

Fourth Quarter 2020

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### ANNUAL DINNER

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OCTOBER  
21



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### The Chamber will honor Regina Lewis with the Joseph G. Filoromo Jr. Community Service Award.

Regina Lewis is recognized regionally for utilizing her business experience paired with her non-profit expertise to serve the community in many facets; including being an integral driving force for the development of the Coatesville Area Partners for Progress(CAPP), serving as the Director of Special Projects for ChesPenn Health Services and her work as a senior associate at the non-profit management consultation firm, MacIntyre Associates. She also served on the board of the Newlin

Foundation, an organization aiding students in the Coatesville Area School District who have the desire to acquire a college education but face systemic barriers. Regina spearheaded the formation of the Coatesville 2nd Century Alliance through CAPP and was instrumental in securing the Wells Fargo Regional Foundation five-year grant that ensures Coatesville’s residential neighborhoods are strong and that City residents are poised to benefit from the economic growth the City will experience.



*\*Visit [westernchestercounty.com](http://westernchestercounty.com) to purchase Annual Dinner Tickets.*

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### MUNICIPAL UPDATE November 20, 2020

Municipal Leaders from across the western Chester County region will share news, opportunities and future plans for the municipalities they represent. *\*see back page*

# WESTERN VIEW NEWSLETTER

Publication of the Western Chester  
County Chamber of Commerce

## EXECUTIVE COMMITTEE

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Karl Klingmann II | Past President | Penn Rise Advisors

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Gwen Smoker | Citadel  
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Vincent Zambuto | Surefire Graphics

## STAFF

**Donna Steltz | Executive Director**  
Donna@westernchestercounty.com  
**Rachel Cathell | Communications Coordinator**  
Rachel@westernchestercounty.com  
50 South 1st Avenue, Coatesville, PA 19320  
610-384-9550 | westernchestercounty.com | chescowest.com

**Our mission** is to connect members to new ideas, resources and relationships to acheive their goals.

**Our vision** is for a thriving region that is well-connecte, innovative and accessible for community and business growth.

**Our goals** are to promote the chamber as the leading resource for businesses and organizations in our community, to buiild regional cooperation to strengthen business retention, growth and revitalization, and to enhance value for members through education and events.

## RENEWING MEMBERS - 4TH QUARTER

### < 5 years

Bridge Academy & Community Center | *Jordan Crans*  
Bright Spot | *Shannon Brower*  
Budget Blinds of Coatesville | *Germaine Schumann*  
Chester County Community Foundation | *Stephenie Stevens*  
Highland Orchards | *Marsha Hodge*  
PNC Bank | *Susan Kuryloski*  
Revival Productions | *Heather Grayberg*  
Sly Tom's Take Out | *John Sly*  
Surefire Graphics & Marketing | *Vincent Zambuto*  
US Health Advisors | *Harry Lilley*  
Valley Creek Productions | *Justin Chan*  
West Bradford Township | *Justin Yaich*  
West Nantmeal Township | *Deborah Kolpak*  
Whitford Insurance Network, Inc. | *Bob Ward*

### 5 + years

Air Ventures Balloon Flights, Inc | *Deb Harding*  
Harcum College | *Evelyn Santana*  
Pope John Paul II Regional Catholic Elementary School | *Maria Samson*  
Rittenhouse Builders | *George Metzler*  
West Caln Township | *Thomas Siedenbuehl*

### 10 + years

Beaver Creek Tavern | *Stuart Deets*  
Honeybrook Golf Club | *Donna Horvath*  
J-S All Things Plumbing | *Bob Sparr*  
John Rock | *Bill MacCauley*  
Penn Rise Advisors | *Karl Klingmann II*  
Sovereign Environmental Group | *Larry Johnson*  
The Wright Agency | *Jonathan Wright*

### 15 + years

Brandywine Business Systems | *Sam Slokom*  
Levin Luminais Chronister Eye Associates | *Paul Fernandes*  
Tel Hai Retirement Community | *David Shenk*



## NEW MEMBERS

### Ballymore

Stephanie Brown | (610) 593-5062 | ballymore.com  
Ballymore invented the rolling safety ladder and continues to lead the industry in innovating and introducing new products to the market. They manufacture ladders and lifts for various companies.

### City Well Church

DJ Grick | (610) 590-8550 | CityWell.Church  
CityWell is a non-profit and non-denominational church launching in Coatesville in the fall of 2020. This new church has a goal of helping revitalize the city by helping people meet God, find freedom, discover purpose and make a difference.

### Compass Hardwoods

Greg Pilotti | (484) 764-6956  
Located in Gap, Compass Hardwoods specializes in residential and commercial millwork and custom moldings.

### Electrical Plus

Jeremy Mueller | (484) 459-4940 | electricalplus.net  
Electrical Plus provides expert residential and commercial electrical services in Chester, Montgomery and Delaware Counties.

### Independence Blue Cross- CHIP

Gregory Gutierrez | (215) 241-9707 | ibx.com/CHIP  
CHIP is comprehensive health coverage for kids 0 - 19 years. Coverage provides medical, dental, vision, hearing and prescription drug coverage to help your child grow healthy and strong.

