DAILY NEWS

Bucks County, PA

RED BALL GALA

MONEY ISSUE

CENTRAL BUCKS CHAMBER OF COMMERCE
W4
WHO • WHAT • WHERE • WHEN
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LATE SUMMER 2016

DAILY NEWS

RED BALL GALA

MISTY AND INTRIGUE

AN UNSOLVED MYSTERY AT BUCKS COUNTRY GARDENS!

AN UNSOLVED MYSTERY WITH THE USUAL SUSPECTS

Test your hand at solving the mystery while dining on the finest cuisine, intriguing cocktails and dancing to the music of Party Wave Band at the Red Ball Gala held at the transformed Bucks Country Gardens on September 17, 2016, 6 to 11 p.m.

Did it happen in the Conservatory with the Candlestick and by the hand of Mrs. Peacock? Or did Mr. Green do it in the Library with the Wrench?

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2016 CHAMBER EVENTS

Tuesday, September 13 – 8:30 to 10 a.m.
HOW TO CREATE A HEALTHY BALANCED FAMILY LIFESTYLE. Chamber Office, Ballwix Office Campus #23, 252 W. Swamp Rd, Doylestown – Hosted the Parenting & Family Committee – FREE
Featured speakers: Kristin Kwak, Nutrition Therapist; Darla Pompilio, Your Tasks Our Time. Facilitated by Steven E. Staugaitis, Chair of the Parenting & Family Committee

Wednesday, September 14 – 5 to 7 p.m.
BUSINESS CARD EXCHANGE – Dariana Bridal & Tuxedo, 241 Easton Road, Warrington – FREE

Thursday, September 15 – 9 a.m.
CHAMBER BUSINESS TOUR, Vertical Screen, 251 Veterans Way, Warminster – FREE

Saturday, September 17 – RED BALL GALA – Bucks Country Gardens, 1057 North Easton Road, Doylestown, PA – $225 per person Pre-paid Reservations Required. Register online or send check to CBCC, 252 W. Swamp Rd. #23, Doylestown, PA 18901 Benefactors: Doylestown Health, Hill Wallack, LLP, Johnson & Johnson and Penn Color Inc.

Wednesday, September 21 – 8:30 to 10 a.m.
A PARADIGM SHIFT ON PAIN: NATURAL SOLUTIONS TO A MANUFACTURED EPIDEMIC – FREE. Health & Wellness Center, 847 Easton Road, Warrington. Speakers include: Pamela J. Ginsberg, Ph.D., P.C. Kelly Reed, LCSW, RYT Diane Rosati, Executive Director, Bucks County Drug & Alcohol Commission, Inc.

The panel will be facilitated by Jim Brexler, CEO of Doylestown Health

Thursday, September 22 – 5 to 7 p.m.
EXCELLENCE IN DESIGN SEMINAR & RECEPTION – Bucks County Community College, Upper Bucks Campus. Major Sponsor: Carroll Engineering Corporation

Sunday, September 25 – 1 to 4 p.m.

Tuesday, September 27 – Noon to 1:30 p.m.
LINK AT LUNCH, Chambers 19 Bar & Bistro, 19 North Main Street, Doylestown Networking lunch open to all members and sponsored guests - Member $25 /Member Sponsored Guest $35. Pre-paid Reservations Required. Register on-line or send check to CBCC, 252 W. Swamp Rd. #23, Doylestown, PA 18901 Event Sponsors: Huntingdon Valley Bank, Streamline Payroll, LLC and Ackerman Security

Friday, September 30 – 8 to 9:30 a.m.

Central Bucks Chamber of Commerce Mission:
The Central Bucks Chamber of Commerce builds alliances among its members by uniting business, industry, professionals, artists and non-profit organizations.
The Chamber serves as a catalyst that creates a rich business climate and improves the quality of life in the community.
The Chamber is devoted to furthering the arts, humanities and welfare of the Central Bucks region.
“Our business is to help your business grow!”

ABOUT THE COVER
Some planners and committee members met at Bucks County Gardens to prepare for the September 17 Red Ball Gala based upon the Haibro game – Clue. The evening includes fabulous food, dancing, cocktails, mystery and intrigue. From left are Maureen Ferguson (Modern Palate); Tom Hebel (Bucks Country Gardens), Red Ball Gala Co-chair; Catherine Cavello, Esq. (P Works); Red Ball Gala Co-chair; Deborah Wagner (The Graphic Edge); Matt Feely Haz (Modern Palate); and Sarah Eastburn (Eastburn & Gray).

ABOUT THE PHOTOGRAPHER
Mark Margraff owner of M Studios has more than 20 years of photography expertise. He specializes in Advertising/Public Relations/ and Web site imagery.
Startups: Preparation & Research are Keys to Success

by Joanne M. Murray

According to statistics reported by the U.S. Small Business Administration (SBA), small businesses (defined as companies employing 500 or fewer workers) account for more than 99% of employer firms in the United States and 60% of all net new jobs since the end of the recession. Many of these net new jobs come from startups, the number of which has increased since the end of the recent recession.

Small businesses are therefore the backbone of our national economy, but the SBA estimates that only half of all new businesses will survive five years, and only a third will survive ten years. An entrepreneur seeking to start a small business should proceed cautiously. An important first step is to prepare a detailed and realistic business plan (including an initial budget). This plan should identify the business’s management team, products and services, financial goals, marketing strategies, etc. The entrepreneur should conduct extensive research regarding the business’s strategy and include this information in the business plan. The plan should also objectively assess business risks. Many resources are available to help with developing a business plan. A business owner might consider purchasing a software package to guide this effort. The business schools of area colleges often offer free or low cost assistance to budding entrepreneurs. The Service Corps of Retired Executives (SCORE) is a nonprofit organization with many local chapters (including three in Bucks County) offering free advice and mentoring services to small business owners. The Central Bucks Chamber of Commerce is also a wonderful resource for the area’s small businesses.

A prudent new business owner surrounds herself with a good team of professionals: accountant, insurance agent, banker, attorney, and other advisors. A good way to assemble this team is to ask business-savvy friends for input on their experiences and contacts.

An entrepreneur should seriously consider forming a separate legal entity, such as a corporation or limited liability company, for her new business. The main purpose of using a separate legal entity is to limit the owner’s personal liability for business debts. The choice of an entity type involves the evaluation of various tax and non-tax factors, such as the need for flexibility as to number and types of owners, management/governance needs, the ease of attracting future investors, current and future financing options, the preservation of operating losses, the taxation of distributions to owners, and the ability to offer future equity participation to employees without adverse tax consequences. While the selection of an entity type is very important, a recent change in Pennsylvania law makes changes to the entity type (called conversions) easier, although business owners are cautioned to consult with tax counsel to ensure that such a change does not trigger unwelcome tax results.

Where multiple owners are involved, it is imperative to have an agreement to establish the rights, obligations and expectations of the parties regarding governance, distribution of profits, admission of new owners, selling of ownership interests, and other key issues. This is especially important where the owners are friends or family members, as is often the case with small businesses. In a partnership, this is called a partnership agreement. For a corporation, the owners (shareholders) typically enter into a shareholders’ agreement (also called a buy-sell agreement) to memorialize their agreement regarding transferability of their shares, and the corporation’s bylaws establish rules for decision-making. The owners (members) of a limited liability company use an operating agreement (sometimes called an LLC agreement). An investment in this effort at the outset will go a long way toward heading off misunderstandings in the future.

