OUTLOOK
MAGAZINE

NOV/DEC 2017 ISSUE
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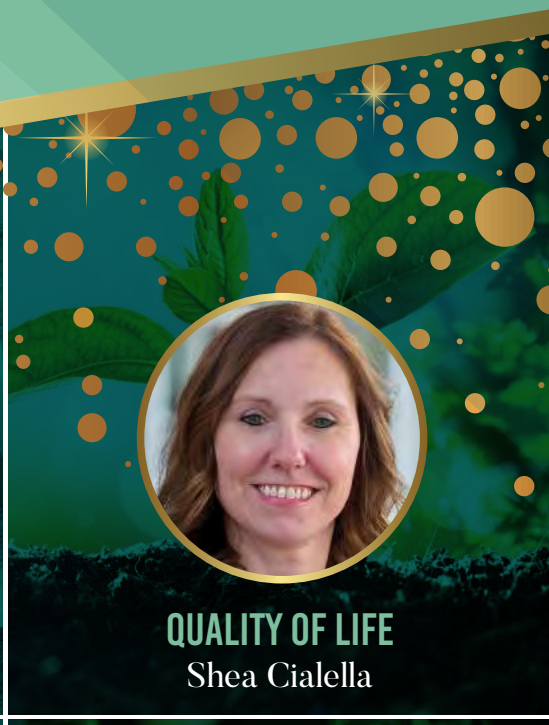

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PG 16

Meet Our Champions of Commerce
PG 30-31

Lower Bucks County Chamber of Commerce

Editorial Focus
RESTAURANT & CATERING GUIDE, EDUCATION, STEM, ENTREPRENEURSHIP

The voice of business.

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TABLE OF CONTENTS

Chairman's Message
Brandon McFadden

President's Message
Amy M.B. McKenna

Save the Dates
Events & Committee

Chairman's Message 4
New Chamber Members 5, 15
Your Chamber 6-13
Advertisers' Websites 6
Editorial Calendar 10
Restaurant & Catering Guide 12-13
Through the Years: Bristol Riverside Theatre – Celebrating 30 Years! 14
President's Message 15
Events 16
Committee and Roundtable Calendar 17
Business Card Exchange (November) 18
The Keynote (November) 19
Holiday Luncheon 20
The Keynote (December) 21
Millennial on the Move: Tyler Yankey, Washington Crossing Council, Boy Scouts of America 22
Executive on the Move: Brian Tierney, Streamline Payroll, LLC 23
Powering STEAM Education in Bucks County 24
3 Tips For The Newbie Midlife Entrepreneur 25
3 Keys to Managing Cashflow to Grow a Business 25
5 Books to Read Before Starting Your Business 26-27
Fates & Happenings 28
Feature: Meet Our Champions of Commerce 30-31

Dining Etiquette · Education · STEM · The Future

from the Chamber's Chairman of the Board

15 IMPORTANT TIPS FOR PROPER DINING ETIQUETTE

Having proper dining etiquette can really determine how well a business luncheon or dinner ends up. How you present yourself and behave in this laid-back business setting is crucial to your outcome. Keeping these tips in mind may change the way you approach your next business dining event:

1. Before the sit down: Shake hands with all present at the table. If necessary, introduce yourself.
2. Place your napkin on your lap after everyone is seated and after your host has moved his/her napkin.
3. Sit up straight and don't tip your chair back.
4. Let the host take the lead when ordering; this will give you an idea of what to eat.
5. Don't ask the waiter to explain everything on the menu; you will annoy others and appear indecisive.
6. Order foods that are easy to eat such as chicken, fish, or salads. Avoid sloppy hard to eat foods like spaghetti or ribs.
7. Don't order the most expensive item on the menu.
8. Don't drink alcohol; if you choose to drink, limit it to one beer or glass of wine. Ordering iced tea is dignified and won't raise the risk of you babbling about last weekend's party.
9. Do keep your elbows off the table.
10. When you speak, put your silverware on your plate, not on the table.
11. Avoid talking about religion, politics and other controversial topics
12. Maintain good eye contact.
13. Don't argue over that check or offer to pay the tip; the host who invited you must take care of both.
14. Do say "please" and "thank you," people do notice.
15. Make sure you thank the host for the meal. Shake hands before you leave and maintain good eye contact.

Source: http://www.businessinsider.com/rules-of-dining-etiquette-2012-4#bad-etiquette-can-blow-your-chances-30

EDUCATIONS BENEFITS ON AN ENTREPRENEUR

Education in today's society has served as the driving force for innovation and advancement. Developing skills and learning are focal points to the success of educations impact and effectiveness on individuals. Establishing skills at a young age is important and that is exactly what we should be doing.

BENEFITS OF STEM

With the progressive rate of innovation taking place with new technology arising, young individuals will need to be taught how to use certain tools and applications in order to acclimate to the "real world" work expectations. Understanding quick books as a financial advisor, or knowing how to use management information systems as a logistics analyst, are all tools utilized through the advancement of technology and its usefulness.

Therefore, all of the STEM initiatives are amazing, and essentially aim to capture great teaching practices that allow students to think creatively and independently, work on relevant and authentic projects, and think in ways that transcend the four walls of the school. Students in STEM, are encouraged to fail forward and try new things and ideas, to invent, to learn and to challenge themselves.

A PREPARED FUTURE

Once you determine you are a creative, insightful, problem-solving leader, how do you let the world know about it? Entrepreneurship. The entrepreneurial mindset entails many of the things STEM education aims to teach. Entrepreneurship is the underpinning of all STEM education and can be seamlessly incorporated to produce a well-rounded student ready to tackle the challenges of the real world.

This outlook and new way of learning has brought great success so far to countries worldwide. If it weren't for the intensive discoveries of technology and the creativeness of certain individuals, cell phones, computers, cars, and the internet wouldn't impact the world how they do today.

As business leaders, we should continue to take advantage of the STEM approach in order to grow and create new ideas for our future. Striving for STEM education is helpful for our business's and the surrounding community due to the impact we hold. It will bring us more knowledge and ways to create more opportunity. Both young and experienced entrepreneurs need to prepare now, in order to set themselves up for success in the future.

Source: http://www.entre-ed.org/entrepreneurship-stem-education/

please join us in welcoming

these new Chamber Members as of 9.19.17

THE KEYNOTE AT CAIRN UNIVERSITY

Bill Sheffer (First National Bank & Trust Co. of Newtown/The Keynote Chair), Heidi Hirsh (United Capital Financial Life Advisers LLC), Anne Kelly (CASI Payroll Plus), Amy M.B. McKenna (President, Lower Bucks County Chamber of Commerce), and Brandon McFadden (BB&T/Lower Bucks County Chamber of Commerce Chairman of the Board).

BUSINESS CARD EXCHANGE AT NEWTOWN ATHLETIC CLUB

Bryan Hughes (Bryan Hughes Business Connections/BCE Chair), Sean Wyland (MidAtlantic Farm Credit), James Niwinski (Strategic Risk USA), Edward Andres (BB&T), and Lower Bucks County Chamber of Commerce President Amy M.B. McKenna.

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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

THE KEYNOTE HELD AT CAIRN UNIVERSITY & SPONSORED BY PENN COMMUNITY BANK

In August, the Lower Bucks County Chamber of Commerce was welcomed back to Cairn University for The Keynote (formally Bucks Business Connect), the Chamber's Monthly Morning Meeting.

Bill Sheffer (First National Bank & Trust Co. of Newtown/ The Keynote Chair), Jeane Coyle (Penn Community Bank/Sponsor), Russ Nixon (Cairn University/Host), Jessica Federman (MindShuffle, LLC/Speaker), Amy M.B. McKenna/Lower Bucks County Chamber of Commerce President), and Brandon McFadden (BB&T/Lower Bucks County Chamber of Commerce Chairman of the Board).