### Right Start Photography | Casablanca

Grace Rauppis | (484) 459-3351 | rightstartcasablanca.com  
Wedding photographers with 10 years of experience, serving the tri-state area and beyond. Also owners of a micro wedding and event venue called Casablanca in the Midway Arts Building in Coatesville.

### Studio Mork

Brian Mork | (630) 207-1071 | studiomork.com  
Studio Mork is an Architecture firm specializing in traditionally inspired, town building. They work to integrate client's wishes for modern, livable, and meaningful spaces with timeless design principles based on simple materials and forms.

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## FINANCIAL PLANNING IN 2021

Karl Klingmann, Penn Rise Advisors



The recent financial downturn associated with the COVID-19 pandemic, along with the stock market slide and subsequent recovery, has strained finances for some and has illuminated the importance of having a financial plan. I thought it would be helpful to review some basic financial planning concepts and ideas to help be better prepared in the future. A financial plan is not just about planning for retirement or choosing which stocks or mutual funds to buy. It is a complete, holistic view of all of the financial facets in your household and working towards a goal in the future. This isn't about greed or amassing more money, but instead is about using the resources you have in an efficient and effective manner to achieve your financial goals.

There is always a give and take in any plan, especially financial plans and it may require some tough choices and can change over time. This is normal. Life happens. In order to figure out where you are going, you have to understand where you are starting. A financial plan should start with the basics: income, expenses. How can we use our income and any other resources efficiently? It helps tremendously to start with a budget, which is nothing more than putting pen to paper and determining what your monthly income and expenses are.

The object of this exercise is to determine where we are spending our income and do we have enough to buy the things we want or save in our IRA's. Eating out at restaurants or getting takeout is rather expensive and can quickly create a hole in your budget. A simple dinner out with your spouse can quickly turn into a \$100+ bill after adding in a couple of drinks.

If your income is less than expenses, then there are some tough questions that may need to be addressed. Are there ways to reduce your expenses? Do you really need the Netflix, Roku, Prime, Disney+, Hulu and ESPN subscriptions? How often do you eat out or get a snack/coffee from Wawa or Starbucks?

When my wife and I bought our first house, we didn't have much money and decided to forego any cable TV subscription package for the first two years of being at the house. The house needed much work, I was in the early years of my business and we decided that if we had time for TV, we had time to read, work or fix something on the house instead. This helped us save a fair bit of money during those two years, play a lot of cards and also get a lot of projects done around the house.

There is a vast difference between what we need vs. what we want. Assuming that your income is greater than your expenses, you will start to look at ways to utilize your free cash flow. One of the best places to start is to look at your savings or emergency cash reserve. It is recommended to have 3-6 months of "cash" (savings, checking, money market, high yield savings, etc.) on hand to help you weather any storms that may arise, such as losing your job, the government closing businesses due to COVID or illnesses. Having a cushion will allow you to live your life while there is an interruption in income.

Over the years, savings accounts have become rather poor places to stash your cash. I would recommend having about a month's worth of expenses in your checking account and then 3-6 months of expenses in a money market or high yield savings account.

At least you will be provided with a nominal interest rate that is significantly greater than a traditional savings account and you will still have access to the funds.

Emergency expenses can and do happen. The roof leaks, the car dies or you have a medical need. This is why a safety net is important. There are other ways to help pay for these expenses though and not use your cash reserves. If you own your home and have more than 20% equity in the home, you may be able to take out a home equity loan or get a home equity line of credit (HELOC). These two loans are great if you need to spend a large amount of money in your emergency and you are able to tap into the equity in your home.

I typically recommend that my clients take out a HELOC to have on hand just for these instances. It's usually better to use someone else's money than your own, especially with interest rates as low as they are today. A credit card can be used to pay for things, but typically a credit card has an interest rate charge in excess of 15% with some as high as 29.99%! A credit card can be a great thing if used wisely and with an understanding that you will NEVER carry a monthly balance on the card because if you do, the card company wins.

If you don't carry a balance and pay it off in full every month, it can be a powerful tool to help build your credit. Credit worthiness is what your score represents and can be a determining factor in purchasing a house, car, auto insurance and even buying a new phone. A low credit score will make you pay more for a loan than someone who has a higher credit score, even though your income may be higher.

Your credit is based on income, your use of the card, other debt, do you carry a balance, timely payments and other factors. I would encourage you to have and use a credit card every month, not a debit card that doesn't help you build credit, and pay off the balance in full every month. If you follow that advice, every 6 months or so I would suggest you call (yes, call) the credit card company and ask them to raise your credit limit. Having a higher limit will help increase your credit score, show other lenders you are trustworthy with money and be more inclined to give you better rates when you try to borrow. Understanding and using credit wisely can help you long into the future.