The steps outlined above highlight the importance of preparation in starting a new business. And, as artist Henry Hartman once said, “Success always comes when preparation meets opportunity.”

Joanne M. Murray, a partner with the Doylestown law firm of Antheil Maslow & MacMinn, LLP concentrates her practice in business law, contracts and commercial transactions. She can be reached at jmurray@ammlaw.com or (215) 230-7500.

Chamber's Bucks Fever 11th Annual Golf Outing

Title Sponsor: Customers Bank

The Central Bucks Chamber of Commerce held the 11th Annual Bucks Fever Golf Outing on Monday, August 8, 2016 at Spring Mill Country Club in Ivyland. Mike Mamula and Aaron Beasley came out played and the course.

Proceeds from the event benefit the Central Bucks Chamber of Commerce’s Bucks Fever Program, which is now in its 40th year. Bucks Fever is a signature program of the Central Bucks Chamber of Commerce that “Supports the Arts through Business.” For more information, visit www.centralbuckschamber.com.
NOVA Thrift Shop Gains a New Home

Network of Victim Assistance closed on the purchase of the 3.25-acre parcel at Route 313 and Broad Street in January 2016. The planned 9,500-square-foot building will accommodate the shop’s need for retail, office, preparation and storage space for many years to come.

Participating in the official groundbreaking for the new permanent home for NOVA Thrift Shop on Thursday, May 26, are NOVA “friends and family”:

Front row, left to right: Keith Kirkner, NOVA Director of Finance; Karen Corbett, former Thrift Shop manager; Maria White (holding shovel), current Thrift Shop manager; Penny Ettinger (holding shovel), NOVA Executive Director; Sen. Chuck McIlhinney (PA-10); Rep. Marguerite Quinn (PA-143); Justin Hartrum, VP/Commercial Lending, QNB Bank.

Back row, left to right: Jim Linske, Phillips & Donovan Architects; Don Delamater, Hilltown Township manager; Jack White, NOVA volunteer; Bob Hills, Jonathan Kassa and Dot Gaboda, members of NOVA’s Board of Directors; Ray Kerr, NOVA volunteer and Project Manager.

NOVA’s board of directors expects the 15-year-old thrift shop to relocate to its new quarters by fall 2016. Meanwhile, the shop continues to operate at its original location a mile and a third down the highway at Route 313 and New Galena Road.

The shop opened in 2001 to raise funds for the victim services agency. To date, it has donated over $2.2 million for NOVA’s services and programs. NOVA Thrift Shop accepts donations of gently used and new clothing for all ages, accessories, smaller household items and books, as well as consigned non-clothing items of higher value. Operating with a small paid staff and a large corps of volunteers, the shop regularly contributes more than half of its income from sales to NOVA, the rape crisis center and crime victim support agency for Bucks County. NOVA is a 501c3 non-profit agency.

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Amy Tielemans, LMFT

C halfont Marriage and Family Therapist Amy Tielemans announces the opening of the Doylestown location of Amy Tielemans & Associates at 4451 West Swamp Road with an June 9 Open House and ribbon cutting ceremony with CBCC CEO and President, Vail Garvin.

Tielemans, an active member of the Central Bucks Chamber of Commerce has assembled a team of Marriage & Family Therapists (MFT’s) in an 18th Century Farmhouse right by the bypass exit on Swamp Road.

MFT’s are unique in that they view therapy for individuals, couples and families through the lens of the system they are involved in, be it their family, social, school or work environment.

Ribbon cutting Ceremony will be at 4pm on Thursday, June 9, followed by an Open House for industry professionals and friends. W4

267.252.7002 • amytielemans@gmail.com

Amy Tielemans and Associates held a Ribbon Cutting ceremony Thursday June 9, 2016 with an assist from Central Bucks Chamber of Commerce President & CEO Vail Garvin (center). Marriage and Family Therapists (L-R) Cynthia Piccini, Amy Tielemans, Leyla Safavi, and Alyssa Gilson prepare to cut the ribbon.

The Spa on State

To celebrate the grand opening of the Holiday House Pet Resort & Training Center, Doylestown Borough Mayor Ron Strouse and the Central Bucks Chamber of Commerce CEO & President Dr. Vail Garvin attended a ribbon-cutting ceremony at The Spa on State on Friday, April 1 to kick off a Grand Opening Weekend at the grooming salon.

A $500 donation was made to Roxy Reading Therapy Dogs (RRTD)—a non-profit volunteer organization that promotes literacy and comfort for children through therapy dogs—to represent each visitor who scheduled a grooming appointment while at the new salon over the weekend and a contribution by Holiday House Pet Resort & Training Center.

“Normal business hours for the dog grooming salon are 10am to 6pm Tuesdays through Friday and 10am to 4pm on Saturdays and Sundays. The salon offers full grooming services with expanded spa packages and options. There are also plans to offer specialty products, such as collars, leashes, toys and treats, and small training classes.

The Spa on State at 42 E. State Street is a second location for the resort’s pet grooming service.

Holiday House Pet Resort & Training Center, situated on 50-acres off North Shady Retreat Road in Doylestown Township, has evolved from basic lodging and bathing to an all-inclusive luxury pet resort with the addition of lodging activities, daycare, professional training programs, and a full grooming salon. Since assuming ownership from veterinarian Dr. Stuart Fox in 2004, the community has benefited from additional pet services, and promotion of charities and events for animals in need. W4

Pictured from l to r: Jessica Kulp (HHPR), Sharon Fleck & Bud (Roxy Reading Therapy Dogs), Ralph Fey (Ralph Fey AIA Architect), Dr. Vail Garvin (Central Bucks Chamber of Commerce), Mayor Ron Strouse, Diane Smith & Roxy (Roxy Reading Therapy Dogs), Drs. Randy and Laura Weis (HHPR), Katie Metzler (HHPR).
Dr. Vail P. Garvin FACHE, President and CEO of the Chamber, has been all over the county – and beyond – helping members to celebrate new beginnings in their businesses. Take a look!

**#BigBlueScissors**

Robert Wood Johnson’s - RWJ Medical Associates and RWJ University Hospital

Scozzari & Sons, Inc. has announced the completion and opening of Robert Wood Johnson’s - RWJ Medical Associates and RWJ University Hospital - Hamilton’s new primary and urgent care office at the new RWJ Primary Care Express located at 3100 Quakerbridge Road in Hamilton Township, NJ.

RWJ Primary Care Express is a new walk in service designed to be an alternative to urgent and emergency care settings. The new office will have extended hours on evenings and weekends. Through RWJ Primary Care Express, patients can come in without an appointment and be seen by a primary care provider for unexpected illnesses and minor issues. The new offices also houses the RWJ Express Lab, which can handle both adult and pediatric blood draws on a walk-in basis. **W4**

Edible Arrangements of Doylestown Ribbon Cutting

Mathnasium of Buckingham Ribbon Cutting

Covenant Bank Ribbon Cutting

Do you have a photo with our #BigBlueScissors? Send it to us at amanda@centralbuckschamber.com and we will feature the scissors – and you – in an upcoming edition of W4!
When Franco Salerno and Wendy Ianieri established Darianna Bridal & Tuxedo on January 7, 2013, they never dreamed that this simple beginning in a home built in 1908, would evolve into another business and that in three short years, they would have two successful stores.

Darianna Bridal & Tuxedo, founded in 2013, has provided bridal gowns, prom gowns, mother of the bride/groom dresses, tuxedos, suits, bridesmaid dresses and accessories.