THE NEWTOWN ATHLETIC CLUB WELCOMES BACK THE CHAMBER FOR THE BUSINESS CARD EXCHANGE

Left: Linda Mitchell (Newtown Athletic Club) and David Craig Rotenberg (David Craig Jewelers Ltd. Fine Jwlrs & Expert Appraisals).

Right: Beverly Dimler (Penns Trail Self Storage) and Sue VonRohr (First Priority Bank).

PENNSBURY MANOR HOSTS THE KEYNOTE

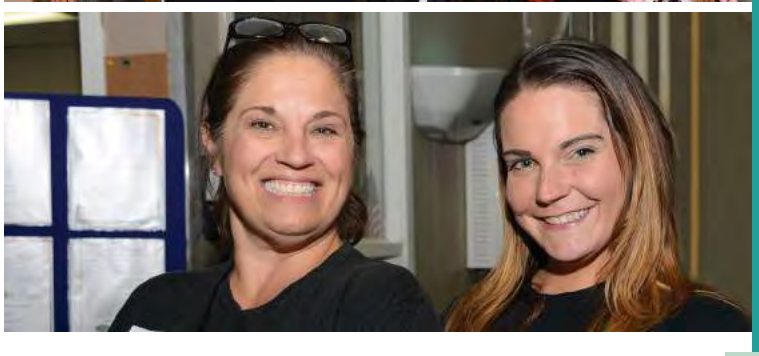
The historic Pennsbury Manor was the site for The Keynote in September where Michael Bannon, Director, Bucks County Office of Consumer Protection/Weights and Measures spoke on the topic of "Scammers, Cons and Fraudsters." Thank you to prime sponsors Republic Bank and Robert Wood Johnson University Hospital Hamilton and supporting sponsor Trenton Thunder.

Bill Sheffer (First National Bank & Trust Co. of Newtown/The Keynote Chair), Brandon McFadden (BB&T/Lower Bucks County Chamber of Commerce Chairman of the Board), Doug Miller (Pennsbury Manor/Host), Drew Mitchell (Republic Bank/Sponsor), Diane Grillo (Robert Wood Johnson University Hospital Hamilton/ Sponsor), Michael Bannon (Speaker), and Amy M.B. McKenna (Lower Bucks County Chamber of Commerce President)

BUSINESS CARD EXCHANGE AT SAM'S CLUB

Sam's Club opened their doors to host the Business Card Exchange in September.

Patty Danaher & Erica Bresnan of Rent All Affairs.



2017 YOUTH LEADERSHIP PROGRAM – LEAD & SUCCEED, A BUSINESS LEADERSHIP EXPERIENCE

Presented by the Lower Bucks County Chamber of Commerce and Business@Bucks (BCCC), this four-day leadership experience focused on developing the skills high school sophomores and juniors need for personal and professional growth. This experience also focused on team building, effective communication, business etiquette, leadership styles, and much more! In addition, workshops were held that included motivational speakers, one on one time with young Bucks County leaders in their industries, and a field trip. *Above: The students in the 2017 Youth Leadership Program traveled to Arm & Hammer Park, the home of the Trenton Thunder baseball team, to learn about the Business Side of a Ball Park/Intern Opportunities.*

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Cathy Tomcho, Univest Bank and Trust Co.
Leadership Bucks County Class of 2013-14

Chris Mangano of Mercadien Technologies welcomes attendees to the Cyber-Threat Protection Lunch Workshop!

CYBER-THREAT PROTECTION LUNCH WORKSHOP PRESENTED AT THE LOWER BUCKS COUNTY CHAMBER OF COMMERCE

Attendees of this event heard from Chris Mangano of Mercadien Technologies and Mike DePalma of Datto, Inc. Chris and Mike offered practical steps that organizations can follow to avoid cyber threats and also, how they can best recover if their organization is compromised.

GET ACQUAINTED WITH YOUR CHAMBER

Get Acquainted with Your Chamber is a great meeting for new members who are starting out in the Chamber and those who are interested in joining as it provides information on the many programs and services offered by your Chamber! Thank you to 225 Lincoln Properties LP and Hill Wallack LLP for sponsoring the event!

If you are a new or potential member, please join us at the November "Get Acquainted" meeting on Tuesday, November 28. Take advantage of this opportunity to personally meet our volunteer leaders and staff and become familiar with how the Chamber can benefit you and your business!

It was a great 'Get Acquainted' meeting as new and prospective members, as well as the participants of this year's Leadership Bucks County class attended this meeting.

editorial calendar focus

JANUARY/FEBRUARY

- Economic Development
- Non-Profit
- Women in Business

MARCH/APRIL

- Automotive
- Home & Pet Essentials
- Health & Wellness
- Family Law

MAY/JUNE

- Travel & Tourism
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LBCCC YP Young Professionals **LBCCC.org/young-professionals**

50/50 raffle winner Kevin Wiener at our 2017 Golf Outing

golf outing scores an ace

Over 100 golfers came out to the beautiful Jericho National Golf Club for the Lower Bucks County Chamber of Commerce's Golf Outing!

This wonderful event was put on by the Sports & Entertainment Committee, co-chaired by Brian Tierney of Streamline Payroll, LLC and Brian Zavodnick or Process Plus Legal Services, LLC, in which we give many thanks to the committee members for making this a great day! The Chamber would also like to thank the many players, sponsors, including our Title Sponsor Streamline Payroll, LLC, volunteers, and prize donors for their continued support!

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SPRING MILL COUNTRY CLUB
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215-675-6000
Fax: 215-675-1229
www.springmillcountryclub.com

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Ivyland, PA 18974
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Yardley, PA 19067
267-573-4291
www.vaultbrewing.com

VILLAGE CATERING
9228 Ashton Rd.
Philadelphia, PA 19114
215-698-1117
Fax: 215-698-9130
www.villagecatering.com

Patrick Dunn and the cast *(Jesus Christ Superstar, 2017, Photo by Mark Garvin)*

Kim Chan and Calvin Jung *(The Good Earth, 1987)*

The building prior to the renovation

Original renovation

Bristol Riverside Theatre

Celebrating 30 Years!

David Nate Goldman, Kyle Klein II, Joy Franz *(Lost in Yonkers, 2014, Photo by Mark Garvin)*

Eleanor Handley *(Witness for the Prosecution, 2017, Photo by Mark Garvin)*

Tovah Feldshuh & Robert Newman *(Gypsy, 2011)*

An American Christmas Songbook *(2016, Photo by Torie Repp)*

Bristol Riverside Theatre began as a community development project. An old mill town with a deservedly bad reputation – that's how Bristol was known in 1980 when the Grundy Foundation teamed up with Founding Director Susan D. Atkinson of the fledgling Repertory Theatre of Bucks County. Together they gathered community forces, purchased a 700-seat adult movie theatre at the center of town and converted it into a legitimate theatre in 1986. Park projects, riverfront renewal, downtown lighting upgrades, and the construction of a nature center followed. What was once an economic blight in this community is now the cornerstone of the downtown business district, and a proud center piece of the community.

During its first season in 1987-1988, BRT produced *The Good Earth*, *Gifts of the Magi*, *The Middle Passage*, *Knock, Knock*, and *The Robber Bridegroom*. This past year BRT celebrated its 30th anniversary, produced five outstanding Mainstage productions, and broke box office records. The 2017-18 season included *A Closer Walk with Patsy Cline*, *Working: a Musical, Driving Miss Daisy*, *Jesus Christ Superstar*, and *Witness for the Prosecution*. *Jesus Christ Superstar* was a smash-hit for BRT. It garnered not only critical acclaim, but was the highest grossing show ever with more than 9,000 patrons in attendance.

The impact of Bristol Riverside Theatre goes well beyond its programming. It also serves as an anchor for tourism in the lower Bucks County area. Through collaborations, partnerships and support from corporations, government and foundations, BRT is able to engage new audiences beyond its borders and attract new visitors to the area. Looking towards the next 30 years, BRT hopes to develop new audiences for contemporary work by mixing the "new and unexpected" with the "old and rediscovered."

