Q. Favorite place to vacation?
A. Cape May, NJ or a cruise to a warm place.

Q. Favorite place in your house and why?
A. My family room because it has a bar, large TV and my favorite chair.

Q. Favorite time of the day?
A. Happy hour.

Q. Favorite sports team?
A. Philadelphia Flyers.

Q. What is your favorite food or beverage?
A. Stone crabs from Florida. And a martini.

Q. Favorite TV show, Movie and/or Song?
A. Show would be NCIS and song "Hallelujah" by Pentatonix.

Q. What is something most people don't know about you?
A. I refereed college football for more than 20 years.

Q. If you were stranded on an island, what three things would you have to have with you?
A. String, a bucket and a soccer ball.

Q. What was your first job?
A. Paper boy.

Q. What do you like best and/or least about your current job?
A. Working with the staff on marketing ideas.

Q. If you could invite anyone (living or dead) to a dinner party, who would you invite (and why)?
A. Pro golfer Jack Nicklaus.

Q. What company do you admire/respect the most and why?
A. Sesame Street and Sesame Place. For more than 40 years they've taught children and kept consistent on their programs.

Q. Favorite thing to do in your spare time?
A. Watch sports.

Q. What is a goal you have yet to achieve?
A. Hitting the lottery.

Q. How do you keep a competitive edge?
A. It is something that is ingrained in you. But I'd also credit the Marine Corps.

Q. What would be your first choice for a new career?
A. Mentoring people.

Q. What is the most rewarding thing in your life?
A. My wife.

LOWER BUCKS COUNTY CHAMBER OF COMMERCE VALUE STATEMENTS

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.

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.

register today at LBCCC.org

Pre-registration is greatly appreciated!

KEYNOTE
Networking & Breakfast Meeting
2nd Thursday of the Month
May 9 @ Sesame Place
7:30 – 8:00 a.m. – Networking & Registration
8:00 – 9:15 a.m. – Program

BUSINESS CARD EXCHANGE
Thursday, May 16 @ Capital Health
Tuesday, June 18 @ Lincoln Properties LP
5:00 – 7:00 p.m.

SAVOR BUCKS COUNTY
Tickets & Sponsorships Available
Thursday, May 2 @ Makefield Highlands Golf Club
5:00 – 7:30 p.m.

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

ECONference 2019
Tickets & Sponsorships Available
Wednesday, May 22 @ Parx Casino
7:45 a.m. – 1:00 p.m.

ANNUAL MEETING, CHANGING OF THE GUARD, & VOLUNTEER RECOGNITION LUNCHEON
Tuesday, June 11 @ Washington Crossing Inn
11:30 a.m. – 1:30 p.m.

YOUNG PROFESSIONALS SUMMIT
Tickets & Sponsorships Available
Wednesday, June 26 @ Woods Services
8:00 a.m. – 12:30 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: 4th Thursday, 9:30 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: Kevin Wiener, Advanced Merchant Group & 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
Chair: Kim Solis, Sesame Place

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

Thursday, May 16, 2019
5:00 – 7:00 p.m.

Host Location & Prime Sponsor:

capitalhealth
Minds Advancing Medicine

680 Middletown Blvd., Ste. 201 • Langhorne, PA 19047

Supporting Sponsor: BC&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 Capital Health and Supporting Sponsor Begley, Carlin & Mandio, LLP.

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.

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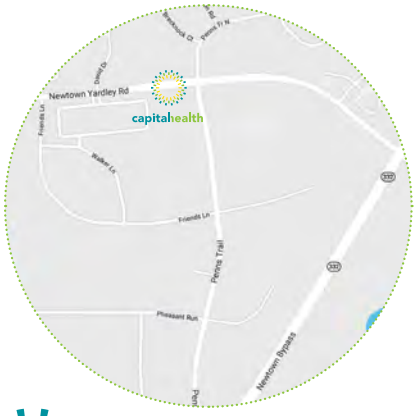

capitalhealth
MEDICAL GROUP

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, May 9, 2019

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

8:00 – 9:15 a.m. **Program**

Host Location:

SESAME PLACE

100 Sesame Rd. • Langhorne, PA 19047

Speaker:
Eugene Sonn, WHYY

Program:
A Guide to Real News in a Fake News Era

about our program/speaker

This program will include tips for spotting suspect stories and how to be a good citizen online. For nine years Eugene Sonn was the familiar voice covering New Jersey politics and the state house in Trenton for WHYY, in partnership with WBGO FM in Newark, N.J.