On September 19, 2015, the remarkable duo opened a fully dedicated bridal and tuxedo store in the Valley Gate Shopping Center in Warrington alongside national brands. They converted the original store to become a prom and tuxedo store (Darianna Prom & Tuxedo).

"As a small family-owned business, we are grateful to the community and Chamber for their support," states Franco Salerno.
IRS Announces New 2017 Health Savings Account Contribution & High Deductible Health Plan Limits
by Michael Braun, President, Franklin Benefits Group, LLC

The Internal Revenue Service has announced the new contribution limits to health savings accounts for tax year 2017. They also confirmed that the limitations and deductible guidelines on high deductible health plans will remain unchanged for tax year 2017.

Health savings accounts, or HSAs, are tax-advantaged savings accounts that individuals and families can use to save money pretax to fund future medical expenses. However, taxpayers may only contribute to these HSAs if they are covered by a qualified high deductible health plan, or HDHP.

HSA Contribution Limits
The new HSA contribution limit for 2017 is $3,400 for individual coverage. This is an increase of $50 from the 2016 maximum contribution amount.

For family plans, the maximum HSA contribution limit for 2017 is unchanged from 2016 levels, at $6,750.

Taxpayers age 55 and older are eligible for an additional catch-up contribution of $1,000 per year in 2017. That figure is unchanged from 2016. Catch-up contributions may be made at any time during the year in which a health savings account participant turns age 55.

High-Deductible Health Plan Maximum Out-Of-Pocket Amounts
High-deductible health plans are subject to maximum amounts that covered individuals and families may be required to pay out of pocket for covered medical services. The maximum out-of-pocket levels apply to deductibles paid, copays, coinsurance costs and other fees. Premiums, however, are not included in the maximum out-of-pocket cost rules.

For individual plans, the maximum out of pocket cost for HDHPs is capped at $4,650. For family plans, the maximum out of pocket costs for HDHPs is capped at $13,100.

Again, both numbers are unchanged from 2016 levels. W4

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Dental Clinic Celebrates 15 Year History
HealthLink Dental Clinic is holding an Anniversary Cocktail Party on September 21 to celebrate the clinic’s history—the donors, volunteers, and staff who have contributed to its successes for 15 years.

When it opened its doors in 2001, HealthLink provided both medical and dental care to low-income, working adults at no cost. Since the implementation of the Affordable Care Act, the expansion of Medicaid, and having experienced a reduction in medical patient appointments, the clinic Board of Directors made the decision to focus on exclusively providing dental care—a need that is still evident in both Bucks and Montgomery County.

Part of that future is its recent partnership with the Maurice H. Kornberg School of Dentistry at Temple University. The collaboration, which benefits both Temple University students and patients at HealthLink Dental Clinic, would not have been possible without the leadership of Dean Amid Ismail.

At the anniversary event, HealthLink will present Dean Amid Ismail with the Eugene Jackson Humanitarian Award to recognize his commitment to oral and overall health issues facing the underserved.

The Cocktail Party will begin at 5:30pm at Twinning Hall (4900 E Street Road in Trevose), include hors-d’oeuvres, beer, wine, and soda from MEI Catering, and feature jazz music by the Hazredit Brothers. Registration is $35 per person. Cash bar will be available.

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In today’s economic environment of cutting budgets, scaling back the employee workforce, and adjusting healthcare costs and offerings, both small and large businesses are looking for ways to add additional benefits for their employees. When work hours become longer and workloads increase, keeping employee engagement is critical to the success of any sized business.

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“Providing these additional no cost benefits helps to drive additional employee engagement and satisfaction, leading to a more productive workforce,” says Bill Vitiello, Business Development Executive.

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OCTOBER 16  
How to Teach Your Kids About Finance Seminar  
Speaker: Beth Fizell-Jenkins (Merrill Lynch) will share tips on teaching finance matters to kids.

NOVEMBER 1  
Sports Parenting Seminar  
Speaker: Al Tielmans, Sports Illustrated Photographer, Author and Coach.

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Dr. Matossian Honored as One of OSN’s Premier Surgeon 300

Cynthia Matossian, MD, FACS has been named one of Ocular Surgery News’ Premier Surgeon 300 – an elite and prestigious group of 300 premium refractive cataract surgeons in the US. The editors and publisher have identified Dr. Matossian as a leading innovator in the field.

These surgeons work to educate their colleagues, innovate by developing novel technologies and techniques to advance the premium practice, and performing premium refractive cataract surgery.

The Premier Surgeon 300 is intended to be a tool for kick-starting conversations and evolving the field of premium refractive cataract surgery. As a member of OSN’s Premier Surgeon 300, Dr. Matossian is a valuable resource for the publication. OSN’s Premier Surgeon 300 list was published in the April 25 issue of OSN.

Cynthia Matossian, MD, FACS, is the founder and Chief Executive Officer of Matossian Eye Associates with multiple offices in PA and NJ. She specializes in refractive cataract surgery and dry eye disease. She is a Clinical Assistant Professor of Ophthalmology (Adjunct) at Temple University School of Medicine. Dr. Matossian has been published extensively, is active as a speaker both nationally and internationally, and is involved in extensive clinical trials.

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Tomorrow’s Leaders, Today…Right Here!  
by Christopher S. Carter, 2016 Leadership Advancement Graduate

Care to have one-on-one discussions with Bucks County’s leaders? How about visiting local landmarks, getting behind-the-scenes tours and hearing about what makes them successful? Have you wondered what it’s like to operate with maximum efficiency, serve your community, overcome constant challenges, and effectively address the demands and needs of today’s society? And most importantly… What kind of difference are YOU looking to make in your own life and in the lives of others?

If you seek to intimately experience what makes Bucks County flourish as well as the people who make it unique (and in the process determine your own personal fulfillment), then consider enrolling in the Central Bucks Chamber of Commerce’s (CBCC) next Leadership Advancement program.

Ever since I joined the CBCC a decade ago, I’ve longed to participate in Leadership Advancement. With the opportunity to enroll in 2015 and the benefit of 12 completed sessions, I’d advise others not to hesitate, and register immediately for next year’s offering.

Culminating with a graduation on June 2, 2016 at Fonthill Castle in Doylestown, nine candidates will celebrate their growth and personal development. Each session was led by CBCC’s member Dale Carnegie Training where they helped establish personal goals, business philosophies, and to inspire confidence and projection of self.

The Orientation kickoff on October 21, 2015 set a gold standard for subsequent sessions. Each module featured area leaders in respective industries and fields. Consistently, these sessions educated, informed, impressed, and imparted the wisdom and experiences of panels of successful business people, community activists, and local stewards. Up close and relaxed roundtable dialogue, on-site visitations, interaction and Q&A were the mainstay of the Leadership Advancement curriculum.

Like to learn the history of Bucks County and understand our tourism platform? How about matching wits with a multi-national CEO and multi-million dollar business owner or picking the brain of an accomplished architect, entrepreneur, or marketing expert? What kind of risks did these individuals encounter on their rise to success? Ever visit the inner working of an operating correctional facility, meet with an active judge, the top District Attorney or lead Public Defender? Want to know how clean/safe our water is? How do we better help those in need? Just how fertile and rich are the Arts in our area? How many people do our farms feed and hospitals treat? These answers and countless more highlighted the dynamic experience that was the Leadership Advancement Course.