Entrepreneurship, Education & STEM

The Lower Bucks County Chamber of Commerce prides itself on promoting entrepreneurship and education for our future business leaders as well as offering personal and professional development to those in the workforce. We were the first Chamber in the State of Pennsylvania to support and promote PFEW – Pennsylvania Free Enterprise Week. This amazing one week program offers high school students a chance to go away to college for one week, team build, create a company, and explore all aspects of the business world. At the end of their week hiatus, the Lower Bucks County Chamber offers a PFEW Roundtable for the students to share their experiences with their peers, advisors, Chamber members, and scholarship sponsors.

The Chamber partnered with Bucks County Community College's Business @ Bucks to offer a youth leadership summer program. Lead & Succeed, A Business Leadership Experience offered a four day leadership experience focusing on developing the skills high school sophomores and juniors need for personal and professional growth. This is perfect for high school students interested in business, leadership role development or young entrepreneurship. We look forward to next year's program.

November 30th marks our annual signature Champions of Commerce awards dinner ceremony where we recognize individuals, businesses and organizations in eight different categories who have made a difference where they live, work and learn. Categories include Entrepreneurial Spirit, Emerging Technology, Community Service, Quality of Life, Non-Profit, Workforce Development, Economic Impact, and Start-Up. This year, we have added a prestigious President's Award which recognizes an individual, business or organization who has become part of the economic and social fabric of a broad community within Bucks County, and which has benefitted that community in ways that exceed the scope of any other single category. We hope you join us at Pen Ryn Estate to honor these award recipients! Congratulatory program book ads are also available.

Regarding STEM, last year, I had the pleasure of being part of one of our long-time members, PDC Machines' as they introduced the opening of SimpleFuel Hydrogen Refueling Solution, an on-site hydrogen generation and dispensing appliance that uses water and electricity to produce high purity fuel cell-grade hydrogen and to test drive a hydrogen fuel cell car. Spectators came from all over, including the Department of Energy in Washington, DC to be part of the unveiling. I am pleased to announce that Simple Fuel is this year's winner of the Emerging Technology Champion!

Last month, we again had the pleasure of sponsoring Bucks County Community College's Focus on Security conference. This free event offered an excellent keynote speaker and a myriad of seminars from which to choose including Artificial Intelligence & Encryption, Mobile Forensics, Security Threat Landscape and much more.

Amy M.B. McKenna

Amy M.B. McKenna

new Chamber members

THE KEYNOTE AT PENNSBURY MANOR

Bill Sheffer (First National Bank & Trust Co. of Newtown/The Keynote Chair), left, and Amy M.B. McKenna (Lower Bucks County Chamber of Commerce President), right, welcomed new members Thomas Walter & Anthony Santoro (Republic Bank), Dan Slavin (Abington Auto Tops), Drew Mitchell (Republic Bank), and Debbie Sullivan (PA Career Link Bucks County) to their first The Keynote meeting.

BUSINESS CARD EXCHANGE AT SAM'S CLUB

Amy M.B. McKenna (Lower Bucks County Chamber of Commerce President), left, and Bryan Hughes (Bryan Hughes Business Connections/BCE Chair), right, with new members Drew Mitchell (Republic Bank), Denise Kirn (Bucks County Community College), and Marc Yampolsky (Around Town Graphics).

register today at LBCCC.org

Pre-registration is greatly appreciated!

THE KEYNOTE *(formally Bucks Business Connect)*

2nd Thursday of the Month

November 9 @ Capital Health

December 14 @ Sheraton Bucks County Hotel

7:30 – 8:00 a.m. – Networking & Registration
8:00 – 9:15 a.m. – Program

BUSINESS CARD EXCHANGE

Tuesday, November 14 @ Penn Community Bank

4:30 – 6:30 p.m.

GET ACQUAINTED WITH YOUR CHAMBER

New & Future Member Orientation

Tuesday, November 28 @ Lower Bucks County Chamber of Commerce

Tuesday, January 23 @ Lower Bucks County Chamber of Commerce

12:00 – 1:30 p.m.

CHAMPIONS OF COMMERCE

Thursday, November 30 @ Pen Ryn Estate on the Delaware

6:00 – 9:00 p.m.
Tickets & Sponsorships Available

SPEED NETWORKING

Presented by Leadership Bucks County Alumni

Wednesday, December 6 @ Lower Bucks County Chamber of Commerce

8:30 – 10:30 a.m.

HOLIDAY LUNCHEON

Wednesday, December 20 @ Celebrations

11:30 a.m. - 1:30 p.m.

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

COMMITTEES

AMBASSADORS *(Closed Committee)*
Co-Chairs: Jen Kline Clark, Bucks County Coffee News & Isabel Menichella (Lifetime Member/Co-Chair)

Meets: 2nd Tuesday, 8:30 a.m.
Get Acquainted with Your Chamber

BUSINESS CARD EXCHANGE & EXPO
Chair: Bryan Hughes, Bryan Hughes Business Connections

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

CHAMPIONS OF COMMERCE
Chair: Brandon McFadden, BB&T

Meets: 1st Wednesday at 8:30 a.m.
August - December

FUTURE BUSINESS LEADERS
Chair: Tyler Yankey, Washington Crossing Council, Boy Scouts of America

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

GOVERNMENT
Chair: Bill Pelosi, Litchfield Cavo LLP

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

HEALTH & WELLNESS
Co-Chairs: Dave Dixon, Transworld Systems and Cathy Windland, Inner Spa

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

KEYNOTE *(Formally Bucks Business Connect)*
Chair: Bill Sheffer, First National Bank & Trust Co. of Newtown

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

LEADERSHIP BUCKS COUNTY 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 BUCKS COUNTY ALUMNI
Co-Chairs: Danielle Bush, United Way of Bucks County & Rose Cooper, Bucks County Community College

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

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

NON-PROFIT ADVISORY
Chair: Cheryl Campbell, The Christmas Gala

Meets: 3rd Thursday, 8:30 a.m.
(For Non-Profit Executive Directors Only)

SPORTS & ENTERTAINMENT
Chair: 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
Chair: Jay Saxton, Construction Building Materials, Inc.

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

SPECIAL ROUNDTABLES

b.o.s.s. (Business Owners: Support & Strategies)
Meets: 3rd Thursday, 8:15 a.m.

MEMBER BENEFITS
Chair: Kevin Wiener, Advanced Merchant Group

Meets: 3rd Monday, 8:30 a.m.
August, November, February, May

WOMEN IN BUSINESS
Chair: Cynthia Murphy, Investors Bank

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

THERE ARE OVER 20 COMMITTEE & ROUNDTABLE MEETINGS EACH MONTH!

Lower Bucks County Chamber of Commerce

ALL MEETINGS ARE HELD AT THE CHAMBER.
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, November 14, 2017
4:30 – 6:30 p.m.

Host Location & Prime Sponsor:

Penn Community Bank

Levittown Branch
208 Levittown Pkwy. • Levittown, PA 19054

Parking information: Overflow parking at St. Michaels.

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 Penn Community Bank.

LBCCC MEMBERS — NO CHARGE TO ATTEND.

