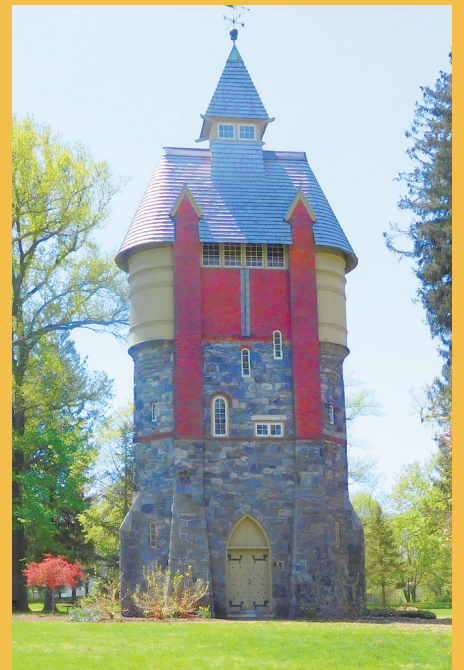


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Chamber **ADVOCACY**

Study shows that the Benchmark Twilight Cycling Classic provides strong economic impact for West Chester, PA

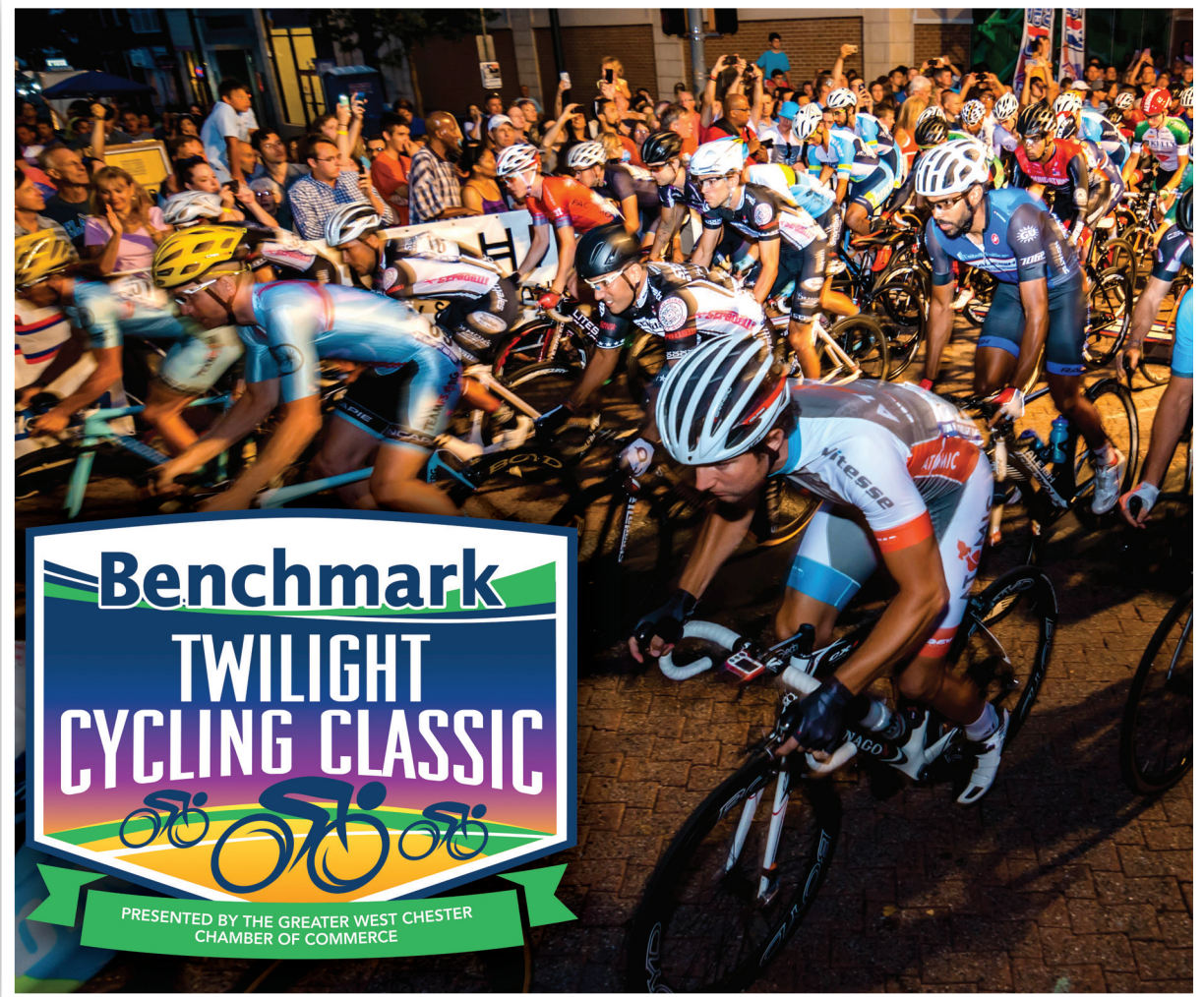
From pumping money into the economies of small towns to revitalizing disinvested areas in large cities, bike racing and cycling in general are breathing economic life into many communities throughout the United States. The borough of West Chester, PA, is a prime example of this positive economic impact.

Last August, the Greater West Chester Chamber of Commerce presented the 13th annual Benchmark Twilight Cycling Classic. According to a 2017 study conducted by West Chester University's Department of Economics and Finance on the economic impact of the Benchmark Twilight Cycling Classic, the iconic event generated as much as \$166,194 in additional sales at local restaurants and shops from visitors attending the event. What's especially significant, is that this number includes only out-of-town visitors attending the race, thus indicating that this economic impact was generated solely as a result of the event.