Insightful sessions included the following topics and moderators: Making a Difference (NOVA, Network of Victim Assistance), Healthcare (Doylestown Hospital), Media Forces (Bucks County Herald), History & Tourism (Mercer Museum), Government in Action, Free Enterprise (Innovation Design & Marketing), Justice (Bucks County Department of Corrections), Environmental Stewards (Bucks County Water & Sewer Authority), Arts in Bucks County (Michener Art Museum), Agribusiness (Germill Farm/Five Spruce Farm).

I urge you to maximize your CBCC experience and grow your personal and business horizons. Innovative and rewarding, the benefits of the Leadership Advancement Course were tangible and applicable. It was so impactful, I’d consider doing it all over again! But, don’t simply take my word for it – invest in yourself, take advantage and discover these treasures in our backyard.

Sincere thanks to all those who invested their time and shared their acumen and backgrounds. Genuine appreciation to Katie Iorio Martin of Dale Carnegie Training and the Central Bucks Chamber of Commerce staff, especially Vail Garvin and Debbie Hayes, for organizing and coordinating the annual event. Congratulations to my fellow graduates: Amanda Alderfer (Univest), Leah Ben (Visit Bucks County), Shane Fitzgerald (Courier-Times/Intelligencer), Sherri Kerr and Michael Mancino (Provident Bank), Tyler Sokol (A. Rhodes Wilson & Associates), Melissa Thornton, and Patrick Tramontano (Covenant Bank). W4

Chris Carter is a Vice President and Sales Manager for Univest Bank and Trust Co. in its Home Loans Division. Univest and its financial subsidiaries provide comprehensive financial solutions locally. This year marks Univest’s 140th year in business, a milestone it has reached as a result of its competitive financial solutions, exceptional customer service and an unwavering commitment to support the communities it serves. For more information visit www.univest.net. Univest Bank and Trust Co. is Member FDIC and Equal Housing Lender.

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Chamber member Bob Kondraske was honored to attend a meeting at the White House, Office of Science and Technology, in April. Bob has been the lead consultant on a project with MD Labs in developing a branded pharmacogenetic test called Rxight which ties in with President Obama’s Precision Medicine initiative.

During their visit, the team discussed how Rxight, the most comprehensive pharmacogenetic program available, helps people receive the right medication and dosing and avoid medications that could cause unintended side-effects and complications. Rxight uses state-of-the-art pharmacogenetic technology that focuses on the patient’s DNA rather than relying on a process of trial and error to predict medication response.

President Obama alluded to this technology on January 30, 2015 in his remarks on Precision Medicine when he said, “What if figuring out the right dose of medicine was as simple as taking our temperature? And that’s the promise of precision medicine – delivering the right treatments, at the right time, every time to the right person.”

While most physicians are aware that genetic makeup can impact the efficacy of their medications, they’ve never had the personal information needed to individually prescribe those medications. Pharmacogenetics information has now opened the door to more personalized approaches to prescribing medications. Pharmacogenetic tests use information from a person’s genetic makeup, or genome, to provide guidance on the drugs and drug doses that are likely to work best for them and, just as importantly, which medications could potentially cause them harm. The patient’s DNA is obtained at participating pharmacy and provider offices using a simple and painless cheek swab which is then sent to the lab for analysis. Results are returned to a Rxight Certified Pharmacist who helps the patient and their providers understand how their individual genetics impact medication responses.

Throughout the initial phase of development, Bob brought in other Chamber members to be part of the Rxight project. IQnection completed the website design and contributed to the overall branding strategy. IP Works was instrumental in securing trademark and copyright protection for the brand.

Dr. Jennifer Kitchen and Dr. Charles Whitney are offering the Rxight Pharmacogenetic Program to their patient base as well as with their new executive physical program offered in Hyde Park, Doylestown.

Making pharmacogenetics widely accessible and affordable is the ultimate goal. Consider the impact it can have in transforming healthcare as we know it today. According to the Centers for Disease Control (CDC), 82% of American adults take at least one medication and 29% take five or more. In addition, the CDC reports over 2 million adverse drug reactions each year, with an estimated 100,000 deaths annually.

To learn more about Rxight, go to www.rxight.com.
Does Blue Light hurt your eyes?

Most of us spend the majority of our waking hours staring at a digital screen. Studies suggest that 60% of people spend more than 6 hours a day in front of a digital device.

Alarming, by the time the average American child reaches the age of 17, their eyes will have spent the equivalent of nearly six years looking at digital devices. Surveys have shown that parents are concerned with in-creasing screen time, yet they found that nearly 60 percent have little or no awareness of Blue light, what it is or its impact on vision.

WHAT IS BLUE LIGHT?
Light is made up of electromagnetic particles that travel in waves. These waves emit energy and range in length and strength; the shorter the wavelength, the higher the energy. Most of us are familiar with a Ultra-violet (UV) rays which is a very short wavelength just outside of the visible range of light. We know the damage that UV rays causes us such as skin cancer and cataracts.

Up to recently, not much emphasis was given to the shortest wavelength just outside of the visible range of light. It is actually what enhances the brightness coming from these devices. However, Blue light, when it enters the eye, is defocused in front of the retina and scatters. This creates an effect that is visually perceived as glare. The eyes are then forced to work overtime to focus and process the images coming from the screen.

WHY SHOULD WE BE CONCERNED?
Today’s family is surrounded by devices that produce blue light. Children and parents, alike spend an increasing amount of time staring at screens, their exposure to Blue light is reaching higher levels. This has led to an increase in reports of digital eye strain (also called computer vision syndrome), especially among children. Children are especially prone to this. Before age 10, children’s eyes are not fully developed. The crystalline lens and cornea are still largely transparent and does not screen the light reaching the retina as it does when we age. There is growing evidence that Blue light exposure contributes to the destruction of the cells of the retina; playing a rule in Age Related Macular Degeneration, which can lead to vision loss. It is also believed that we might expect to see long range growth in the number of other retinal degenerative conditions as well as glaucoma. Digital eyestrain is a medical issue with serious symptoms that can affect learning and work productivity. Symptoms include blurry vision, difficulty focusing, dry and irritated eyes, headaches, neck and back pain. Digital eyestrain has overtaken carpal-tunnel syndrome as the number one computer-related complaint.

IS ALL BLUE LIGHT HARMFUL?
In its natural form, our bodies use Blue light from the sun to regulate normal sleep and wake cycles. This is known as circadian rhythm. Blue light also helps boost alertness, heighten reaction times, elevate moods, and increase the feeling of well being. Chronic exposure to Blue light at night can lower the production of melatonin, the hormone that regulates sleep. Harvard researchers have linked working the night shift and exposure to Blue light at night to several types of cancer, diabetes, heart disease, obesity and an increased risk for depression.

Researchers aren’t exactly sure why exposure to Blue light at night seems to have such detrimental effects on our health, but it is known that exposure to light suppresses the secretion of melatonin and lower melatonin levels might explain the association with these types of health problems.

TIPS TO COMBAT DIGITAL EYE STRAIN AND REDUCE BLUE LIGHT EXPOSURE

1) Try to decrease the amount of time you and your children spend with digital devices especially before bed. Blue light can slow the production of melatonin, which can disrupt sleep.

2) Lower your screen’s brightness: Turn down the brightness level of the device to reduce the amount of blue light exposure, especially during evening hours.