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

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

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

Penn Community Bank

215-788-1234
PennCommunityBank.com

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Member FDIC 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, November 9, 2017

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

8:00 – 9:15 a.m. **Program**

Prime Sponsor:

AMG Advanced Merchant Group

Host Location:

capitalhealth Minds Advancing Medicine

One Capital Way • Pennington, NJ 08534

Speaker:
Chris Mangano,
Mercadien Technologies

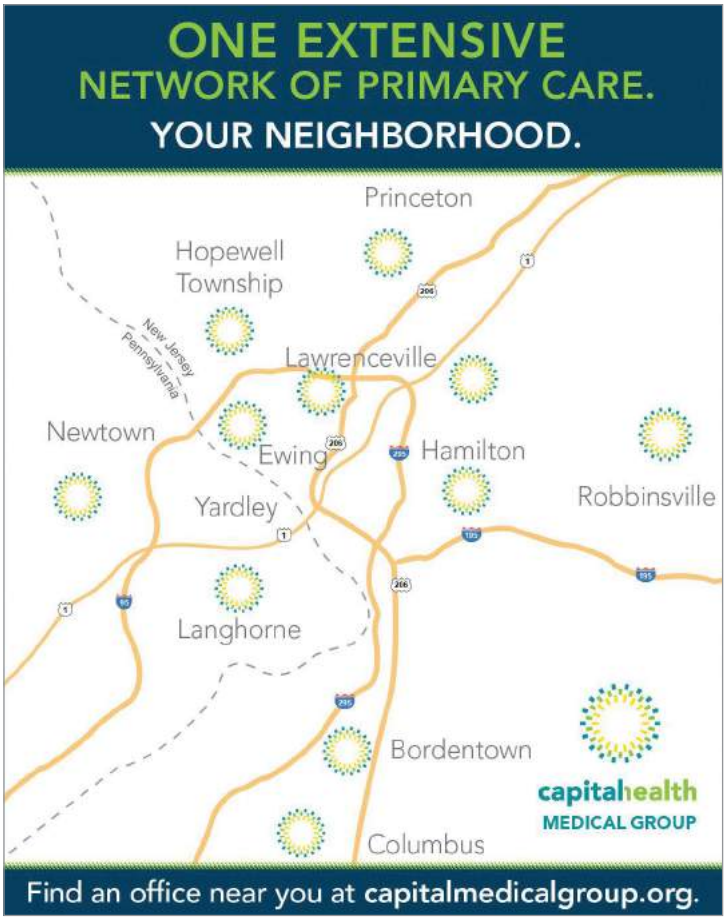
Program:
Making sense of today's Cyber-Threats

about our speaker

Outgoing and charismatic, Chris Mangano thrives in addressing an audience. With over 30 years of experience in the IT realm, Chris brings his industry to life. "Striving for progress, not perfection" is Chris's motto and how he educates his clients and peers. As a former business principal, Chris understands the uncertainty his clients face. He managed sales, marketing and operations for an IT company he co-founded and ran for ten years. Later, he became an advisor to help others grow their organizations and determine risks. Chris utilizes his past experience to assist his clients in navigating the uncertainty in areas such as cyber security, risk management, disaster recovery, and network design and implementation.

In his presentation, Chris will discuss:

- What is the "Internet of Things" and why is it threatening my organization?
- How have Criminals/Hackers/Bad-Actors changed their approach to releasing Ransomware?
- What is "Big-Data" and why should my organization be concerned about it?
- What's a Business Impact Analysis (BIA) and why do ALL organizations need one?



COME CELEBRATE THE HOLIDAYS AT

Celebrations
Distinctive Wedding Venue

Mingle with Prospective Customers & Centers of Influence
Network with Business Professionals
Create Top of Mind Awareness
Enjoy a Delicious Lunch
(Holiday Cheer Available at Our Cash Bar)

Wednesday, December 20, 2017
11:30 a.m. – 1:30 p.m.

Host:

Celebrations
Distinctive Wedding Venue

2201 Galloway Rd. • Bensalem, PA 19020

Prime Sponsor:

St. Mary Medical Center

about this event

Join us for this fun and worthwhile networking event! Meet great people, make valuable connections, exchange your business cards and grow your business as you enjoy a holiday lunch among colleagues and friends.

$25 PER PERSON

Pre-registration requested at www.LBCCC.org by 12:00 noon the preceding day.

When is a hospital **not just a hospital?**

When it provides shelter and food for families in crisis.

When it provides healthcare for children and pregnant women without access.

When it donates millions in free medical care to those in need.

When it partners with other organizations to provide needed services to its neighbors, including childhood obesity prevention, healthy aging programs, access to fresh, affordable food, and housing for the most vulnerable in our community.

In short, when it's St. Mary Medical Center.

St. Mary Medical Center

stmaryhealthcare.org

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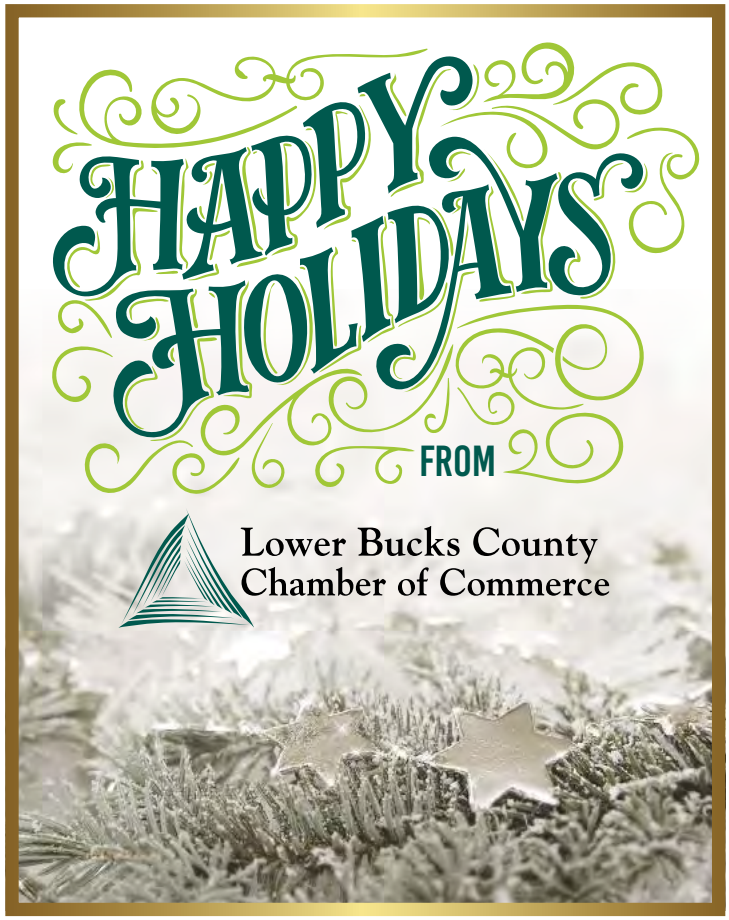

YOU'RE INVITED...

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, December 14, 2017

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

8:00 – 9:15 a.m. **Program**

Prime Sponsor:

PECO
An Exelon Company

Host Location:

Sheraton

400 Oxford Valley Rd. • Langhorne, PA 19047

Speaker:
Joel L. Naroff, Ph.D., Economist, Naroff Economic Advisors

Program:
Economic Forecast

about our speaker

Joel L. Naroff is the President and founder of Naroff Economic Advisors, a strategic economic consulting firm. He advises companies across the country on the risks and opportunities that economic developments may have on the organization's operating environment. Joel is the co-author of "Big Picture Economics: How to Navigate the New Global Economy". Prior to moving into the private sector, Joel was a tenured professor in the Isenberg School of Management at the University of Massachusetts at Amherst.

A nationally recognized economic forecasting expert, Joel has received numerous honors, including the Lawrence Klein Award for Blue Chip forecasting excellence. This is one of the oldest and most prestigious forecasting honors. He is a member of the Blue Chip, Wall Street Journal, Bloomberg and Survey of Professional Forecasters economic forecasting panels. He has testified in front of Congress on economic and fiscal policy matters.

Joel is often quoted in the national press and has appeared on CNBC, Fox Business News and Bloomberg Television. Joel writes a semimonthly Sunday business column for the Philadelphia Inquirer and does business commentary for KYW Newsradio in Philadelphia.

Joel received bachelors' degrees in economics and chemistry from the Stony Brook University and his Ph.D. in economics from Brown University.

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Tyler Yankey,

Washington Crossing Council, Boy Scouts of America

Tyler Yankey has had many accomplishments over the past few years! He was the 2014 Boy Scouts of America - Above & Beyond Award Recipient for performance excellence, the 2015 Boy Scouts of America - Rising Stars Award Recipient (selected as one of the Top 20 young executives in the Northeast Region), received the 2017 The Intelligencer, the Bucks County Courier Times, and Central Bucks YMCA - Emerging Leader Award and was the Rotary Club of Newtown Immediate Past President, 2016-2017.