Now that we have a budget, are living within the budget and understand savings accounts and personal credit, let's move on to retirement savings. One of the best ways to save for retirement is to start with your employer's retirement plan, often a 401k or 403b but may consist of a SIMPLE or SEP IRA. These plans allow for the pre-tax deduction from your paycheck, tax-deferred growth and often have an employer match, helping your account grow faster over time. These types of accounts are supposed to be used for retirement purposes, not general savings, and should not be touched prior to age 59 ½, the age when IRS eliminates the 10% early withdrawal penalty on the account. Participants can withdraw the funds in retirement and will pay income taxes on those withdrawals.

Another great way to invest in your future self is to fund a Roth IRA. This type of account is also to be used for retirement purposes but there are a couple of differences that are important. The Roth IRA can be accessed prior to age 59 ½ without a 10% penalty (provided certain rules are followed), the Roth is funded with after tax dollars and withdrawals are then tax free. The Roth may be accessed early by having the account open for a minimum of 5 years. After the 5 year period has passed, contributions to the account may be accessed tax and penalty free while leaving any interest, dividends or growth in the account.

Additionally, a first time home buyer may access up to \$10,000 from the account to buy a house. Additional information can be found on the IRS.gov website under Publication 590 (amazing read!).

One creative financial planning concept is to use the Roth IRA as both your college savings plan for your children and the vehicle to fund your retirement. While 529 accounts or other college type savings accounts sounds great, most people will have little chance to fund or utilize the accounts to their potential.

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The downside to college specific saving accounts is there are penalties if the funds are not spent on academic purposes. What happens if the child gets a scholarship, joins the military or just doesn't go to college? In the case of the Roth IRA, you can keep the funds for your own retirement, tax free should your child not need the funds for college. You may also use the Roth IRA funds to pay for school, tax free, assuming the account has been open for 5 years.

If you own your own business and have children that do work in or for the business, you may want to consider putting the children on payroll and use their paycheck to fund a Roth IRA, after you have fully funded your own Roth IRA, of course. Time is one of the greatest secrets to investing and financial planning. We usually don't have enough time to accomplish all of our goals by the time we figure out how this big game works. A little planning early on, coupled with diligence in sticking to the plan, (and maybe hiring a great financial advisor) can help you achieve your financial goals.

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# CHAMBER EXPERIENCE

NEWS | RECAPS | EVENT HIGHLIGHTS



Casablanca celebrates their grand opening of their new micro event space. Pictured in the center above are owners Matt and Grace Rauppis.



Chamber Executive Director Donna Steltz talks with Mike Kearns of Victory Brewing Company about how the brewery is fairing in COVID-19.



Justin Chan films Chad Cropper of Crop's Fresh Marketplace for an upcoming Western Chester County Checks In Episode.



WCCCC interviewed Ethan Crane, Gary Hudson and Blaise Sharkey at the Chester County Airport for a member spotlight article in our magazine.



Board member, Brenda McNeil of Mahoney Environmental visits Dean Stoltzfus of Stoltzfus Feed & Supply.



Tom Piersol, Travis Good, Peter Horvath and Donna Horvath of Honeybrook Golf Course enjoy the day at the Annual Golf Outing.



Winners of the Golf Outing- Scott Rutherford, John Steigerwald, Mike Peron, and Todd Darlington.



Golfers enjoy the annual outing at French Creek Golf Club.



Joe Lusi, Scott Brown, Sean Rinda, and Jeremy Mueller of Golf Presenting Sponsor, Electrical Plus

## Congratulations to our Golf Outing winners!

### 1st Place 1st Flight:

Mike Peron, Todd Darlington, Scott Rutherford, John Steigerwald

### 2nd Place 2nd Flight :

Keith Critchley, Matt Perrino, Jeremy Bowden, Matt Hellhake

### 1st Place 2nd Flight:

Steve Cunningham, Paul Keeler, Nolan Stone, Giacomo Decola

### 2nd Place 1st Flight:

Mike Hughes, Jason Van Buskirk, Steve Morris, Michael Staffieri

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# STAYING CONNECTED

Rachel Cathell, WCCCC

If there is one thing that everyone can agree on, it's certainly that the Chamber is the master of networking. However, with 2020 being a whole new ball game, we have all had to figure out new ways to modify this important ingredient of our career success.

First and foremost, it is so important and often appreciated to acknowledge that business has been difficult lately. By displaying just general human kindness, sincerity and thoughtfulness you are setting the bar for a much more authentic relationship with the individual you are reaching out too. Make a gesture of goodwill, what can you do for that person? Building relationships is never a one-way street so make sure you are extending your hand. Before reaching out to someone, make a list of possible needs or connections you can fill for them.

As we continue to follow physical distance with one another it shouldn't mean that we should stop connecting socially. We have all started to master video conferencing and we should continue to be adamant on face to face video calls to maintain that personal connection. In between your business video calls throw in a more casual one- just a catch up with a business colleague that isn't necessarily tied to an ask.

With the sudden increase of online webinars, there has never been a better time to log into one that you otherwise wouldn't have time to attend. Choose online networking events, webinars, and chat rooms that tie to your professional development. Then pay attention to the attendees inside these webinars. You won't always have access to the list of attendees but you can hop into the chat box and reach out to them for an introductory one on one session afterwards. Before video conferences, you may have never been able to get all of those same people in one room at the same time, leverage this collaborative productivity.