3) Maintain your digital distance: Computer monitors should be positioned arm’s distance away, directly in front of you, but slightly below eye level. Children have shorter arms and therefor receive more intense dose of blue light, so encourage them to hold their devices as far away from their eyes as comfortable.

4) Observe the 20/20/20 rule: Give your eyes a break every 20 minutes and spend 20 seconds looking at something at least 20 feet away.

5) Most importantly GET AN EYE EXAM. An annual trip to the eye doctor is critical for your entire family. Ask your eye doctor about the best options to help you or your children reduce eye strain. You many need to invest in special computer glasses to compensate for the distance of your computer or alleviate some of the visual strain. There are also special lenses that reflect or absorbs the Blue light so less enters your eyes.

We at Bright Eyes Vision are experts in Digital Eye Strain (Computer Vision Syndrome). In addition we offer small businesses a twenty percent discount off their examinations and glasses/contacts.* Call for your appointment or to discuss our Small Business incentive program 267-485-1414. 

* does not apply if insurance is used.

Editor’s Note: This article was supplied by Bright Eyes Vision

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Editor’s Note: This article was supplied by Bright Eyes Vision

SAVE THE DATE!

Bucks County Sculpture Show
Opening Reception November 3, 2016 at the New Hope Winery
major event sponsor: The Lomax Companies
DEFINING MOMENTS

Hill Wallack LLP Partner
Francis J. Sullivan, Recipient of SmartCEO Cornerstone Award

Hill Wallack partner Francis J. Sullivan has been honored by Philadelphia SmartCEO for making a meaningful and lasting impact in Bucks County. Sullivan was a recipient of the Philadelphia SmartCEO Cornerstone Award. Philadelphia SmartCEO celebrated the distinguished achievement of 29 Greater Philadelphia’s top regional business leaders at the 2016 Cornerstone Awards, which took place on August 4, 2016 at the Warwick Hotel Rittenhouse Square. Mr. Sullivan is profiled in the July/August issue of SmartCEO magazine, a publication to find ideas and inspiration to help CEOs grow their businesses.

Francis J. Sullivan is the Managing Partner at Hill Wallack LLP’s Yardley, Pa., office and is a member of the firm’s Management Committee. He is partner-in-charge of the Pennsylvania Business & Commercial and Trusts & Estates practice groups. Sullivan represents corporate entities and partnerships in a wide variety of business transactions and related litigation. Sullivan advises his clients on issues that arise during the entire life cycles of their businesses, from start-up and acquisition, to disposition and estate planning. Sullivan is actively involved with numerous charitable, civic and business organizations. He is a Vice President and member of the Board of Family Service Association of Bucks County, Secretary and member of the Board of the United Way of Bucks County, a member of the Executive Council of the Washington Crossing Council of the Boy Scouts of America, a member of the Board of the Central Bucks County Chamber of Commerce and a member of the House of Delegates for the Pennsylvania Bar Association.

COMMUNITY REPORT

Kiwanis International

The Central Bucks Chapter of the Kiwanis International was recently established. Kiwanis clubs, help their communities in countless ways. Each community’s needs are different therefore each Kiwanis club is different. Service is at the heart of every Kiwanis club, nationally staging nearly 150,000 service projects and raising nearly $100 million annually for communities, families and projects.

Kiwanis clubs focus on changing the world by serving children. Kiwanis partner with local school districts and colleges to identify specific needs and then raise funds to meet those needs. Kiwanis also partner with their school clubs to help provide age appropriate service and leadership opportunities for the school clubs.

The Central Bucks chapter is currently seeking new members who have a passion for servicing their community and helping our children develop into the leaders of tomorrow. The new Central Bucks chapter meets on the 1st & 3rd Tuesday of each month at 6:30 PM at the Domani Star restaurant in Doylestown (57 W State St, Doylestown, PA 18901). For more information on the Central Bucks chapter, please contact club president Dan Spirer at “dan.spirer@foxroach.com”.

For more information on the Kiwanis in general, please visit our website: http://www.kiwanis.org/kiwanis
The nationwide "No Roof Left Behind" program offers community members, businesses, and organizations a chance to get involved and help those who could use a hand. The "No Roof Left Behind" program is supported by GAF and provides local contractors with the framework to install a new roof at no cost to a deserving homeowner—someone who has helped the community and now is in need of a helping hand themselves. George Shaver, a longtime Plumstead Township resident, U.S. Army veteran, and 50-year member (and past chief) of the Plumsteadville Volunteer Fire Company was nominated for the "No Roof Left Behind" program. Recently, a group of volunteers and professionals came together to help Eiseman Construction install his new roof. Eiseman Construction is the exclusive contractor of "No Roof Left Behind" in Bucks County. Having served this region for more than 45 years, they continue to promote community engagement and a job well done. "The Eiseman organization is tremendously blessed to live and work in a community that encourages involvement and promotes healthy lifestyles," says owner Melissa Eiseman. "I truly believe in our company motto: 'Constructing a better tomorrow' along with our tagline, 'Just as a good roof lasts for decades, a good community builds a strong tomorrow' along with our tagline, 'Just as a good roof lasts for decades, a good community builds a strong tomorrow.'"

The St. Mary Medical Center's Board of Directors has named James L. Woodward as the organization's new president and chief executive officer, effective mid-July 2016. In his new role, Woodward will direct St. Mary Medical Center's key strategic initiatives to build on St. Mary's outstanding legacy as a community-centric healthcare organization while providing a supportive environment for physicians that addresses the needs of its colleagues. Woodward previously served as president and chief executive officer of Elliot Health System in Manchester, N.H.

The Doylestown Chapter of LeTip International, a global networking and referral group, marked its 20 year anniversary in April. LeTip is the world’s largest privately owned professional business networking and leads organization, and focuses on word-of-mouth referrals. The Doylestown group of 75+ members is one of the largest chapters in the United States. LeTip of Doylestown meets weekly to enable members to exchange qualified business leads, build solid relationships, develop strong presentation skills, and become proficient networkers. Between 150 and 200 business “tips”, or leads, are passed on a weekly basis among members. LeTip of Doylestown held its first meeting in April 1996 at the Doylestown Inn, with approximately 10 members. As the group grew over the years, LeTip of Doylestown moved to the Delaware Valley University campus (at the 25 member milestone), and to the current meeting location, Doylestown Country Club, when the group hit approximately 55 members.

There are three founding members of the original LeTip of Doylestown chapter still with the group today: Jim Bartow, Joe Gebler, and Dr. Gail Walker. Many other members have been with the group for 15 or more years. The original founder of LeTip of Doylestown, Robert Smith-Felver, went on to serve as Regional Director of LeTip International, where he subsequently started dozens of chapters throughout Pennsylvania, Delaware and Maryland, until his recent retirement from that position. He is still a frequent visitor of LeTip of Doylestown, the very first Chapter he founded 20 years ago. Current LeTip of Doylestown President is James Wagner.
Is your SIMPLE IRA plan ready for an IRS audit?

by J. Timothy Corle, CPC, CFP®

If you sponsor a Savings Incentive Match Plan for Employees (SIMPLE) and have not undergone an IRS audit, consider this a wakeup call for you!

Recently, I assisted an employer that sponsored a SIMPLE IRA plan for his small manufacturing company of about 30 employees. It is a great company to work for; participation is encouraged, maximum employer contributions are contributed, and solid investment vehicles are offered to participants. Employees are genuinely cared about.

So when the employer received a letter from the IRS initiating an IRS audit, they were not afraid. Fast forward to the end result six months after the audit started......the employer owed over $23,000 in missed contributions and penalties.