Q: Who is the most influential person in your personal life and why?
A: My beautiful and loving wife Allison. She has faced many obstacles with her health throughout her adult life, including living with Lupus, and she continues to grow in her career.

Q: Essential business philosophy:
A: Take a chance and don't be afraid of hearing "no."

Q: Looking back, what is the best piece of advice you would give to your 25 year old self?
A: I think the most important thing to say to anyone in their 20's is "Don't give up. Good things come to those who work hard, preserve, and have a little patience. Learn everything you can from the people around you."

Q: Favorite quote?
A: "In the wired world of the 21st century, advancing shared values creates value." -James M. Strock in Serve to Lead

Q: Most influential or favorite book? and/or Last book you read?
A: The most influential books I have read are "Creating Magic: 10 Common Sense Leadership Strategies from a Life at Disney," by Lee Cockerell, and "Linchpin," by Seth Godin

Q: Favorite sports team?
A: I grew up in Louisville, KY and without a professional sports team in our city, I have always been a die-hard University of Louisville Cardinals fan. But, it also means I had the chance to grow up as a Chicago Cubs fan dreaming of the day they would win the World Series. I was happy to have the opportunity to watch the World Series in my grandparents' home in KY, with my grandfather who brought the love of the Cubs into my life.

Q: Favorite thing to do in your spare time?
A: My favorite thing to do is lounge at home with my wife and our dog Oliver. Spending time at home gives me a chance to recharge my batteries and enjoy our time as a family after a busy week.

Q: What is something most people don't know about you?
A: I was a history major in college and I wanted to practice Intellectual Property Law. Oh, and I taught myself how to play the piano at 5 years of age.

Q: What is your favorite food or beverage?
A: My favorite food is Skyline Chili. Skyline Chili is a staple restaurant in the Cincinnati, Ohio and Louisville, KY communities. It isn't a favorite for many outside of the area, but it will always be my favorite and something that my family looks forward to having for a few meals every time I go back to Kentucky to visit.

Q: Favorite TV show, Movie and/or Song?
A: I grew with Nick at Night and The Dick Van Dyke Show.

Q: What do you like best and/or least about your current job?
A: The thing I have enjoyed the most about my job with the Boy Scouts of America is the opportunity to work in our community and making a difference in the lives of young people.

Q: What company do you admire/respect the most?
A: Apple, hands down. They have revolutionized modern communications and created products that all generations can use out of the box. I think of my own parents and grandparents. Their use of Apple products has expanded their communication reach to children, grandchildren, and great grandchildren.

Q: What is a goal you have yet to achieve?
A: I would love to travel internationally one day.

Q: How do you keep a competitive edge?
A: I constantly look for opportunities to learn and grow my skill-set through tutorials, seminars, and the people around me.

Q: What would be your first choice for a new career?
A: I have been blessed with a lot of great opportunities throughout my career in the Boy Scouts of America. In each of my roles I have been involved in the marketing side of growing our organization, and is an area I really enjoy. Or, maybe a dog walker.

Brian Tierney,
Streamline Payroll, LLC

Streamline Payroll, LLC

Brian Tierney has been an entrepreneur for over 34 years. He owned his own restaurant in Philadelphia for over 18 years, and started and has been a partner for Streamline Payroll, LLC for over 12 years. Brian was the recipient of the Lower Bucks County Chamber of Commerce "SITAWE" Shot in the Arm With Enthusiasm award in 2013 and the Staff Appreciation award this past June.

Q: Who is the most influential person in your business life and why?
A: My wife, Tracey because she has put up with me for 31 years. She has given me 3 wonderful children, Shea, Rhett and Julianne.

Q: What is your definition of success?
A: Definitely keeping my family first and foremost. Being ethical and moral and to do the right thing.

Q: Essential business philosophy:
A: Define what you want to do. Keep focused and always try to keep ahead of everybody else.

Q: Looking back, what is the best piece of advice you would give to your 25-year old self?
A: Never stopped working out.

Q: Most influential or favorite book? and/or Last book your read?
A: Hamilton and Auto biography of Graham Nash.

Q: Favorite place to vacation?
A: Thailand to visit my daughter.

Q: Favorite place in your house and why?
A: Family room with the fireplace and TV for college football.

Q: Favorite sports team?
A: Alabama State - Roll Tide

Q: What is your favorite food or beverage?
A: Italian and Vodka and Tonic.

Q: Favorite TV show, Movie and/or Song?
A: Imagine by John Legend.

Q: What was your first job?
A: Paperboy.

Q: What do you like best and/or least about your current job?
A: In front of different people in different environments on a continual basis.

Q: Greatest accomplishment?
A: Playing college football and being married of 31 years to Tracey.

Q: What would be your first choice for a new career?
A: Football Coach

Q: What is the most rewarding thing in your life?
A: Children, Wife and friends and continuing the path I'm on to retirement.

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.

STEAM Education | Newbie Midlife Entrepreneur | Managing Cashflow | 5 Books to Read

Powering STEAM Education in Bucks County

The Pennsylvania Department of Education states that by 2018, there will be approximately 300,000 PA jobs that require STEM (Science, Technology, Engineering, Math) skills or content knowledge and, that over the next ten years, 71% of new jobs will require computer science skills.[1] To ensure that our county's youth are prepared for their future, Bucks County schools support a variety of programs focused on STEAM education (STEAM is STEM plus Art, integrated as the critical design element that helps transform conceptual ideas into real, usable tools).

Bucks County's public, private, and parochial schools are collaborating around a number of high-quality STEAM-related programs for educators to help them drive student interest and advancement, including:

- **Carnegie STEM Excellence Pathway**, a free strategic planning process designed to improve STEM education in schools and districts
- **PA SEED Ecosystem**, a multi-county collaborative that harnesses contributions from schools, public institutions (e.g. science centers), the private sector, and community-based organizations to provide unique STEAM education opportunities
- **Customizable curriculum support, advisory councils, and program quality reviews**, all provide assistance with the development and assessment of STEAM programs as well as professional collaboration, networking, and training

Looking towards the future, a new graduate-level **STEM Endorsement Program** is being developed to engage educators in the knowledge and experiences needed to ensure their students' success in these fields.

In Bucks County, student interest in the STEAM fields grows through access to learning opportunities where they can play, create, learn, and invent. A middle and high school **Computer Fair** allows students to unleash their creativity, convey information dynamically, apply state standards, and collaborate to create innovative projects that feature their skills and computer knowledge in categories from programming to video and web design. The winners of category advance to a state competition. In the **STEM Design Challenge**, student teams, grouped by grades 4-5 and 6-8, are given a specific design challenge in which they document their concepts and plans, design a blueprint, and assemble their creation for judging with the winners advancing to the state finals. The **Governor's STEM Competition** is an annual high school level event featuring student teams that connect with a STEM-related workforce partner to research, design, and present a device/project to a panel of judges. Once again, the winners advance to the Pennsylvania state finals.

Non-competitive programs also drive student interest. The **#girlSTEM** event inspires girls in middle and high school to pursue STEAM-related careers through interactive seminars and hands-on workshops led by professional women. Attendance has soared to over 800 young women annually! And a new **STEAM Saturday** program is being developed for students in elementary and middle school to cultivate 21st century skills such as problem-solving, collaboration, teamwork, creativity, imagination, and critical thinking.

Also underway in Bucks County is a funding drive for a **Mobile Fab Lab.** These computer-controlled design and fabrication laboratories are housed in a trailer and can be moved and shared between schools. Age-appropriate STEAM curricula are supplied to support the educators in best utilizing this amazing mobile facility.