While on that beat, Gene won several awards, including from PRNDI (Public Radio News Directors Inc.) for covering former Gov. Jim McGreevey's resignation speech in 2004. Other notable stories he covered then included the anthrax attacks on the postal system after 9/11, the 2006 state government shutdown, James Dale v. Boy Scouts of America (challenging ban on openly gay scout leaders, which went to U.S. Supreme Court), and racial profiling by the New Jersey State Police. While following wildlife biologists in 2003, he "interviewed" a black bear in northwestern New Jersey. After spending more than two years taking care of his first son and doing freelance reporting for various local and national outlets, he returned to WHYY in April, 2010 as Audio News Director. Under his direction, WHYY has won the Pennsylvania Associated Press Broadcasters Association Joe Snyder Award for Outstanding News Service several times. He lead the team through coverage of the Amtrak train #188 crash in Philadelphia, Pope Francis' visit, the 2016 Democratic National Convention among other big stories.

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

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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, June 18, 2019
5:00 – 7:00 p.m.

Host Location & Prime Sponsor:

225 LP

225 Lincoln Hwy. • Fairless Hills, PA 19030

Supporting Sponsor: Total Technology resources

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 225 Lincoln Properties LP and Supporting Sponsor Total Technology Resources.

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.

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225 LINCOLN HIGHWAY / FAIRLESS HILLS, PA 19030

YOU'RE INVITED...

to the Chamber's Annual Meeting, Changing of the Guard, & Volunteer Recognition Luncheon. You will hear about the state of the Chamber and our new Chairman's vision for the upcoming year.

Tuesday, June 11, 2019
11:30 a.m. – 1:30 p.m.

Location:
Washington Crossing Inn
1295 General Washington Mem Blvd.
Washington Crossing, PA 18977

Price: $35 per person

Bill Koelewyn
225 Lincoln Properties LP
LBCCC Chairman of the Board

Paul Clough
Fresnel Partners
LBCCC Chairman-Elect

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Program:
Annual Meeting,
Changing of the Guard,
& Volunteer Recognition Luncheon

about our program

Join us in recognizing your fellow members for their outstanding services to the Chamber! This event recognizes those who make your Chamber successful through their participation, enthusiasm and leadership. Special awards such as the "Shot In The Arm With Enthusiasm" (SITAWE) Award will be presented along with the recognition of Committee & Roundtable Chairs and Officers. Help us say "Thanks" to the volunteers who truly make a difference. An update on the Chamber will also be given.

Tourism is important! | Family Road Trip Tips | Art Works: How Art in the Office Boosts Staff Productivity
Arts in Business Workshops: Corporate Arts-based Learning | What is your speaking style?
Buying vs. Leasing: Understanding Your Options | 8 Ways to Become a Better Leader

TOURISM IS IMPORTANT!

Did you know tourism is the second largest industry in Bucks County? Spending by visitors in Bucks County generated a total of $995 million for the local economy in 2018. County-wide, the tourism and hospitality industry supported more than 27,904 jobs, 11.6% of the total Bucks County workforce.

Frankenfield Covered Bridge
Photo Credit: Visit Bucks County

BE A TOURIST IN YOUR OWN BACKYARD!

There's so much to see and do in Bucks County this spring and summer. Here's just a sampling of events happening throughout the region.

FOOD FESTS

May 18 - 19 Celebrate berry sweet traditions at the **Peddler's Village 41st Annual Strawberry Festival!** Indulge in a weekend of strawberry treats & eats and family fun.

June 13, July 11, August 15 Spend a night enjoying Bucks County's favorite food trucks and live entertainment at **Peddler's Village Food Trucks** events.

July 20 - 21 Celebrate a favorite fruit at the **Bluegrass & Blueberries Festival** at Peddler's Village! Sample fine blueberry treats and listen to live bluegrass, folk and country music.

August 11 Shady Brook Farm's Peachy Fun Days – Pick your own peaches fresh from the tree and enjoy wagon rides to the peach orchard, inflatable attractions and more!

August 10 - 11 Celebrate National Peach Month in August at the Peddler's Village **Peach Festival and Sidewalk Sale**.

BEER & WINE EVENTS

June 29 History, brews and delicious food merge for a vibrant summer night at **Pennsbury Manor's Brews & Bites**. Craft beers, ciders, and wines are joined with food trucks, live music, and lawn games on the gorgeous Delaware River front for 4 hours in early summer.

August 17 Quakertown Alive! hosts the **Annual Upper Bucks Brewfest** featuring more than craft beers, food, craft vendors, live music and more at The Park at 4th.

August 24 Fonthill Castle Beer Fest - Enjoy a daytime beer extravaganza in the beautiful outdoor setting of Fonthill. Sample high-quality drafts from around the country, alongside drafts from local and regional breweries and home brewers.

ART

May 18 Arts Alive! Fine Arts & Crafts Festival, presented by Quakertown Alive! Featuring the sights, sounds, and tastes of Upper Bucks county's premier juried art show.