Now is also the time to embrace the advantages of social media and get smarter about using these tools to promote yourself. Your online identity is an impression that is solely dependent on how you present yourself. Audit your networks; are you connected to individuals you think would benefit you professionally?

As a business, ensure you are giving face-time to your customers. Do a tour around your store or facility, record live videos of your products, and answer questions in real time. This helps alleviate the isolation people have been feeling.

Keep your events rolling with virtual platforms. The Chamber continues to host a bi-weekly virtual news program, Western Chester County Checks In and we've hosted two virtual events (Corporate Citizenship and the State of Agriculture) utilizing Youtube Live and Zoom. Each event has successfully garnered large viewership and provides the opportunity for us to continue our services.

Prior to hosting a virtual event, it is important to ensure you have tested the platform and have an agenda on how the event will run. Designate a moderator and a person to field questions that may come through the chat box.

Use the virtual platforms below to stay connected, reach out and connect with someone today. We will get through this challenging time together, but I hope when this is behind us and humanity begins to heal, none of us will ever take for granted the simple and pure healing of face to face interaction.

## PLATFORMS TO USE

- |                      |                        |
|----------------------|------------------------|
| 1. GoToMeeting       | 7. Youtube Live        |
| 2. RingCentral Video | 8. ClickMeeting        |
| 3. Microsoft Teams   | 9. U Meeting           |
| 4. Google Meet       | 10. BigBlueButton      |
| 5. Zoom Meetings     | 11. Bluejeans Meetings |
| 6. Facebook Live     | 12. Lifesize           |



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## TAX DEFERMENT

Nicole Odeh, The Small Business Accounting Solution



When Congress failed to pass another wave of economic stimulus measures in August, President Donald Trump signed a set of executive orders to try to quell some of the pain caused by the COVID-19 pandemic. One of those orders was a payroll tax deferral for workers making less than \$104,000 a year. In a time when so many are looking for any positive steps up, this sounded great. In actuality, however, it is turning out to be less of a boon than hoped.

First, know that this is only a deferral of taxes and not a cancellation of them. The order makes it acceptable to not collect Social Security and Medicare payroll taxes from September to December 31, but these deferred taxes still need to be paid by April 30, 2021. If an employee had this deferral for the full period, they would then be required to have twice the regular amount withheld over the first four months of next year to repay it.

Second, participation in the deferral is voluntary. An employer is not under any obligation to stop withholding the taxes. Combine this with the complexity of tracking the liability through the deferral period and then repaying it next year, and simply not engaging in the deferral becomes an attractive (and legal) option. It is so attractive that even the House of Representatives, the Senate, and the Supreme Court are not deferring those taxes

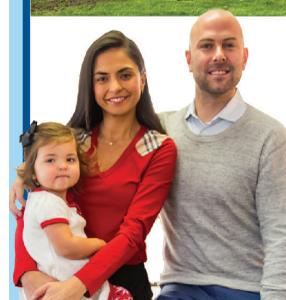
Beyond that, the responsibility of repaying these taxes is on the employer. That means that if an employee deferred taxes from September until the end of the year, then quits on January 1, the employer is left with the obligation to pay back all the taxes that were not collected. Knowing this, it is not surprising that many large employers - including Costco, UPS, FedEx, Home Depot, and Wells Fargo - opted not to change paycheck withholdings for their employees.

And of course, just the fact that this is a payroll tax deferral means that it would potentially only help those currently employed - arguably the lucky ones in this time when many are struggling to find work.

Of course, there is still the possibility that Congress could make a payroll tax deferral a payroll tax forgiveness, effectively giving this money straight to workers. Even that, though, is not as simple as it sounds, and we just do not have any further information at the time I am writing this.

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## MEMBER INSIGHT

M. Cynthia Quinn, CPA

Wars, terrorist attacks, environmental catastrophes such as hurricanes, fires, and tornadoes, and now a pandemic, joltingly reminds us life is fragile and all too short. The Coronavirus has prompted all of us to take inventory of our lives and businesses.

### *On the personal side, consider the following:*

- \* Meet with your attorney and trusted financial advisors to update your will, estate plans and health directives
- \* Review your beneficiary's on IRA's and other retirement plans
- \* Provide a cohesive family medical history to your children, a somewhat overlooked item
- \* If your employer does not offer short and long-term disability insurance, research your options to purchase it yourself
- \* Although Required Minimum Distributions are not required for 2020 due to Covid-19, a review of your tax plan may make taking a distribution a smart move. Consider "made in-kind" distributions from IRA accounts which provide an opportunity for tax- favored growth of depressed values
- \* Set up PA 529 plans for your children or grandchildren. The 529 Plan is a good vehicle to fund college, some technical and career schools and apprenticeship programs. ->

Contributions can be a deduction from your PA income up to \$15,000 (\$30,000 for married couples) per beneficiary to the extent of taxable income