[1] *Pennsylvania Department of Education, STEM Competition, http://www.education.pa.gov/Pages/STEM-Competition.aspx#tab-1, September 25, 2017*

Article by: Dr. Mark Hoffman, Bucks County Intermediate Unit, Executive Director

3 Tips For The Newbie Midlife Entrepreneur

Starting a business in midlife can be overwhelming. Entrepreneurs in their 50s and 60s are often advised to invest the hours and energy of someone in their 20s. But they don't have to.

That's because many of them approach beginning a business with finances and personal lives that are in good shape, unlike when they were younger. What's more, they often have a willingness to assess their strengths and weaknesses that didn't exist earlier.

That said, as someone who became a consultant and freelancer after decades as a New York City radio reporter, anchor and Broadway reviewer, I've learned three tips newbie entrepreneurs over 50 might want to know:

1. **DECIDE HOW MUCH OF A COMMITMENT YOU ARE READY TO MAKE.** I realized that I wanted to continue working, enjoyed being able to set my own hours and was looking for something that didn't demand a huge investment of time or money. That led me to coaching and writing.

If you Google variations on those occupations, you'll find that only a small percentage of people in either make big bucks. But the combination seemed perfect for me because of my background.

Whatever business dream you have, research what you'd need to make it happen — what training would be necessary, how much seed money would be required and so on.

2. **KEEP IN MIND: THE ONLY TIME YOU'LL EVER HAVE IS RIGHT NOW.** When we're young, we think we'll live forever. The midlife reevaluation is a once-in-a-lifetime chance to reset.

Look at your expertise and come up with ways to build on it. And don't be afraid to let your vision include the possibility of exploring doing something you don't know.

3. **THE MARKETING YOU'LL DO FOR YOUR BUSINESS HAS TO BE WORTH YOUR TIME.** When I let go of the 9-to-5 world, I printed up a business card, created a website and dove into social media. I've found you need an online presence, but you don't have to live there.

Setting up a website these days is a snap. Code isn't necessary, nor is hiring a design expert. Sites like Bluehost and Web.com make the process painless and inexpensive.

You're probably already on Facebook; start taking it seriously. Only post when you have some value to add. Unfollow anyone who wastes the space with endless pix of his or her pets (unless your business has something to do with pets, of course).

Sign up for LinkedIn and Twitter if you haven't already. But remember that these — and Instagram and Snapchat — are tools. You don't swing a hammer every day just to use it; you pick it up when you need it.

The single most important "marketing" I've done is to tell others what I'm doing. This is the marketing tool most hopeful entrepreneurs in midlife ignore.

You know how people are always asking what you do? Your response is an opportunity to share without selling. At parties, political gatherings and anywhere else you go where people meet up, don't be shy about discussing your new adventure.

When you do, place your future in the present: Instead of saying, "I'm hoping to start…" say, "I have my own small business. Here's what I do…" As you put your dream into the real world, you'll find that this method of marketing is remarkably effective.

Source: Snow, Leida "3 Tips For The Newbie Midlife Entrepreneur" https://www.forbes.com/sites/nextavenue/2017/09/17/3-tips-for-the-newbie-midlife-entrepreneur/#40754b1761df Next Avenue. Sept. 17, 2017. Web. 1 Sept. 2017

3 Keys to Managing Cashflow to Grow a Business

The co-founder of a creative agency called Narrative shares her best tips for keeping tabs on money coming in and going out of her company.

It sounds simple, but making sure your company has more money coming in than going out is one of the most important tasks of running and growing a business. Sometimes, however, it's easier said than done.

Take it from Tricia Clarke-Stone who, along with hip-hop music mogul and entrepreneur Russell Simmons, co-founded a creative agency called Narrative. As CEO, Clarke-Stone knew early on that she wanted to diversify revenue streams while staying true to the brand's passion for storytelling, innovation and bringing new ideas to life.

Additionally, Clarke-Stone has implemented systems that help keep tabs on the flow of money and ensure that Narrative has the resources it needs to grow. Here are three of her best tips for managing cashflow at any business.

1. **DIVERSIFY REVENUE STREAMS.** First and foremost, try not to rely on only one source of revenue to drive your business forward. "If one well dries up you want to make sure you have something else to take its place," Clarke-Stone recommends.

2. **DISCUSS CASHFLOW REGULARLY.** Always keep on top of where your money is coming from, how much is coming in and how much is going out. "We have a forecast report that we've put together that tracks accounts payable, accounts receivable, and then what we have pending in terms of our projections," she says.

3. **NEGOTIATE PAYMENT TIMING.** There's nothing worse than completing a project or campaign for a client and then having to wait and wait for payment. To help mitigate that risk, Clarke-Stone says she negotiates payment upfront, so that Narrative gets paid at least a portion of the invoice before work begins.

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Source:"3 Keys to Managing Cashflow to Grow a Business." https://www.entrepreneur.com/article/297127 Capital One Spotlight. Web 1 Sept. 2017

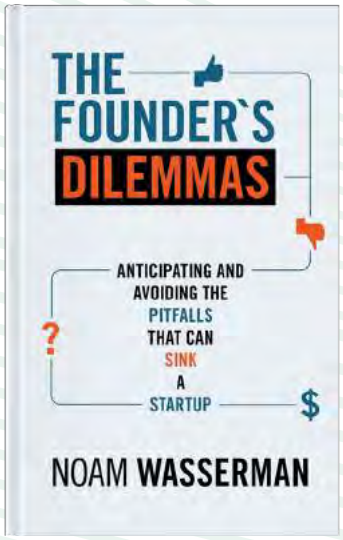
5 Books to Read Before Starting Your Business

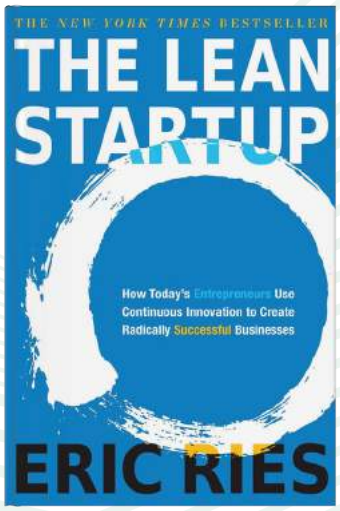
Starting a new business is no small undertaking. There are many factors to be considered, and it is important to do your research and prepare yourself as much as possible, with some 80 percent of new businesses failing within the first couple of years.

Over the past 15 years, I have had the opportunity to be the founder or co-founder of three companies in three different industries. Along this journey, my teams and I have done a lot of things right — and a lot of things wrong. Building a business is a daunting task — from originally creating the idea, then planning and validating that idea to fund raising, staffing and achieving profitability. There are many pitfalls in the journey that could easily completely destroy your business.

Luckily, I have always been an avid reader. From my very first read, Og Mandino's classic, *The Greatest Salesman In the World*, I developed a hunger for learning. I satisfied that hunger by devouring over 1,500 books on business, leadership, start-ups, business finance, culture creation and many more business-related topics. I am convinced that it was the information I absorbed in these books and the validation from mentors that has helped me to avoid a bunch of potholes on the road to success in business.

Today, I get to speak to entrepreneurs and students heading down the business path on a regular basis. Inevitably, I encourage them all to read books related to their business and management. It's a free education. There are thousands of books out there to help educate new entrepreneurs about what they're getting into, so I wanted to review five books that I think will help any entrepreneur succeed with their start up:





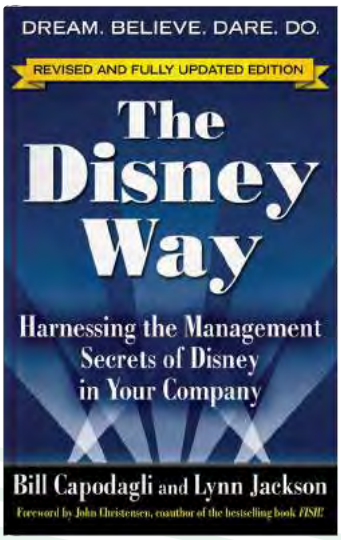
1. *THE FOUNDER'S DILEMMAS: ANTICIPATING AND AVOIDING THE PITFALLS THAT CAN SINK A STARTUP,* BY NOAM WASSERMAN

I have personally given over 200 copies of this book away to new business graduates and friends that I have come across. The book is based on Wasserman's research at Princeton. He did a masterful job of studying founders from many industries and detailing their experiences, good, bad and ugly. The book is captivating because it uses real identifiable examples, like Twitter and other recognizable companies. It is a must read for anyone who wants to start their own company.