March 2 - July 7 *Nakashima Looks: Studio Furniture* at the **James A. Michener Art Museum** illuminates the modern and contemporary work of artists Mira Nakashima, Paul Evans, Jack Larimore, Robert Whitley, and Mark Sfirri.

October 1 - 6 Thirty artists from all over the United States will participate in the fourth annual **Bucks County Plein Air Festival** to produce art from life (as opposed to in the studio). The juried show awards more than $15,000 in prizes and culminates in two signature events, a VIP Collector's Preview event on Saturday, October 5th and a public festival on October 6th.

COUNTRYSIDE FESTIVALS

May 18 New Hope Celebrates Pridefest - The festival features a grand parade with more than 600 participants, featuring both local and national marching bands, floats and nonprofit organizations. The highlight of the parade is New Hope Celebrates' very own 100-foot Rainbow Equality Flag in eight colors!

May 18 - 19 **Moravian Pottery & Tile Works Festival** - Take advantage of this unique opportunity to view historic and contemporary ceramic tiles featured by artists, dealers and collectors from around the country. Beautiful and rare examples of handcrafted tiles will be on exhibit and available for purchase. A free tour of the Tile Works is included.

July 4 **Fonthill Castle Old-Fashioned Fourth of July Celebration** - Enjoy a day of family fun, food, games, crafts, entertainment and live music, with the visual splendor of Henry Mercer's estate as the backdrop.

August 14 - 18 Immerse yourself in Bucks County's rich agricultural tradition at the **Middletown Grange Fair.** Explore art and craft filled barns, view antique tractors, enjoy rides, live entertainment and visit more than 500 animals.

August 31, September 1-2 and 7-8 Close out summer with Kielbasa and beer at the **Annual Polish American Family Festival and Country Fair** at the National Shrine of Our Lady of Czestochowa. Hear traditional Polish music, experience classic carnival rides and enjoy magic and dance shows.

Visit Bucks County (VBC), a private nonprofit organization, is the official tourism promotion agency for Bucks County. The Bucks County Visitor Center is located at 3207 Street Road in Bensalem, PA. VBC works with its partners to generate economic impact and employment growth by driving overnight business and encouraging visitors to experience Bucks County and all it has to offer.

For more events, go to VisitBucksCounty.com!
Source: Visit Bucks County

FAMILY ROAD TRIP TIPS

To get the most out of your next family road trip, a travel blogger and a travel website founder shared some tips:

- "Don't get in the car and drive day after day," said Elizabeth Young, publisher/editor of TravelForKids.com. "A rule of thumb that works well for us planning an itinerary: It's OK to do one or two days of long drives to get to a destination, but that's the limit."
- "If traveling with more than one adult, it works best if one grown-up can join the children in the backseat for at least a portion of the trip. Look at your time on the road as an opportunity to spend some quality time playing travel games and working on simple crafts together," said Colleen Lanin, founder and editor-in-chief of TravelMamas.com.
- "Keep kids content on the road with plenty of snacks. Pack healthy goodies in separate containers, and slowly dole them out," said Lanin.
- "Travel pillows are perfect to bring, not so bulky as regular-size pillows. Also, small fleece blankets are great – they rinse out easily and dry quickly," Young said.
- "Bring along audiobooks to keep everyone entertained on the road. Listening to a story together can turn a boring stretch of highway into an adventure in an imaginary land," Lanin said.

Source: Time&Money, p. N15

ART WORKS: HOW ART IN THE OFFICE BOOSTS STAFF PRODUCTIVITY

A bright creative workspace can make employees more productive, lower stress and increase wellbeing.

Contrary to what your boss might say, being distracted at work is not always a bad thing. If the object of your distraction is a work of art, it can actually boost productivity, lower stress and increase wellbeing.

This is according to Dr. Craig Knight, who has studied the psychology of working environments for 12 years at the University of Exeter, where he heads a research group called Identity Realisation (IDR).

"There is a real tendency to opt for sanitised, lean workspaces, designed to encourage staff to just get on with their work and avoid distraction," he explains. But there isn't a branch of science in the world which believes this approach boosts productivity or makes for happier workers, according to Knight. "If you enrich a space people feel much happier and work better; a very good way of doing this is by using art."

It is certainly a philosophy that Deutsche Bank is on board with. The German investment bank has the biggest collection of corporate art in the world, with some 60,000 art works across 900 offices in 40 countries. There is an interactive app which tells employees more about the works they are looking at and an "Arthothek", a place people can stop by and ask an expert for advice when it comes to choosing an artwork for the office. The bank also hosts talks by artists.