If you sponsor a plan like this, it is very likely I could be using you as the above example, with only one simple exception....you haven’t been selected for an audit....YET.

So what went wrong here?

These are “self-administered” plans by design, to keep employer administration costs to a minimum. Unfortunately, many don’t fully understand their administrative requirements.

Here are some key questions to ask yourself:
- Has your SIMPLE IRA plan been amended for current law?
- Are all eligible employees allowed to participate in the plan?
- Are the correct employer contributions being made to each participant’s SIMPLE IRA?
- Are employee deferrals being deposited timely?
- Have all SIMPLE IRA notification requirements been satisfied?

One of the reasons many employers sponsored a SIMPLE IRA plan is to save on administrative costs of a formal 401(k) plan. However, when it was all said and done, this employer would have spent less in administrative costs to run a 401(k) plan than it cost to correct very honest mistakes in the end.

The take away from all of this....if you sponsor a SIMPLE IRA plan, take a hard look at the requirements, before the IRS comes knocking. Don’t want to do that? W4

Call us here at Tycor or visit: www.tycorbenefit.com.
There are many different ways to construct an equity or stock portfolio, including the more traditional approaches of market cap (large, medium or small) or style (growth or value). The view of these approaches may be changing as recent long term studies of stock return differentials suggest that industry sectors may be a more important component of equity returns than market cap and style combined.

As defined and used in this context, a sector is an industry classification or grouping of companies sharing common characteristics. The most common classification of industry sectors, the Global Industry Classification Standard or GICS, divides the equity universe into ten major sectors: Consumer Discretionary, Consumer Staples, Energy, Financials, Health Care, Industrials, Information Technology, Materials, Telecommunications and Utilities.

We think a focus on sector composition can provide a clearer understanding of where stock price returns are actually generated. Sectors provide many benefits, including their static composition, clear patterns of volatility and low correlation to each other. While a company’s market cap or style groupings can change, its’ sector classification usually stays the same. Since the development of GICS in 1999, there have been no changes to the number of sectors (ten) until the planned revision to the Financials sector this summer when Real Estate (a member category within Financials) will be removed and become a new eleventh sector. Because sector performance is typically tied to the economic environment, sectors have clear patterns of volatility. Some sectors, like Information Technology and Materials, are more volatile than the overall market and others (Utilities, Health Care and Consumer Staples) are less volatile. As an economy moves through a cycle, sectors will often perform differently causing them to move out of sync with each other. For example, Information Technology and Consumer Staples have a low correlation (0.33), which means that their stock prices will move in the same direction (up or down), but, at much different speeds. The construction of a portfolio with assets that have low correlation can potentially improve overall diversification.

A sector rotation strategy provides an efficient means to adjust equity weightings within a portfolio based on an understanding of where we are in the current business cycle. A typical business cycle has four distinct stages: Early (a rebounding economy with strong earnings growth), Mid (credit expands, earnings are strong and economic growth peaks), Late (economic growth moderates, credit tightens and earnings decline) and Recession. History teaches us that sector performance can vary significantly depending on the stage of the business cycle. Early stage outperformance is often seen in Consumer Discretionary, Financials, Industrials and Information Technology. By the time we move through the Mid into the Late stage, we see that strong sector performance is expected more from Consumer Staples, Energy, Health Care and Materials. In Recession, we might expect above market returns from Consumer Staples, Health Care and Utilities.

We think that the implementation of a sector rotation strategy within an equity allocation can bring precision to your portfolio. Sector investing eliminates the decision of which stock within a sector you should invest in. If you believe that we are in the Late stage of the business cycle (that is our opinion), then you might want to increase your holdings in the Consumer Staples sector, instead of attempting to decide which individual stock within that sector (say, Procter & Gamble, Coca-Cola or Altria) would be the best choice.

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Get Ready for New Overtime Rules
Effective December 1, 2016

by Steve Sabel, Vice President of Sales
Streamline Payroll, LLC - Bristol, Pennsylvania

The U.S. Department of Labor has put out new regulations affecting overtime pay which is to take effect on December 1st, 2016.

This is the first time the Federal Fair Labor Standards Act has been modified since 2004.

Starting on December 1st, the annual salary threshold to receive overtime pay will increase from $23,660 annually to $47,476 annually.

That equates to a weekly salary of $455.00 to $913.00.

Employees who receive less than the $47,476 annually for a fulltime worker or less than $913 weekly working less than a year must be paid overtime for any hours over a 40 hour week.

Employees becoming non-exempt will need to begin recording their hours of work beginning December 1st in the same manner as current non-exempt employees record their time by clocking in.

4.2 million salary workers will be affected by this rule on their salaries.

Lastly there will be a salary threshold indexed to pace with inflation every 3 years starting in 2020.

Employers will need to reclassify who fall under the new threshold and determine their pay structure.

Financial Security Is The New Retirement: What It Is And How To Get There

For younger workers, retirement is far away. Life spans are getting longer, technology is improving and jobs are fresh. Retirement planning appeals to those ending their careers and beginning a new chapter. For younger people, financial stability is replacing retirement planning as the savvy way to think about saving for the future. The biggest difference is that you don’t have to be old to be financially secure!

What is financial security?
Financial security is having enough passive income to cover your expenses for life. As you age, more of your income is provided by these opportunities, leaving you time to pursue your passions. It’s not quite retirement, however, because you’re still making money.

How do I get there?
Most of the advice that applies to retirement savings applies to saving for financial security. Putting away 50% or more of your income into savings is a good place to start. Avoiding debt for consumer purchases or lifestyle maintenance is another smart move.

The real difference comes in timing. With traditional retirement planning, you invest more as you get closer to retirement. When your goal is financial security, the timetable reverses. In the beginning, more of your wages need to go toward investments.

What tools can I use?
Financial independence plans can still include IRAs and employer-matching 401(k) programs. However, rather than using these as principal retirement savings, allow for short-term savings. Money goes into these accounts until enough capital is accumulated to invest in another money-making project.

This article was submitted by Merck Sharp & Dohme Federal Credit Union.
Chances are you haven’t heard anyone utter this phrase. In fact, numerous studies indicate that Americans are not saving enough to ensure a secure retirement. If American workers are not saving enough, then American employers will find themselves with an aging workforce that is unable to retire. For employers this translates into potential increases in costs associated with an aging workforce. Therefore, it is incumbent upon employers to take a fresh look at how they define a healthy, successful retirement plan.

In the past, plan sponsors often looked at participation rates to determine if their plan was healthy. If most employees are participating, then the plan must be healthy, right? Well, what if a plan has 100% participation, but all participants are deferring only 1% of their pay into the plan? Employees are not likely to be able to gain a secure retirement by saving only 1%.

A better way to measure plan health is to evaluate the “retirement readiness” of employees in the plan. Are participants saving enough and investing wisely enough to create a future balance that will produce an income stream that enables them to retire?

In order to move the needle in these areas many employers are enhancing their plan design using behavioral finance concepts to encourage improved participant outcomes. Several changes that can be implemented include:

- **Automatic Enrollment at 5% or Higher** Employees are automatically enrolled in the plan, unless they opt out.
- **Auto Escalation** Employee deferral rates are automatically increased annually (to a predefined cap), unless the employee opts out.
- **Stretch the Match** Encourage higher employee participation by changing the match formula. For example, a change from a 50% match on the first 6% of pay to a 25% match on the first 12% of pay would cost the employer the same amount, but encourages employees to defer a higher amount to maximize the match.
- **Target Date Funds as Default Options** If employees do not select an investment option, their plans would automatically be invested in a Target Date fund appropriate for their age.