This book focuses on helping entrepreneurs take proactive steps to keep them from making mistakes that, though common, can have a hugely negative impact on their business. It familiarizes new entrepreneurs with business structure and helps them to better understand all that goes into making things run smoothly. This is a great book for teaching you how to appropriately manage your business and all that comes with it.

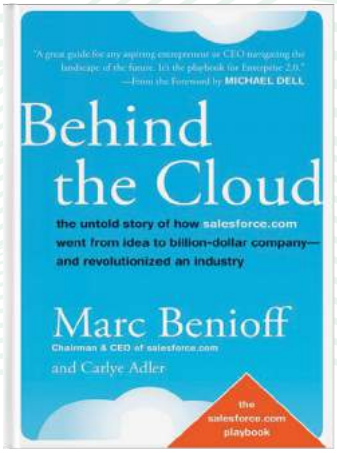
2. *LEAN STARTUP: HOW TODAY'S ENTREPRENEURS USE CONTINUOUS INNOVATION TO CREATE RADICALLY SUCCESSFUL BUSINESSES,* BY ERIC REIS

I've learned many lessons from Reis' book. One of the biggest struggles you will face in building your own business is managing cash flow. You know the old saying, "Cash is king." I don't think that anyone can go far enough to explain the importance of cash flow management to a new business owner. Lean Startup is a book designed to serve as your guide through the many changes that a startup brings. It will teach you how to effectively manage your budget, allowing you the freedom to innovate and make your way in the business world. If you want your business to thrive, you've got to have precise, effective budget-management.



3. *DISNEY WAY: HARNESSING THE MANAGEMENT SECRETS OF DISNEY IN YOUR COMPANY,* BY BILL CAPODAGLI AND LYNN JACKSON

Over the years, I have realized the importance of building a fun, warm culture into your business. The world's reigning master of business culture creation is Walt Disney. In Disney Way, the authors do a better job then any other book on Disney to articulate how he thought and what actions led to the creation of the most culturally rich company In the world. This book details how Walt Disney's mantra of "dream, believe, dare, do" has helped to transform businesses all across the globe. In it, you'll learn how you can create the most productive, effective and positive environment for your employees and your customers. By adopting the Disney way, you can play a part in transforming our culture, and can impact your industry for the better.



4. *BEHIND THE CLOUD: THE UNTOLD STORY OF HOW SALESFORCE.COM WENT FROM IDEA TO BILLION DOLLAR COMPANY-AND REVOLUTIONIZED AN INDUSTRY,* BY MARC BENIOFF AND CARLYE ADLER

Behind the Cloud just jumped onto my five-best-books-to-read list. Chris Brady, an Inc Magazine Top 50 leadership expert, suggested I read the book, and I am so thankful. It is the story of salesforce.com and how Benioff and team built a world-caliber company before the term "In the Cloud" existed. Since it's beginning, salesforce.com has been a leader in innovation. This book details the company's unhindered journey to success, exemplifying how you can use the unique qualities of your business to generate massive revenue. This book is a great resource for making your business stand out in any circumstance.

5. *PETER PRINCIPLE: WHY THINGS ALWAYS GO WRONG,* BY LAURENCE J. PETER AND RAYMOND HULL

This one is a classic for a reason. Peter Principle is an amazing book for helping founders to understand when they reach the "point of incompetence" and how to recruit great people to help you. Why do things go wrong? I think it's safe to say that every business owner has asked this question at some point. In this book, the question is answered by addressing the issue of incompetence in the work force today. You will learn the importance of staffing and how it can make or break your business.

Whether you're a seasoned entrepreneur, or a first-time business owner, you should never stop looking for ways to make your business better. Examine your strengths and weaknesses and find the areas you wish to grow in. Perhaps you want to learn how to budget better, or maybe you want to strengthen your business structure. Whichever aspect of your business you wish to improve in, there is a book out there to help you do it.

Source: Dunn, Ken. "5 Books to Read Before Starting Your Business." https://www.entrepreneur.com/article/250418 Entrepreneur. Oct. 23 Web. 1 Aug. 2017

Inspire Federal Credit Union invited local Neshaminy Kids Club to the Bristol branch for an event full of education, games, and fun. The group took a tour of the credit union and back office, and learned the essential positions and functions of the credit union. An informational session hosted by Jim Merrill, President and CEO of Inspire, and the Inspire operations team followed, offering valuable financial education with fun prizes and games. Jim Merrill encouraged the children to look for money in the most unsuspecting places, challenging each child to a scavenger hunt in their own home.

Branch Operations Supervisor Ryan Inverso conducts a tour of the Bristol branch location with campers from local Neshamily Kids Club.

The Plant Lady of Bucks County, LLC was invited to enter an Educational Exhibit in the 2017 Trevose Horticultural Society's Flower Show held in August. This year's show was titled, "Santa Fe Sunset" and the entered exhibit was named, "Desert Beauty – Gardening with Succulents". The exhibit's focus was how to grow and maintain naturally drought tolerant plants for the home and office. Various types of succulents and cacti were featured in the exhibit in addition to a "fact sheet" for the show's visitors. This exhibit finished First Place at the Flower Show and received a First Place award from the National Garden Clubs, Inc. presented by The Garden Club Federation of Pennsylvania.

Blanche Gottel (The Plant Lady of Bucks County, LLC) with her First Place Ribbon and Betty Sykes (President, Trevose Horticultural Society).

Stephanie M. Shortall

Antheil Maslow & MacMinn, LLP is pleased to announce the addition of Stephanie M. Shortall to the Firm's Corporate and Estate Planning and Administration practice groups. Ms. Shortall's practice is focused on advising closely held businesses on the full range of issues faced in today's legal landscape including mergers & acquisitions, contracts, business divorce, real estate transactions, and business succession. She also works with individuals to develop comprehensive estate plans and administer estates of varying sizes and complexity. Stephanie is active in a number of local civic and charitable organizations.

American Heritage Credit Union is proud to announce that they have reached $2 billion in assets. The President and CEO of American Heritage, Bruce Foulke, said "The future of American Heritage is dedicated to being a leader in the credit union industry and making a genuine difference in people's lives. Our members were the core of our existence back in 1948 and they continue to be the focus of everything we do now in 2017. I'm honored to lead this organization and have the opportunity to change the lives of our members every single day."

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A Champion of Commerce is an outstanding person or organization making a difference where we work, live and learn in the following categories:

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- Non-Profit
- Quality of Life
- Community Service
- Emerging Technologies
- Work Force Investment

New this year, we have added the Prestigious President's Award!

Champions must live, work or do business in Bucks County, Philadelphia or Mercer County or be a member of the Lower Bucks County Chamber of Commerce.

& THE WINNERS ARE...

COMMUNITY SERVICE
Casey Schaeffer

Casey Schaeffer, an 8th grade student at Charles Boehm Middle School in Yardley, PA, started Full Heart (facebook.com/fullheartorg) in 2015 to promote community involvement by kids, and raise funds for other organizations in need. To date, Full Heart has donated over $3,000 in cash and merchandise to worthy charities through lemonade stands, shoe drives, collecting school supplies for hurricane victims, donating used softballs and baseballs to old Little League teammates, and more.

Casey has received multiple awards recognizing her efforts from the May 2017 2nd Full Heart Kids Carnival (which raised over $1,900 to A Soldier's Hands, a non-profit that provides skin care products to active troops), including the BCATO Derstine Youth Award, PSATS Youth Award Contest, LYFT Pennsbury Character Award, Outstanding Citizen Proclamation from Lower Makefield Twp, and LBCCC Champion of Commerce – Community Service award; plus she appeared on NBC 10 Philadelphia.