"It isn't often bankers get to talk to artists," says Friedhelm Hütte, global head of art at Deutsche Bank. "Art offers a window into the social, political and economic aesthetics around the world and this makes it a good inspirational fit for our business because we live on developing new ideas for clients and reacting to what is happening in the world."

The bank likes to buy work from contemporary artists, with a focus on original drawings and photographs. "We like things which are innovative and spontaneous, which capture that moment when an idea first becomes visible," explains Hütte.

"I don't believe the art makes every person who looks at it inherently more creative but it gets them involved on a more intellectual level about innovation around the world."

Knight and his team have conducted studies into the most effective work environments by asking participants to do an hour's work in four different types of office space:

- **Lean:** containing only the things necessary to do the tasks.
- **Enriched:** featuring art and plants which were already arranged.
- **Empowered:** the same art and plants but participants could choose where to put them.
- **Disempowered:** participants could arrange the art and plants themselves – but the experimenter then undid these personal touches and reverted to the enriched layout.

The team found that people who worked in the enriched office worked about 15% quicker than those in the lean office and had fewer health complaints – this figure then doubled for people who worked in the empowered space. As for those who'd seen their personal touches undermined; their productivity levels were the same as those in the lean space.

"In 12 years we have never found that lean offices create better results; and the more involved people are in the enrichment process, the more they are able to realize a part of themselves in the space," explains Knight.

He is emphatic that by art he doesn't mean so-called "motivational posters", which say things like "there is no I in team" or "whatever the problem, be part of the solution", because these don't work at all.

Art is a way of retaining staff and encouraging them to be in the office, at a time when people increasingly want to work remotely, says Alex Heath, managing director at International Art Consultants, which advises workplaces on art.

"Some companies consciously use art as part of their retention strategy," he says. "Aesthetic in the truest sense means energy-giving which is what a workplace needs, rather than a bland, industrial environment which can be more like giving workers a dose of an aesthetic."

The company has helped number crunchers at ratings agency Moody's to reap the benefits of having art in the workplace. An art committee of employees came up with the strapline "making sense of what you see" and the offices were decked out with photography which requires careful examination and decoding.

Elsewhere, Heath says they have commissioned bright and bold contemporary pieces for waiting rooms or recreational spaces because they make for good talking points, while sculptures and huge textile works with acoustic properties are a good-fit for deadening the sound in clattering marble foyers.

Kinetic artworks and light installations are popular with some corporations, says Heath; as they can inject dynamism into very strait-laced environments.

Artist Dominic Harris specializes in interactive art using lights and video and his work features in a number of workplaces (you might have seen some of his commercial commissions in places such as Itsu and Snog).

"People spend most of their lives at work and being in an office can become very routine; but if there is interactive art around the place it offers an ongoing sense of intrigue and engagement," he says.

Harris and his studio, Cinimod, often create works which react to passersby; a wall of butterflies which beat their wings, or a cascading virtual waterfall you can dip your hands into, for example.

"A momentary distraction is definitely not a bad thing in the workplace. Art has historically always been about escape, and we all need is an escape sometimes."

Source: Brewer, Kirstie. "Art works: how art in the office boosts staff productivity." theguardian.com. The Guardian, Jan. 2016, Web. 1, Feb. 2019.

ARTS IN BUSINESS WORKSHOPS: CORPORATE ARTS-BASED LEARNING

Corporate arts-based learning is an interdisciplinary approach to learning, using the arts as a pathway to explore non-art topics such as leadership, change, and innovation in business.

The goal of arts-based learning is not to teach people to be artists but to create immersive learning experiences using artistic processes to help people gain new insights and perspectives about business challenges.

WHY ART? IT CAN HAVE A PROFOUND IMPACT ON YOUR LEADERSHIP

We cannot find all the answers to our challenges in the world of the rational, logical, and scientific. Consequently, the arts are emerging as a role model for business to adopt. Through art, we can make it safe to ask the deeper questions that lead to the emotional truth about a situation.

Art making helps us quiet the mind and put us in touch with our inner wisdom. The art making process takes people out of the realm of analytical thinking and into the realm of silence, reverie, and heightened awareness.

Art creates a bonding experience that facilitates collaboration and accelerates the ability to get to the heart of a problem. Drawing or painting images illustrates how differently we see things, and helps us appreciate that many points of view contribute to the whole. Images externalize the unconscious and make tacit knowledge visible.

Art-based activities can be used strategically to create safety, build trust, find shared values, and shift perceptions. Combining right-brain imagination with left-brain logic and analysis increases the capacity for breakthrough ideas and insights that lead to success.

Combine arts-based learning with whole-brain creativity and design thinking to improve your creative skills.