### *On the business side, consider the following:*

- \* Meet with your accountant, banker, and trusted advisors to review operations and financial reports, plan, forecast and budget for the future
- \* Implement and review your technology plans, especially if you have employees working remotely
- \* Review your Cybersecurity insurance and if you do not have any, purchase it
- \* Because there are numerous Covid funding programs make sure you adhere to the reporting guidelines and due dates for any forgiveness applications or other required reports.
- \* If you own real estate, consider a tax re-assessment if you think the values have dropped
- \* Keep updated on the health guidelines as issued by Pennsylvania Department of Health
- \* Business guidance can be obtained through Pennsylvania Department of Community and Economic Development, Small Business Association (SBA), Internal Revenue Service (IRS) and Pennsylvania Department of Revenue and many other resource centers

The present is uncharted, turbulent waters...our individual lives and business paradigms are changing quickly... we need to remain resilient, open, compassionate, and supportive.

*"A good plan today is better than a perfect plan tomorrow" – George S. Patton*

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## RHOADS ENERGY CREATES UNIQUE LOCK-DOWN SCHOLARSHIP PROGRAM

The Rhoads Energy Family of Companies hosted a summer internship program for nine young adults from Central Pennsylvania. The company awarded \$18,000 in scholarships to participants who created their own self-directed, research-based projects. No limits were placed on the subject matter, resulting in projects that covered diverse industries and topics: engaging in art projects with children, the effects of COVID-19 on tourism, the production of glass from chicken manure, and many others. The eight-week program culminated in presentations of the participants' results and an award of \$2,000 per student. "Because of the lock down, many students lost out on internship opportunities. We wanted to create a program that would reward some of the smart, energetic young people in our region," said Mike DeBerdine III, CEO of The Rhoads Energy Family of Companies.



## BRANDYWINE HEALTH SOCIAL INNOVATION

Vanessa B. Briggs was recently recognized by the Greater Philadelphia Social Innovation Journal for her creative courage and forward-thinking approach to social innovation as President and CEO of Brandywine Health Foundation. Brandywine Health Foundation was also recognized as one of the Top 10 Greater Philadelphia Social Investors. Briggs received the second-place award in the not-for-profit social innovation category. She said, "It is a privilege to work with Brandywine Health Foundation's board of inspired visionaries and be recognized for the implementation of innovative practices and strategies in service to the Greater Coatesville community." The Foundation has also announced the reveal of their new website.

Visit [brandywinefoundation.org](http://brandywinefoundation.org)

## NEW DIRECTOR OF PARKS

Chester County Commissioners Marian Moskowitz, Josh Maxwell, and Michelle Kichline have appointed David Stauffer as Director of Chester County's Department of Parks and Preservation. Stauffer moves to this new role following 12 years as Capital Projects Coordinator within the county's Department of Facilities. As Director of Parks and Preservation, Stauffer will lead the department in the strategic effort to preserve agricultural land, municipal parks, trails, greenways, and other land preservation projects, as well as manage the county's seven parks and three trails. Visit their newly updated website at: [chesco.org/4498/Parks-Preservation](http://chesco.org/4498/Parks-Preservation)



## ATGLEN LIBRARY CELEBRATES 75 YEARS

Help Atglen Public Library celebrate their 75th anniversary. On November 21st, you can pick up a Scavenger Hunt Passport at the Hunt Headquarters tent across from Atglen Borough Hall. Walk through town to solve the riddles and answer the question for each destination. Return your Passport to Hunt Headquarters to receive an ice cream treat. Saturday, November 21. Self-paced / drop by from 1:00 p.m. to 4:00 p.m.

## CONNECT TO EXPERT FAMILY CARE

[TowerHealth.org/THMGFamilyMedicine](http://TowerHealth.org/THMGFamilyMedicine)



Brandywine Hospital

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### SENIOR CENTER SHIFTS PROGRAMS TO ANSWER NEW OBSTACLES

The pandemic may have forced the Coatesville Area Senior Center to drastically change its operations but the hurdle did not stand in their way of servicing our community. They continue to connect our local seniors to breakfast, lunch, fresh produce and a friendly smile by their drive-thru program. They've also introduced virtual programs that range from cooking and art classes to educational programming and fitness.

**#getbusyliving** Visit them at: [coatesvilleseniorcenter.org](http://coatesvilleseniorcenter.org)

### SMALL BUSINESS SATURDAY

November 28th is the official Small Business Saturday, a day nationally recognized to encourage individuals to shop small in support of our local business owners and communities. We hope you will join us on this day in participating in local commerce. Visit [chescowest.com](http://chescowest.com) to explore our region.

### NEW EVENT VENUE OPENS IN COATESVILLE

The Chamber attended the ribbon cutting for Casablanca, a new micro event space in the Midway Arts building in Coatesville. Matt and Grace Rauppius, owners of Casablanca are also the owners of Right Start Photography. The couple were traveling when COVID-19 hit, sending them scrambling to get home. During their journey the idea of Casablanca was born as a need for small event spaces became more apparent. Let them host your next event or party! Visit [rightstartcasablanca.com](http://rightstartcasablanca.com)



### \$100,000 IN COVID-19 RELIEF FUNDING

Pennsylvania American Water selected the Coatesville Area School District's Student Meal Program and the Chester County Food Bank as recipients of their COVID relief donations. These financial contributions are part of the company's pledge and its charitable arm, the American Water Charitable Foundation to assist local organizations during the Pandemic.