Casey is an honor roll student; co-captain of her school's volleyball team; active in chorus, violin and orchestra; participates in her school musical; a new student orientation guide; the go-to babysitter in her neighborhood; and a former WXTU 92.5 Weatherkid.

ENTREPRENEURIAL SPIRIT
Donna Irene Allen

Donna Allen is the publisher of 10 monthly newspapers (Times Publishing Newspapers, Inc.) that are mailed to 128,472 homes and businesses in Central and Lower Bucks County. With 321,180 readers in all, each publication is unique with it's own set of news stories, press releases, columns, photographs, and advertisers. Each newspaper reflects the vibrant personalities of the individual communities they serve.

Donna started her first paper, the Morrisville Times, 22 years ago. She did it all herself – from covering events, writing stories, shooting photographs, selling ads, designing ads and designing the pages - to dealing with the printing process - to delivering the fledgling publication to the post office for mailing. She found success as a one-woman-show, right from the get-go.

Although she loved all aspects of publishing and was able to perform all duties with ease, it was too much. In order to provide longevity in her entrepreneurial efforts, she knew she had to grow her business so that she could hire people to help.

After she started her third publication, Donna hired her first editorial assistant and her first part-time sales assistant. She now has 12 employees and is preparing to roll out with new publications.

QUALITY OF LIFE
Shea Cialella

Shea Cialella is the Administrative Coordinator of the Bristol Borough Business Association (BBBA). Believing in the power of community and the importance of economic development, Shea has managed all aspects of the organization from the record-keeping to the marketing to member relations. In 2015, Shea spearheaded a group of BBBA members and community volunteers to revamp the flagging concept of First Fridays. Organized to highlight the Borough's main business district along Mill Street, the award-winning Friday Fridays on the Delaware have exceeded everyone's expectations thus far.

Shea began her career in office administration at Family Service Association of Bucks County. Already a strong believer in helping others from lessons throughout her childhood, Shea worked with professionals whose sole mission was to fix broken individuals, families, and communities for over 16 years. In 2011, Shea transferred to the for-profit world managing a small business on Mill Street in Bristol Borough.

Feeling a certain brokenness to the business community there, she quickly became involved in spreading the 'Shop Local' message and improving BBBA operations and image.

CREDIT COUNSELING CENTER

NON-PROFIT

Can you imagine living paycheck to paycheck? Only paying the minimum payment on your credit cards each month as you watch the balance continue to increase? Or, not having enough savings in the bank for an emergency car or house repair? While money issues aren't a common topic of conversation, money problems are more common than you think. And, unfortunately the negative stigma of money issues keeps people from seeking help – help that would change their quality of life.

Fortunately, we have been able to help nearly 40,000 individuals to repay debt, create and manage a household budget, improve their credit scores, buy their homes or prevent foreclosure, and create peace of mind since its inception in 1994. The Credit Counseling Center is a non-profit organization with programs designed to help consumers develop lifelong money management skills. We specialize in financial problem solving, consumer credit, debt management & more.

The Credit Counseling Center's mission is to provide the highest-quality services to families and individuals in need of a financial education.

Penn Community Bank

ECONOMIC IMPACT

With roots in Bucks County that date to 1885, Penn Community Bank was created in 2015 when two local mutual banks joined together. Its leaders pledged to remain locally based, independent, and committed to supporting community and economic growth.

Since then, Penn Community Bank has added nearly 30 new jobs, a growth rate of 10%. It has opened new locations in Warminster and Abington, bringing to 24 the number of branches across Bucks and Montgomery counties and attracting traffic that helps sustain the region's economic ecosystem.

In addition to significant job creation, Penn Community Bank is a resource for Bucks County businesses of all types, offering commercial loans that help fuel economic growth and financial advice that enables leaders to make smart business decisions.

Holding nearly $2 billion in assets, Penn Community Bank is the second-largest mutual financial institution in Pennsylvania and offers banking, lending, insurance and investments. Still, it remains independent and operates according to its long-term mission: to help businesses grow and prosper, to provide financial resources to individuals and families throughout their lifetimes, to strengthen the local economy, and to partner with local organizations to act as a catalyst for positive growth in every market it serves.

Historic Bristol Borough RAISING THE BAR

PRESIDENT'S AWARD

Bristol Borough Raising the Bar is a non-profit civic group committed to elevating Bristol Borough as a wonderful place to visit, live or start a business. The committee follows a multi-faceted plan of forming partnerships, recruiting volunteers, and facilitating projects relative to tourism, the arts, historic preservation, greening, joint marketing and economic development. It promotes small and emerging businesses and the many special events that attract visitors.

The committee has been responsible for numerous projects, including the development of a Centre for the Arts, an impressive gateway project at the entrance of Bristol Borough's commercial district called Mill Street Crossing, and the facilitation of two commercial façade programs.

But what Raising the Bar does best is empower people to get involved in advancing their town through volunteer recruitment and network building. This was most evident this year when the committee led the charge to mobilize not only Bristol Borough, but organizations throughout Bucks county to win the Deluxe Corporation's national Small Business Revolution-Main Street contest, which resulted in a $500,000 infusion of capital improvements, technical support and the national release of an eight-part, four-hour video series about business development in the Borough.

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EMERGING TECHNOLOGIES

SimpleFuel™, is an on-site hydrogen generation, compression, storage and dispensing appliance that can be installed in homes, community centers, small businesses and similar locations for fueling hydrogen fuel cell vehicles, small trucks and fork-lifts. SimpleFuel™ converts 1.5 gallons of water into enough hydrogen fuel to fill one fuel cell hydrogen vehicle to travel 300-360 miles.

A consortium team of technology innovators comprised of PDC Machines, McPhy Energy and IVYS Energy Solutions developed SimpleFuel™ as a cost effective, and reliable fueling solution in order to make hydrogen fuel more accessible to fuel cell vehicle customers in the automotive, fleet and industrial sectors.

SimpleFuel™ was designed in response to the $ one million H2 Refuel H-Prize competition launched in October 2014 sponsored by the DOE and Hydrogen Education Foundation. They challenged America's innovators to deploy an on-site hydrogen generation system, using electricity or natural gas, to fuel hydrogen vehicles, that can be used in homes, community centers, small businesses, or similar locations.

Appliances like SimpleFuel™ could be an integral part of the continued deployment of hydrogen infrastructure globally to support more transportation energy options for consumers, including fuel cell electric vehicles.

Andalé LATINO GRILL

START-UP

Andalé Latino Grill was born as the result of a couple of years of research of food and nutritious trends and of the belief that it is possible to offer food in a quick Counter Service absent of leather bound menus that is delicious, affordable, fresh and healthy all at the same time.

Likewise, we also believe that during this process, we should be able to introduce new and exciting flavors in different ways that is appreciated by the vast majority of guests we serve.

We base our food on bringing flavors from 21 different Latin American Countries while embracing some of the wonderful elements of American Cuisine. We introduced Arepa, Yuca, Quinoa, Sweet Plantain and slow cooked meats all seasoned well with herbs and spices from South and Central America. We wish to believe that our flavors are perceived as an alternative to the more traditional Mexican or Tex/Mex food concepts.

We put enormous effort into preparing everything you eat at Andalé Latino Grill fresh thus avoiding the use of processed ingredients or products.

Our goal is to serve you food that is freshly made daily with best quality ingredients available from reliable sources. You'll love our food, we promise.

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SRP's adherence to industry quality standards and specifications, investment in the latest machining technology, and personal review of each order has earned the company quality certifications and top supplier rankings.

Over the last year, SRP has hired 11 people through the On-the Job Training program offered through the PA CareerLink® Bucks County. These new hires were graduates from the Industrial Maintenance and Metalwork Training Programs offered through BCCC. These 11 new hires were offered full time employment with benefits and the average starting salary was $17 per hour. SRP anticipates hiring 2-3 additional full time employees by January 2018.

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