BENEFITS OF ARTS-BASED WORKSHOPS/CORPORATE TRAINING

- Activities such as drawing, painting, carving, quiet the rational mind and awaken the intuitive mind, enabling flashes of insight to occur.
- Visual art teaches us to see more nuances & details about a subject. Innovators, artists, and inventors all have excellent observation skills.
- Music teaches us to listen more deeply, and this skill can be transferred to leadership and management development.

ART–BASED LEARNING CAN BE USED IN BUSINESS TO ENHANCE:

- Leadership development
- Creativity & Innovation skills development
- Design thinking
- Collaboration and teamwork
- Values creation and meaningful work
- Appreciative Inquiry and leading change
- Corporate retreats: Hosting Strategic Conversations

- Meetings and Think Tanks
- Culture change
- New product development
- Idea-generation and problem-solving
- Role-playing and improving communications

Find out how you can leverage arts-based learning in your organization.

Source: Naiman, Linda. "Arts in Business Workshops: Corporate arts-based learning." www.creativityatwork.com. Creativity at Work, Web. 1, March 2019.

WHAT IS YOUR SPEAKING STYLE?

What is your speaking style? How do you speak to groups of people in a way that is uniquely you? After years of watching and working with great speakers, I have noticed certain patterns of delivery that fall into the following buckets:

FIERY PREACHER

The fiery preacher is passion on steroids. He/she has a keen sense of which sentences to repeat or emphasize to create the most dramatic effect, and he says them loudly with lengthy pauses in between to give the audience a chance to reflect back with applause or even an "amen."

KINDERGARTEN TEACHER

A bit more reserved, he/she is a master of drawing us in with a twinkle in her eye and great storytelling. Metaphorically, she sits on a stool, surrounded by eager listeners. Scanning the room quietly, she says, "And you know what happened next?" And the listeners, wide-eyed and leaning forward, nod their heads. She's got you, and she loves it.

HILARIOUS MOTIVATOR

This guy or gal gets you laughing from the minute he takes the stage. He, too, is a storyteller, and as he spins his web of humor and paces across the stage, you begin to realize that his "long joke" is leading to a punchline. And that punchline, while funny, is a lesson or game changing insight.

BRILLIANT SCIENTIST

The brilliant scientist presents his/her research to an audience that gasps in amazement in all the right places, and leaves her audience amazed or impressed by the learning. Whether she is an architect who plans to erect state-of-the-art, ecologically sound communities in the desert, or a biologist presenting a new breakthrough in medical technology, her visuals are fact-based and stunning.

The most successful speakers use many of the above techniques to captivate their audiences. What's most important for you, as a speaker, is to find your own, original and authentic style.

Now, go get 'em!

Article by: Dana Dobson, Dana Dobson Public Relations

BUYING VS. LEASING: UNDERSTANDING YOUR OPTIONS

Sooner or later, every small company needs access to tangible assets — such as equipment, real estate, or vehicles — to conduct business. Should you lease or buy these assets? The answer will likely depend on several factors, including cost, your cash flow, tax issues, your future need for credit, the importance of owning (vs. using) the asset, and the asset's expected long-term value.

UNDERSTANDING THE BIG PICTURE

Leasing and buying are alternate ways of financing access to an asset. When you buy an asset, you typically pay cash or obtain a loan and assume ownership. Owning an asset enables you to build equity and control how the asset is used. On the downside, you assume all potential risk, including the possibility that the asset could become obsolete or its value could decline.

When leasing, you usually sign a contract with a lessor -- such as a manufacturer, leasing company, or financial institution -- that maintains ownership of the asset. The contract specifies how you can use the asset, the term of the lease, required payments, and circumstances associated with termination. Depending on the terms of the contract, you may assume ownership, turn the asset back to the lessor, or lease a new asset when the contract expires.

COST CONSIDERATIONS

Leasing typically entails lower upfront and ongoing costs. Leases do not require collateral or down payments and, because you pay only for the value to be depleted during the term of the lease, your periodic payments are likely to be less than those associated with a loan, where you assume total cost of ownership. The potential savings could enable you to deploy cash to other business needs or potentially lease a larger and more valuable asset.

Keep in mind, however, that leasing could cost more than owning if you violate terms of the contract. For example, vehicle leases may impose financial penalties if you exceed mileage allowances or the vehicle experiences excess wear and tear. Also, most leases require penalties for early termination.

TAXES AND FINANCIAL STATEMENTS

From a tax standpoint, both buying and leasing offer potential advantages. When you own an asset, you can depreciate its value on your federal tax return, usually over a period of between five and seven years. Lease payments cannot be depreciated but they can be expensed which results in lower taxable income.