Visit [amwater.com/paaw](http://amwater.com/paaw)



### CHESCO AG COUNCIL INTRODUCES FARM AND TABLE TALES

The Chester County Agricultural Development Council has unveiled its new programming, Farm and Table Tales. The program is a monthly series for local residents and gives individuals the opportunity to hear from Chester County farmers on a variety of topics. Each seminar runs from 6:30 p.m. to 7:15 p.m. and are recorded after viewing.

*Upcoming Webinars-*

**October 20-** Time to Talk Turkey

**November 17-** Fresh Cut Firs & Holiday Decorations

**December 15-** Cheers to Local Wine and Cider

**January 19-** Discover Chester County's Parks

Visit the councils new website at [chescofarming.org](http://chescofarming.org)

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## SCORE HONORS PADULA

For the past ten years, SCORE of Chester and Delaware Counties recognizes owners and entrepreneurs that have demonstrated unique vision, innovation and achievement in support of our local economy and small business community. This year SCORE honored Chamber member, Mark Padula of Padula Engineering Company, a land development and stormwater management start-up that delivers uncompromising customer service. Since his introduction to SCORE, Mark has worked with a wide range of mentors, co-mentors, and subject matter experts. Mark attributes much of his success to each of these individuals as they have provided him different insights and important advice in areas of planning, marketing, funding and organization.



## ENTREPRENEURS IN COATESVILLE

Approximately 20 graduates of Coatesville's Business Skills for Success for the Entrepreneur webinar program showcased their emerging businesses in an open-air, pop-up market at Third Avenue and Lincoln Highway. The first of its kind in the city, the outdoor market is the culmination of a nine-week virtual educational series launched in June by the City of Coatesville in partnership with the Kutztown University Small Business Development Center (SBDC) and leading local business experts. Entrepreneurs of all ages were invited to participate to gain the skills and access resources to take their emerging or existing small business to the next level.



*Reece Turner of Reecies Soaps & Natural Products displays her items for sale at the pop-up market.*

## WORLD HABITAT DAY

Habitat for Humanity of Chester County (HfHCC) joined the United Nations and organizations around the world on October 5th for World Habitat Day to raise awareness, educate, and mobilize individuals and communities to take action regarding the current global housing crisis. Throughout the month of October, Habitat will draw attention to the important role affordable housing plays in removing barriers to opportunity, success, and health. They will also be launching a Virtual Build Challenge that includes easy projects that can be done as a family or independently. Participants will be invited to virtually share their build projects and will be entered into a drawing for prizes. The Virtual Volunteer Build Challenge is a way to engage volunteers who want to be involved, but as a result of the pandemic, are not ready or able to physically be on a job site. Visit [hfccc.org/worldhabitatday](http://hfccc.org/worldhabitatday)





**M. Cynthia Quinn, CPA**

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## STOTTSVILLE INN PLANS FOR THE FUTURE

Visitors to the Stottsville Inn will find that the regulations set on restaurants during the Pandemic inspired the Inn to find creative solutions. The Quinn Family has expanded the patio extensively, adding sun shades for comfort and has even crafted personal platform seating that creates a charming and intimate dinner outdoors. When the Quinn family purchased the property in 2018 they remodeled the inside of the restaurant and Inn while giving special detail to highlighting historic architecture of the building. Moving forward they plan to continue renovations with the addition of a 3 season room.

## FAST SIGNS CELEBRATES 35 YEARS

Kevin Mengel opened his first FAST-SIGNS business in Berwyn in 1992. In 2000, Mengel opened his second location in Exton. Today, the business celebrates 35 years of connecting people through the power of messaging. FASTSIGNS® is a sign, graphics and visual communications company that provides comprehensive visual marketing solutions to customers of all sizes - across all industries. Kevin left the corporate world and jumped on the opportunity to become an entrepreneur with FASTSIGNS. Looking back, he notes that being able to reconnect with community, neighbors, friends and family is the greatest benefit.



## BUSINESS OF THE BRANDYWINE LECTURE

Recently, Chamber member Bob Holliday of the Brandywine Regeneration Project, presented a lecture for the National Iron and Steel Heritage Museum. The lecture explored the historical businesses that benefited from the unique geography of the Brandywine River. The operations along the Brandywine served as the industrial center of a new nation. You can watch the recording of the lecture at [steelmuseum.org](http://steelmuseum.org).

## CITADEL'S NEW LOOK

To reflect their promise as a member-owned credit union, Citadel introduced a new Citadel logo, look, and tagline to reinforce their commitment to improving banking experiences for everyone. "With our new brand, Citadel is embracing our identity as a not-for-profit credit union with a dedication to the local community. It's never been more important for those we serve to understand that we're here to help create prosperity and to grow their financial strength," said Jeff March, president and CEO.