Want to make sure your employees will be retirement ready? Let’s evaluate the effectiveness of your company’s plan. Contact me today at 215.721.2451 to get your free assessment scheduled.

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Oh No, I Saved Too Much For Retirement!

by Paul Patitucci, Vice President and Qualified Retirement Plan Consultant Uniinvest Bank and Trust Co.

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**Benedict Bugajewski**

owner of Bugajewski Facility Services, spoke at a recent Business to Business Breakfast, held at Cock ’n Bull, Peddler’s Village, Lahaska. Shown are Sponsor Chris Nardo (Monument Bank), speaker Ben Bugajewski (Bugajewski Facility Services) and Sponsor Katie Iorio (Dale Carnegie Leadership Training).

**Jerry Forest**

owner with his family of Buckingham Valley Vineyards, spoke at the summer Business to Business Breakfast at the Cock n’ Bull, Peddler’s Village, Lahaska. Jerry is shown with the sponsors, from left, Sponsor Chris Nardo (Monument Bank), speaker Ben Bugajewski (Bugajewski Facility Services) and Sponsor Katie Iorio (Dale Carnegie Leadership Training).

**Thomas W. Kenvin IV, CPA** has joined Hatboro Federal Savings Bank as Chief Financial Officer & Treasurer. Kenvin has worked in accounting and banking in the Philadelphia area for more than 18 years in positions that ranged from controller to Chief Financial Officer.
Top Tactics for Cherry-Picking the Right Financial Advisor For You

Reuters Sign Headline:
New National Book Release From Expert George N. Luciani, CFP®

New book from expert financial advisor removes the confusion from the often-overwhelming process of selecting a financial partner. Ensure your advisor is invested in creating a fruitful plan for your financial future.

Planning for and achieving a secure financial future is an ongoing goal for many people young and old. And one of the biggest difficulties in getting started is determining who is the best person to help you manage your money. That’s the challenge that Certified Financial Planner George N. Luciani tackles in his new book titled, “Keep the Cherries, Throw Away the Pits: Does Your Financial Advisor Know the Difference?”

The truth is, with financial-planning industry standards so vaguely understood, many people just don’t know what they’re signing up for...and with whom. In his book, Luciani reveals the information that will inform the average investor about the sales tactics that surround the financial advisory practices—and how to separate the pits—salespeople—from the cherries—the true advisors.

Whether it’s time to start a relationship with an advisor or, perhaps more urgently, determine if a current advisor is the right person for the job, this book focuses on how to locate a professional and recognize misleading practices. In the book, Luciani states, “A financial plan should be flexible, a work in progress. It must be suited to the individual. The big financial houses do not really support financial planning of that nature...they have representatives on staff, who can take down a lot of information and put something together, bound in leather—and then they are done. For the most part, they are on to the next case. They provide a financial plan to help the broker get the account. A true financial plan is not meant to be set up on a shelf. It should be based on a family relationship with an advisor that continues over the years, and it should be revised annually.”

Pulling from thirty years of experience in the industry, Keep the Cherries, Throw Away the Pits is written as an instructional guide, interspersed with personal stories, experiences, and philosophies on Luciani’s own approach to advising. Knowledge is power for the investor, and this book will inspire investors both young and old to take hold and take action on their goals for a secure financial future.

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Keep the Cherries, Throw Away the Pits: Does Your Financial Advisor Know the Difference? is available now at Amazon.com and other online retailers.

George Luciani, CFP®, is an SEC-registered, fee-only investment advisor with thirty years’ experience. As a Certified Financial Planner, George consults with high-net-worth clients and directs their financial needs with their attorneys and accountants. Also a tactical portfolio manager, George personally manages risk in market conditions change and acts according to the belief that reducing downside risk in market declines is mathematically more important than gain in market rallies. In 2014, George merged his firm with Cantor Fitzgerald Wealth Partners.
New Canal Advocacy Group
by Debra Wolf Goldstein, Exec. Dir., Delaware Canal 21, and Allen Black, Board Chair

Almost every Bucks County resident has enjoyed the stunning beauty of the Delaware Canal, crossing over it in the heart of New Hope, biking along the Canal under the majestic Nockamixon Cliffs, or just taking in the views along River Road. When the Canal is watered and the towpath is well maintained, the park’s beauty increases local property values and provides significant environmental, recreational, and economic benefits to the region. More than 2.4 million people visited Delaware Canal State Park from 2013 through the first half of 2015, spending an estimated $10,131,000!

However, because of perennial constraints on the state’s budget, the Canal suffers from barely adequate day-to-day maintenance, minimal planned or preventative maintenance, and no planned capital maintenance. As a result, it is suffering from deterioration and overgrowth. The Canal rarely is fully watered — and without water it is not a canal but a ditch. After river floods, many miles of the towpath and Canal are unusable literally for years before being repaired. That’s why Delaware Canal 21 was created. We are a not-for-profit, community-based group formed in 2012. Our mission is to identify and secure new public and private resources to help the state park system provide the vastly improved planning and major maintenance the Delaware Canal and its recreational towpath need and deserve.

Our efforts revolve around finding new solutions to old problems. We take as our starting point that the state parks budget will never be able to provide the high levels of planning and preventative maintenance that the park needs. We believe there are many opportunities to bring new resources to the Canal and towpath and want to explore such ideas as partial Canal self-sufficiency through sale of water or electric generation; corporate sponsorships; neighborhood improvement districts; appropriate concessions and commercial uses; and voluntary hospitality contributions.

There are other Canal groups in the area, but Delaware Canal 21 is different. Some other non-profit groups have a wider geographic focus or different priorities. Others focus their valuable work within the limitations imposed by the state parks budget. Delaware Canal 21 partners with these other organizations on initiatives and grants where it makes sense to do so, but by contrast, we are a think tank and a catalyst, solely focused on this Canal, this park, and its pressing infrastructure priorities. Our string of accomplishments to date includes:

- Taking the lead in planning and implementing a system of back-up watering pumps, in order that, when water flow is interrupted from the north, a backup pump immediately below the area needing repair can be activated, bringing water in from the Delaware River to the sections below.
- Bringing the Army Corps of Engineers together with state park staff to inventory the stone river walls and assess the need for repairs.
- Securing a $225,000 Wm. Penn Foundation grant to create a Visioning Study (together with partner Delaware & Lehigh National Heritage Corridor). Already this study has generated a detailed list of priority projects needed to improve maintenance, increase public access, and reduce damage from storm water and river flooding.
- Obtaining a $150,000 Storm Water Grant from the William Penn Foundation and DCNR (together with partner Heritage Conservancy) to devise ways of mitigating storm water damage to the Canal and recreation path.

www.DelawareCanal21.org

Bucks County Women’s Journal
Reach Your Target Audience

A publication dedicated to educating women

The BCWJ seeks to educate and inform women and their families in meaningful ways.

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Important IRS Information for Members

Employers should look to their brokers to keep their benefits compliant with Internal Revenue Service (IRS) and Department of Labor (DOL) regulations.

The cost of noncompliance is huge.

If an employer goes through an audit and doesn’t have the correct benefits documents in place, they may be subject to significant fines and penalties.