Leasing and buying also have different implications for your balance sheet. Because an operating lease is not considered a long-term debt or liability, it does not impact your financial statements. In contrast,

an owned asset appears on your balance sheet with a corresponding liability. This can affect your financial ratios and, ultimately, your ability to obtain a loan from a financial institution. Consult a qualified accounting professional for more information on the benefits and/or tradeoffs of leasing vs. buying

CAPTURING RESIDUAL VALUE

Before making your buy or lease decision, determine the asset's potential future worth. If the asset declines in value, you may be able to "walk away" from it at the end of a lease agreement. By contrast, you are responsible for disposing of an asset you own, which could be difficult if it has little residual value. When an asset appreciates, you capture the benefit when you own it. If you lease it, you may be required to make a predetermined payment if you want to purchase the asset at the end of the contract.

BEFORE YOU SIGN

If you are considering a lease, the Equipment Leasing Association recommends asking yourself the following questions before making a financial commitment:[1]

- How am I planning to use this equipment?
- Does the leasing representative understand my business and how this transaction helps me to do business?
- What is the total lease payment, and are there any other costs that I could incur before the lease ends?
- What happens if I want to change this lease or end the lease early?
- How am I responsible if the equipment is damaged or destroyed?
- What are my obligations for the equipment (such as insurance, taxes, and maintenance) during the lease?
- Can I upgrade the equipment or add equipment under this lease?
- What are my options at the end of the lease?
- What are the procedures I must follow if I choose to return the equipment?
- Are there any extra costs at the end of the lease?

Deciding whether to lease or buy an asset requires considerable research on cost issues. If you make the right decision, you are likely to manage your assets efficiently while keeping your costs under control.

[1]Source: Equipment Leasing Association.
Source: www.penncommunitybank.com

8 WAYS TO BECOME A BETTER LEADER

There's more to leadership than having a high-ranking title and being in charge of a team. You might have the authority to tell people what to do, but if you're an ineffective leader, you won't be able to guide and motivate your staff to accomplish their goals.

"I think a great leader is one who makes those around him/her better. There are many litmus tests for a great leader, but I really look to those around them," said Dana Brownlee, founder of Professionalism Matters. "Are they growing, becoming better leaders themselves, motivated, etc.?"

According to Brownlee, if you have engaged in the following behaviors, it's possible you're showing signs of being a weak leader:

- No one on your team has criticized one of your ideas in the past month.
- You spend more time planning your own career progression than planning that of your team members.
- You haven't had at least three completely non-work related conversations with a team member weekly.
- Different team members would provide different answers if asked your top three priorities for the year.
- Team members are afraid to fail.

Business News Daily asked CEOs, managers and leadership experts for their best advice on becoming a better leader. Here's what they had to say.

1. CONNECT AND COMMUNICATE

Leading a group of people requires a mutual sense of trust and understanding between the leader and the team members. As a first step toward that goal, leaders should learn to connect. Terry "Starbucker" St. Marie, a leadership writer and consultant, said that being what he calls a "more human" leader requires positivity, purpose, empathy, compassion, humility and love. These key traits will put you on the road to genuine connections with the members of your team.

"Building a real personal connection with your teammates is vital to developing the shared trust necessary to build a strong culture of accountability and exceptional performance," St. Marie said. "With that culture in place, the team can achieve a successful business, a happy team and a fulfilled leader."

"I think the best leaders communicate often and are transparent (which is rare). The best leaders also customize communications to best suit the situation and the recipient," Brownlee said. "This means they take the time to figure out which communication mode is preferred by each team member (e.g. are they a text person, email, phone, or face to face?). They're also great listeners and are authentically interested in other people."

Ruslan Fazlyev, CEO and founder of e-commerce solutions provider Ecwid, said that in all your communications, it's important to be genuine above all else.

"There are many leadership styles; there's no right and wrong," Fazlyev said. "But there's genuine, and there's fake. There's no following to fake leadership."

2. KNOW YOUR TEAM

Once you've mastered the art of communicating and connecting with your team members, you can really get to know them — who they are, what they're interested in and what their talents are.

"You can know your mission and vision, but it is equally, if not more, important to know your people," said Joe Nolan, CEO of Motus Global, a company that provides biomechanical analysis for athletes. "If you care about and take care of your people, they will take care of your customers, and ultimately, you will accomplish your mission."

"A good leader knows his or her team better than anyone else — their strong skills and how they can be leveraged, as well as their weaknesses," added Alexander Negrash, director of marketing at cloud backup and storage solutions company CloudBerry Lab.

3. ENCOURAGE CREATIVITY

If you want your staff to do their best work, you need to give them the freedom to brainstorm and explore, Negrash said. Be open to your team's ideas and suggestions, and be ready to consider them and possibly develop them further.

"A good leader also gives the team new challenges, preventing them from becoming bored and complacent while showing confidence in their potential," Negrash added.