## TASK FORCE FOR RACE AND JUSTICE

As part of its Chester County Stronger initiative, the United Way of Chester County announced that it will provide funding to expand Chester County District Attorney Deborah Ryan's efforts to improve relationships with communities of color and law enforcement. This funding will provide a professional, experienced moderator to direct community conversations in every school district in Chester County over the next year as part of the work of the Chester County Law Enforcement Task Force on Race & Justice initiative launched in late June 2020. The 15-member task force is a cross-section of representation throughout the county aiming to work together as a community to address systemic racism in the criminal justice system and reexamine policies and protocols to deliver best practices to the people in Chester County. Visit [LiveUnitedChesterCounty.org](http://LiveUnitedChesterCounty.org)



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for a Greater Coatesville

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Helping people live healthy and well



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Creating healthy spaces and places for people to thrive



**Community Voice**  
Leading positive community-driven change

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Coatesville, PA 19320

Phone: 610-380-9080

@brandywineFDN



[www.BrandywineFoundation.org](http://www.BrandywineFoundation.org)

## CHAMBER NEWS

The Chamber will host **Time for the Trades**, a virtual discussion that will explore the vocational programs in our region and how they've advanced and adapted to students' needs over time. We believe that the purpose of education is to ensure that we have a skilled workforce and engaged citizenry to keep our economy, communities, and families healthy and productive. While the benefits of college are already widely known, success in our economy and society isn't limited to the attainment of a four-year college degree. It is evident that many well-paying careers do not require a bachelor's degree and career and technical education continues to surface as a tested strategy to engage students in their learning and prepare them for post secondary education and the complex world of the 21st Century. *Event details: December 9, 2020 | 6:30 p.m. to 7:15 p.m. Please register at [westernchestercounty.com](http://westernchestercounty.com)*

The *Western Chester County Life Magazine*, Fall / Winter Issue is out! You can read the magazine online at [westernchestercounty.com/media/](http://westernchestercounty.com/media/)

To advertise in the next issue, Spring / Summer 2021 you can visit [westernchestercounty.com/life-magazine/](http://westernchestercounty.com/life-magazine/) and contact ad sales at [Hwarren@chestercounty.com](mailto:Hwarren@chestercounty.com)

## MARKETING OPPORTUNITIES

Seeking exposure? Creative ways to market your business? Looking to position your company as a community leader? The Chamber provides many ways to get your business in front of local businesses and professionals plus western Chester County residents. Let us find the right marketing and sponsorship avenues for you. Chamber members are encouraged to share your business news, upcoming events and member to member connections with us; we will then publish them through our outlets for free. For marketing opportunities contact [Rachel@westernchestercounty.com](mailto:Rachel@westernchestercounty.com) / 610-384-9550 or visit [westernchestercounty.com/membership/sponsorship/](http://westernchestercounty.com/membership/sponsorship/)

Sponsor an Event

*12 signature events annually across varying industry sectors*

Advertise in the newsletter

*distributed by print and email to our 1.2k + contacts*

Advertise on the website

*advertise in 6 month increments*

Sponsor the Western Chester County Checks In Video Series

Advertise in the Life Magazine

*15,000 issues printed, 9,500 direct mailed to local homeowners*



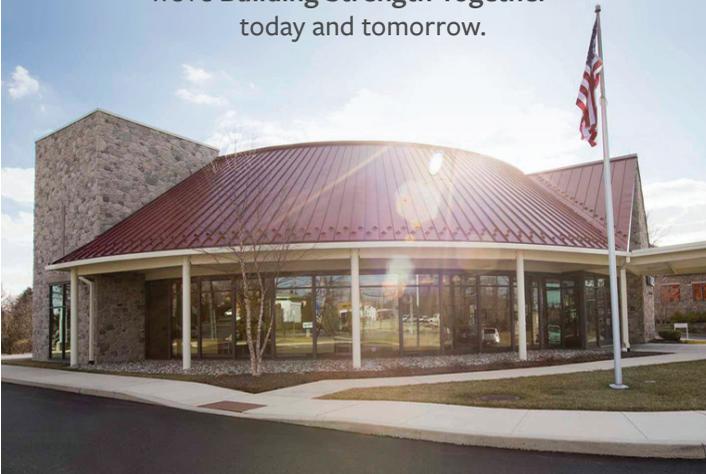
Registration is now open for businesses who wish to participate as a vendor in the **Chester County Home Show** on February 20, 2021. Each year, the Chamber brings together local industry-leading experts from across our region to showcase their services. The event attracts local homeowners and runs from 10:00 a.m. to 3:00 p.m. The event is hosted at the Technical College High School in Downingtown. Vendors can register online on the Chamber website at [westernchestercounty.com](http://westernchestercounty.com) or contact the Chamber Office. *\*Sponsorships Available!*

**Western Chester County Checks In** is the Chamber's virtual episodes that stream on our youtube channel bi-weekly. The episodes are filmed by Valley Creek Productions. If you would like your business featured on an upcoming episode please contact [Rachel@westernchestercounty.com](mailto:Rachel@westernchestercounty.com)