- In 2014, 65% of the cases audited for compliance resulted in fines or other corrective action.
- If employers don’t meet ERISA’s requirements, fines like these may result:
  - Up to $110 per day, per plan.
  - Failure-to-file penalties of up to $1,000 per day, per plan.
  - IRS penalties of $25 per day up to $15,000 per year.
  - Individual punishments for other breaches of fiduciary responsibilities.
- Over the past 12 years, 32% of employers audited are fined over $10,000.

We know most employers can’t easily create these documents and employers are held legally responsible, so they often look to their brokers to help solve this problem. Left on their own, we see employers usually relying on a carrier certificate, which is not ERISA compliant, or pay high attorney fees.

Since employers rarely have the knowledge, or time, to manage their own benefits compliance needs, help from their insurance broker is critical. If your broker is not providing this service consider the Chamber’s recommended employee benefits firm USI Affinity. Their “My Benefits Advisor” program provides these compliance services at NO cost when you engage their brokerage.

Contact the chamber or our liaison person Jim Pitts directly at USI. phone: 610-537-1377 or email: jim.pitts@usiaffinity.com

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*Free Checking Account has no minimum deposit, no monthly service charge, and no per-check fees. Customer responsible for other fees associated with account, such as purchase of checks, non-sufficient/unavailable fund fees, stop payments fees and/or fees assessed at non-Penn Community Bank ATMs. Please see Penn Community Bank Schedule of Fees for full list. The amount of the bonus credited to your account will be reported to the IRS as interest for the year. If multiple accounts are opened with the same signer, only one account will be eligible for the bonus. Subject to approval. Account must remain open and active for six (6) months from date of opening or a $50 early termination fee will be assessed. Offer expires November 30, 2016.
position at a publicly traded bank going through a merger, having to recommend job cuts of performing employees to meet a savings target for the company.

Mentors: Three people influenced my life heavily. The first was Ms. McCarthy, a middle school teacher who gave me a pep talk after one too many detentions for talking back to those in authority, and the second was a senior manager at Bamberger’s who made me a night supervisor at the age of 18. It is no exaggeration to say that they changed my life. Later, as my professional career began to develop, First Federal of Bucks County President and CEO Bruce Iacobucci started to tell me “You can do this job.”

TRUE

Word that best describes you: Candid
Like best about your job: People – team members and customers – watching how things progress when we strategize together
Like least about your job: Believe it or not, detailed accounting.

The most important lesson you’ve learned: Teamwork gets the job done. If there’s one thing I’ve witnessed, it is the magic that happens when you get a team to collaborate and pull in the same direction. The true mark of career success, in my opinion, is being able to build teams based on trust that then go on to succeed together, day in and day out. This is how I’ve been able to manage my teams for the past 10 to 15 years, and that is important to me and really valuable.

Life motto: Think things through, decide your own “course of right action” and then make a move.

Greatest fear: Unpredictable health challenges for those I care about.

Person most interested in meeting: It would have been David Bowie, but since he has passed away, it would have to be Elizabeth Warren.

Company you respect most: I can’t pick just one, because there are so many here in Bucks County. I really respect any company that can focus on a strategy to serve customers, employees and the community in which it operates.

First choice for a new career: An executive recruiter

Greatest extravagance: Personal training at my gym – and three different FitBits

ET CETERA

Award/honor most proud of: Being selected for my current job as President and CEO of Penn Community Bank

Most influential book: The Servant Leader, by Ken Blanchard, one of my favorite books on leadership.

Lead the Leader

PERSONAL INFORMATION

Name: Jean M. Coyle
Title: President and CEO
Company: Penn Community Bank
Type of company: Banking and Financial Services
Education: Bachelor’s degree in business administration from Muhlenberg College; MBA from Saint Joseph’s University

INFORMATION

Home: Washington Crossing, PA

BUSINESS

Essential business philosophy: Think big. This has been a key part of my success and I especially recommend this for professionals just starting their careers. I operate under optimistic dissatisfaction: every time I have done more and accomplished more, I think that I might be finished, and then I develop opportunities to do even more.

Best way to keep a competitive edge: Look inside yourself and practice a philosophy of continuous improvement. Watching others’ progress or trying to compete with others in business can be distracting. Set your own goals, and, as one of my mentors advised, “Eyes Front, sister!”, whenever I got too focused on what others were doing.

Yardstick of success: Meeting one deadline, or succeeding on one project, gives a brief feeling of accomplishment, but the true mark of career success to me would have to be building work teams based on trust that then go on to succeed together, day in and day out. Over my years in management, there was a transition for me from project accomplishment – getting something done on time and within budget – to witnessing the magic that happens when you get a work team to collaborate and pull in the same direction. This is how I’ve been able to manage my teams for the past 10 to 15 years, and that is important to me and really valuable.

Goal yet to be achieved: Creating an environment for internal succession at Penn Community Bank. Someday, I would like to see many current team members take over the place – that will be a wonderful thing!

JUDGEMENT

Best decision: Taking a pay cut to transition from a publicly traded bank to a mutual bank back in 2006.

Worst decision: Working for a subprime lender in the late ’90s.

Toughest decision: While in a senior leadership position at a publicly traded bank going through a merger, having to recommend job cuts of performing employees to meet a savings target for the company.

Mentors: Three people influenced my life heavily. The first was Ms. McCarthy, a middle school teacher who gave me a pep talk after one too many detentions for talking back to those in authority, and the second was a senior manager at Bamberger’s who made me a night supervisor at the age of 18. It is no exaggeration to say that they changed my life. Later, as my professional career began to develop, First Federal of Bucks County President and CEO Bruce Iacobucci started to tell me “You can do this job.”

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ET CETERA

Award/honor most proud of: Being selected for my current job as President and CEO of Penn Community Bank

Most influential book: The Servant Leader, by Ken Blanchard, one of my favorite books on leadership.

Favorite movie: Happy Gilmore

Favorite restaurant: Brian’s in Lambertville, NJ

Favorite vacation spot: Home on my deck that oversees the Delaware Canal

Favorite way to spend free time: Laughing until I cry with family and friends

Automobile you drive: Lexus RX 350

Quotation to live by: Leave things better than how you found them

Books on my nightstand right now: A Man Called Ove, by Fredrik Backman

Favorite author, nonfiction: Wayne Dyer

A book that influenced how I live my life: You Will See It When You Believe It, by Wayne Dyer

TV show I hate to admit I like: COPS

Movie I love so much I’ve watched it more than twice: Cinema Paradiso

Website I visit regularly: Amazon.com

If you turned my radio on right now, it would be tuned to: NPR

Magazine I read regularly: Prevention

Last performance attended: All kinds – Rufus Wainwright at the McCarter Theatre in Princeton

Place you go to escape the office: When stress starts to mount, I have a few means of escape that aren’t necessarily particular locations; I enjoy exercise – such as spinning, yoga, and walking – and reading.

Recording I play when my soul needs a lift: Anything by Barry White

Person in my field whom I most admire: Sue Perrotty, a senior manager at the first Meridian Bank in Reading, Pa. She was certainly in the minority as a woman, and also was a visionary within our structured banking environment. I learned a lot from her.

If I had the power to order all of Bucks County to do one thing, I would be: “Let’s all agree on what to do next to help our community” – but it hasn’t been written yet!!!

And here’s why: Bucks County has wonderful diversity but sometimes we can’t all pull together for progress. Anything that will help us all work together will help us achieve even greater things. But, really, that’s true for most issues in the world.
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