4. FOCUS ON THE POSITIVES

As much as leaders wish that their team's day-to-day operations could run smoothly all the time, they're bound to run into the occasional obstacle. Whether it's a minor miscommunication or a major error, the way a leader handles a negative situation says a lot about his or her leadership skills. Robert Mann, author of "The Measure of a Leader" (iUniverse, 2013), recommended focusing on the good in any set of circumstances.

"Look at three positive things about a problem before you identify what makes it dissatisfying," Mann said. "The more you look at the positives in a problem, the more positively people react with one another."

In his research, Mann has found that, after individuals point out things they're happy with in a problematic situation, they don't feel so strongly about the problem and are better able to think clearly and solve it. The same is true when a leader needs to improve his or her strategy. If you or a team member notices a particular course of action you've taken that just isn't working, figure out some things you've done in the past that have worked.

Similarly, Peter Fuda, author of "Leadership Transformed" (New Harvest, 2013), said that leaders can learn to focus on the positive by shifting from "critic" to "cheerleader" of their teams.

"This strategy involves moving from a focus on what is going wrong to what is going right," Fuda said. "Shining a light on issues and problems is an important part of transformation, but it must not become a leader's default setting. An important mantra I have shared with almost every leader I have met is, 'Don't let perfect get in the way of better.'"

5. SHOW, DON'T TELL

An effective leader knows how to show others what is required, rather than simply telling them. Luke Iorio, president and CEO of the Institute for Professional Excellence in Coaching (iPEC), said leaders should coach their team members toward a more collaborative, committed work environment — without coaxing them.

"[If you are] controlling people to do certain things in certain ways, you're not going to get the level of engagement that you're looking for," Iorio said. "Coaching is about helping the people you lead recognize the choices they have in front of them. People will [then] take a great deal of ownership over the direction of the project."

6. BE DIRECT

Taso Du Val, CEO and founder of Toptal freelance talent network, said direct, honest feedback — even if it's criticism — is the best way to guide your team in the right direction. You also need to know exactly where your business is headed, so you can give them the right advice.

"If you're not direct, people won't know what you truly think about them and their work, and they will never be able to improve," Du Val said. "If you don't know the precise direction your company is headed, no matter how much you've communicated to your employees and leadership team regarding their individual performance, they will flounder when it comes to making decisions and taking actions. Once those basic principles are in place, deadlines, regular product plans, performance reviews, structure and processes can easily be put into place."

"Always share constructive feedback about anything that the team or each team player does," Negrash added. "Positive feedback is as important as negative, and a good leader strives for balance."

7. ASK FOR FEEDBACK

Your team members aren't the only ones who can benefit from honest feedback. A true self-assessment of your own leadership can be difficult, so mentors, fellow professionals and even your own staff are invaluable in evaluating your effectiveness. According to St. Marie, talking to friends and peers often brings needed perspective on your leadership approach and style. Leadership coaching can also help you discover areas that need improvement. A professional who helps you develop a plan to achieve your leadership goals can be more motivational than books and seminars alone.

"Coaching allows leaders to make the connection and apply [changes] in a real-life setting," Iorio said. "You need time to integrate, process and reflect, and unless you go through those steps, you won't have sustainable change."

Fazlyev agreed, noting that your team can give you critical insight into what's working, what's not working and obstructions to success.

8. UNDERSTAND YOUR OWN MOTIVATION

If a person in a leadership position views his or her role as "just a job," it's going to show. To be an effective leader, you need to have the right motivation. Is it the money or the prestige you care about, or do you sincerely want to inspire people to do their best? St. Marie advised leaders to really ask themselves why they want to lead.

"I look at leadership as an honor and a vocation," he told Business News Daily. "If, in your heart, you feel leadership is your destiny and how you'll make a difference in this world, then you are certainly starting from the right place."

Additional reporting by Shannon Gausepohl. Some source interviews were conducted for a previous version of this article.

Source: Fallon, Nicole. "8 Ways to Become a Better Leader." www.businessnewsdaily.com. Business News Daily, May 2017, Web. 1, March 2019.

American Heritage Credit Union (American Heritage) presented a $25,000 donation to Abington-Jefferson Health to support their Safe Harbor Program. Bruce K. Foulke, American Heritage's President & CEO, and Dorian Smith, American Heritage's Vice President of Business Development, were on hand to present the donation to Representatives of the Safe Harbor Program. "American Heritage is continually finding new ways to help the communities we serve," states Bruce Foulke. "Providing needed resources for young children, young adults and their families, especially those experiencing hardships that the Safe Harbor Program supports, are a passion of ours at American Heritage. We are excited to be a part of Safe Harbor's support."