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## BUSINESS CHANGES

### RHOADS CELEBRATES NEW LOCATION

The Chamber visited Rhoads Energy Corporation for a ribbon cutting celebration at their new location in Parkesburg. Rhoads opened this new location to create a more visible and accessible presence in the downtown. At 103 years old, the business is an avid Chamber and community supporter committed to giving back their time and talent to the communities they serve. Visit them at [rhoadsenergy.com](http://rhoadsenergy.com)

### SALVO BROTHERS RELOCATES

Originally located in Coatesville, The Salvo Brothers Motorcars has relocated to a new location at 2050 Valley Road, Parkesburg. The family owned and operated business provides auto services such as inspection, repair, tires, fabrication and more. Visit them at [salvobrothersauto.com](http://salvobrothersauto.com)



L to R: Chamber Board President Alissa Griffith, Representative Dan Williams, Amy Stackhouse, Mike DeBerdine and Jennifer Goldbach of Rhoads Energy, Chester County Commissioner Josh Maxwell and John Hagan II, Mayor of Parkesburg.

## MEMBER CONNECTIONS

Highspire Hills Farm lost power to their chicken houses. The estimated return of service was a long span that would be devastating to the health of her chickens. She reached out to member Greg Vietri of G.A. Vietri, Inc. to see if he could assist. Greg and his team responded quickly and restored power to the chicken houses.

Highspire Hills Farm  
Deb Ellis

G.A. Vietri, Inc.  
Greg Vietri

The Matt Gorham Real Estate Group  
Matt Gorham

Mid Penn Bank  
Mike Guyer



The Matt Gorham Group assisted Jonathan Wright of the Wright Agency in closing on a property, creating wealth through real estate. Mike Guyer of Mid Penn Bank assisted the pair in financing the sale.

The Wright Agency  
Jonathan Wright

Valley Creek Productions  
Justin Chan

Cellarium Wine Cellars  
Don Cochran

Cellarium Wine Cellars enlisted Valley Creek Productions to create promotional video for their Wine Cellar Services.



## WESTERN CHESTER COUNTY CHAMBER OF COMMERCE

50 S. First Avenue, Coatesville PA  
610-384-9550  
westernchestercounty.com  
chescowest.com

### UPCOMING EVENTS

Register at [westernchestercounty.com](http://westernchestercounty.com)

OCTOBER  
**21**

#### Annual Dinner

The Barn at Stoneybrooke  
**5:00 pm - 8:30 pm**  
Join us at our new member's beautiful venue as we dine in its English Quaker barn overlooking the countryside of Chester County.

OCTOBER  
**27**

#### SCORE Educational Seminar

What it takes to Start and Run a Successful Non-Profit  
Presented by: Mike Dileo  
Time TBD  
Virtual Event

NOVEMBER  
**20**

#### Municipal Update Luncheon

G.A. Vietri, Inc.  
**11:00 am - 1:30 pm**  
Municipal and community updates from local leaders from the 24 municipalities that make up our Chamber region.

DECEMBER  
**9**

#### Time for the Trades Virtual Discussion

**6:30 pm - 7:15 pm**  
This virtual event will explore the vocational programs in our region and how they've advanced and adapted to students' needs over time.

JANUARY  
**20**

#### Member Extravaganza

Victory Brewing Co.  
Parkesburg  
**5:00 pm - 8:00 pm**

FEBRUARY-2021  
**20**

#### Chester County Home Show

**10:00 am to 3:00 pm**  
Technical College High School  
Brandywine Campus

*Save the Date*

TITANIUM PARTNER



PLATINUM PARTNERS



GOLD PARTNERS



### MEMBER HAPPENINGS

#### October 20

Farm and Table Tales  
Let's Talk Turkey  
[chescofarming.org](http://chescofarming.org)

#### November 3

Annual election day hoagie sale  
Coatesville Area Senior Center- Pre-order! [casc.com](http://casc.com)

#### November 17

Farm and Table Tales  
Fresh Cut Firs  
[chescofarming.org](http://chescofarming.org)

#### November 21

Pet photos with Santa  
Stoltzfus Feed & Supply  
[stoltzfusfeedandsupply.com](http://stoltzfusfeedandsupply.com)

#### November 21

Atglen Library History Scavenger Hunt  
Self-paced: drop by from 1:00 to 4:00pm.  
[atglenpubliclibrary.org](http://atglenpubliclibrary.org)

#### December 5, 2020

Christmas on Main  
12 pm - 5pm  
Parkesburg Action Committee  
[parkesburg.myshopify.com](http://parkesburg.myshopify.com)

#### December 15

Farm and Table Tales  
Cheers to Local Wine & Ciders  
[chescofarming.org](http://chescofarming.org)

**Know before you go!** Visit our event calendar on our website for specific event details. We are following CDC guidelines at all of our events and are ensuring that our attendees are in a safe and healthy environment.

*Follow us*  
on social media!

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@chescowestchamber

@wccchamber