Pictured Left to Right: Christin Cliggett, Abington Jefferson Health, Director, Donor Relations, Lara Allan Goldstein, Jefferson Health AVP, Development, Dorian Smith, American Heritage Credit Union Vice President of Business Development, Heide Marcelis, Safe Harbor Program Coordinator, Meg McGoldrick, President, Abington Jefferson Health, Bruce K. Foulke, American Heritage President & CEO, Kathy McCarter, Abington Jefferson Health Director Community Health, Marianna Calabrese, Abington Jefferson Health Manager of Community Benefits, Community Health, Susan Smith, Nursing Program Supervisor, Community Health, and Monica Simon, Abington Jefferson Health Director of Grants.

The Bucks County Intermediate Unit (Bucks IU), an educational service agency supporting the schools of Bucks County, Pennsylvania, has been awarded state grant funding to support the creation of new computer science and STEM (Science, Technology, Engineering, and Mathematics) initiatives in the county. The grant funding, totaling more than $900,000, has been made available through Pennsylvania Governor Tom Wolf's PAsmart program and will allow the Bucks IU to support the local community in responding to the projected regional and statewide Pennsylvania lab – or force shortages specifically in the computer science and STEM job markets. "The Bucks IU is both thrilled and honored to have been awarded these PAsmart advancing grants," stated Dr. Lindsey Sides, a Bucks IU Supervisor and coordinator of these grant initiatives. "These grant funds will allow the Bucks IU to continue to expand our STEM programming for Bucks County students, teachers, and the community at-large."

Inspire Federal Credit Union partnered with the American Red Cross for the End Home Fire campaign in Lower Bucks County last January. The American Red Cross's End Home Fires campaign is an initiative that helps save lives by installing smoke alarms in homes that don't have them, or have outdated ones, and educating people about home fire safety. Jim Merrill, President/CEO of Inspire FCU said, "This program has such a valuable impact on our community, and our Credit Union is thrilled to be a part of it. Inspire FCU, and The American Red Cross share a common mission of providing good community service, and we look forward to future opportunities to support programs like the End Home Fires campaign in our community".

For the 13th consecutive year, **TITAN Mobile Shredding, LLC** has received the highest level of certification in the secure document destruction industry – NAID AAA Certification. TITAN received its first annual Certification in July 2007, becoming the first mobile document destruction company to become NAID Certified in Eastern Pennsylvania. In addition to mobile document destruction, Certifications now include Plant-Based Document Destruction, Mobile and Plant-Based Media and Hard Drive Destruction, new in 2018 – Certified Product Destruction. The Certification is valid through January 31, 2020.

Trilogy Partners, LLC reached a milestone this past February, celebrating 10 years of business. The company grew from an idea of Founder/CVO, Hal Levenson, to form a team of trusted advisors who could help entrepreneurs achieve their vision by focusing on three critical areas: Financial, Strategy and People. "It gives me great pride in joining the Trilogy team to celebrate the company's 10th anniversary. We have come a long way since the business was started in 2009 and are very excited about our future and our initiatives," said Levenson.

Credit Counseling Center is proud to announce that Housing Counselor Paula Powers-Watts received her certification from the US Department of Housing & Urban Development (HUD). This certification is the result of a comprehensive test preceded by months of intensive study, practice tests and prep work.

Patricia Collins

In January, Employment Law Partner Patricia Collins of **Antheil Maslow & MacMinn**, presented an online continuing legal education webinar "Employment Law, Ethics & Professional Responsibility" offered by Celesq, Attorneys Ed Center. This seminar reviewed the ethics issues that arise for employment attorneys in representing organizations. The program identified risks for attorneys resulting from close involvement with the operations of the client. Topics examined included: negotiating employee contracts, drafting policies that impact client contact, termination or resignation of client contracts, attorneys as fact witnesses, attorneys as investigators, and maintaining professional distance.

Paula Powers-Watts with her certificate!

Penn Community Bank is proud to announce that it has donated more than $83,000 to United Way of Bucks County, raised during its 2018 company-wide support campaign. "We are proud of our team members' continued support of United Way of Bucks County," said Todd Hurley, Executive Vice President and Chief Relationship Officer of Penn Community Bank. "Our commitment to volunteerism energizes the team, and we are proud to see their collective efforts benefit programs that improve the lives of Bucks County residents."

Presenting the check are (l to r) Todd Hurley, Chief Relationship Officer of Penn Community Bank; Kirsten Palmieri, HR Business Partner and United Way Campaign Coordinator for Penn Community Bank; Marissa Christie, President & CEO of the United Way of Bucks County; Jessica Sweeney, Corporate Administrative Manager and United Way Campaign Coordinator for Penn Community Bank and Matt Uhler, Director of Resource Development & Impact Director for Financial Stability for United Way of Bucks County.

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