On a national level, communities host sport events for three core reasons: provide local entertainment for the community, enhance community image, and stimulate spending in the host community's economy. "This report documents what we always felt to be the case - that the benefits of the Benchmark Twilight Cycling Classic extend far beyond the positive public image the borough receives and the entertainment it provides; it also proves the race creates measurable positive economic impact," said Mark Yoder, President of the Greater West Chester Chamber of Commerce.

To summarize some of the additional key findings:

- 56% of the outside-borough visitors had come to the event for the first time.
- The average spending at local restaurants and shops was \$21.86 per visitor.
- 53% spent more than \$25 for food and drink.
- Over 50% of the visitors expressed an interest in each event - 52% showed interest in the Kids' Zone; 50% were interested in the Tolsdorf Trike Challenge; 54% were interested in the Rothman Institute Amateur Criterium; 54% listed the Brumbaugh Wealth Management Pro Women's Criterium; 56% were interested in the Iron Hill Pro Men's Criterium
- 55% had children in their travel party.



"As the only financial institution that exclusively serves Chester County, we are especially proud to be the title sponsor of an event that has such a positive impact on the community we serve, both in terms of economic impact and image," said David LaSala, President and CEO of Benchmark Federal Credit Union.

Organized and presented by the Greater West Chester Chamber of Commerce, the Benchmark Twilight Cycling Classic includes the Iron Hill Pro Men's Criterium and Brumbaugh Wealth Management Pro Women's Criterium. Both of these pro bike-racing spectacles are brutal contests of endurance as riders

fly by at break-neck speeds, shoulder-to-shoulder and wheel-to-wheel over a streetlight-lit downtown route that challenges even the most experienced riders. Before the pro men and women racers take to the streets, visitors enjoy an afternoon of family-fun activities that include the Tolsdorf Trike Challenge, West Chester Dental Arts Kids' Race, Rothman Institute Amateur Criterium, My Benefit Advisor Kids' Zone with children's games and inflatables, the Northwestern Mutual Community Festival as well as great shopping opportunities throughout the historic town.

Details of all the day's activities can be found at www.GreaterWestChester.com.

Chamber **ADVOCACY**

Concern expressed over West Chester fee study

By Michael P. Rellahan

Leaders of nonprofit organizations that put on popular events in the borough's downtown district say they are concerned what impact the increased fees that borough officials have suggested they should pay to offset security and maintenance costs may have on those events.

"We want to have a dialogue and find a solution that works for everybody," said Mark Yoder, president of the Greater West Chester Chamber of Commerce in an interview Friday, a day before the organization's Benchmark Twilight Cycling Classic was set to begin. "But we are on a razor-thin margin. We don't have money to cover those (increased) fees."

Yoder, as did Matt Holliday, the president elect of the Rotary Club of West Chester, which puts on the West Chester Chili Cook Off in the fall, suggested that if a workable solution to the Borough Council's discussion on raising fees is not found, their events might have to be discontinued or moved to another location.

"We completely understand that the borough needs to be fiscally balanced. But these increases are astronomical," said Holliday, pointing to the 486-percent hike in costs for the group's charitable chili event cited in the borough's projections. "We enjoy doing this because it is a major event for the borough of West Chester. It makes it a pleasant place to live."

"I think it not wise to attempt to place the burden (of costs) on the backs of nonprofit organizations that are trying to do something nice for the borough of West Chester," Holliday said in an interview last week in his office. He serves as the Chester County prothonotary.

Last month, members of the Public Safety and Finance committees unveiled figures that they contend reflect the actual expenses the borough incurs for events like this weekend's cycling race, the Chili Cook Off, the Cyldesdales Parade, and the

annual West Chester Christmas Parade, versus what has been paid by the sponsoring organizations in the past.

The difference cited was stark.

For example, the difference between what the Rotary Club was charged for its 2017 chili event and what the committee suggested was the true cost was \$14,470. The organization paid \$2,973 in 2017, plus the contribution of parking fees generated at the borough's two downtown garages.

Likewise, the bicycle race that the chamber puts on every year was estimated to cost the borough \$26,502 in 2018, a full \$16,436 more than the committee says the chamber paid last year. The increased fee the committee suggests should be charged would amount to a hike of 163 percent.

Councilman Bernie Flynn, a member of both the Public Safety and Finance and Revenue committees, put the figures together. In a phone interview Friday, he said he found that the actual costs of the borough for things like police coverage, parking attendants, borough recreation staff, ambulance coverage, and barricades and meter bags "far exceeded" what the nonprofit groups had been asked to pay in the past.

In addition, Flynn's presentation, delivered at a council meeting July 18, also examined the costs previously associated with borough-sponsored events such as the West Chester Restaurant Festival, Super Sunday, and the annual Halloween Parade. All showed massive differences between what Flynn said the actual costs were and what was budgeted previously.

Flynn's cost projections attempt to set true expenses for services that had previously been estimated. "There was never even a base line as to actual event costs," he said. "Now we know exactly what it costs to put on an event. And moving forward, we will know."

But Flynn acknowledged that the new cost projections that his study shows

could have an impact on whether events such as the Chili Cook Off and Christmas Parade, or even the borough-sponsored events continue.

"I hope that no one event is ever cancelled," he said. "But I don't know what (the organizations') intentions are. That doesn't fall under what I did. My job was to make sure what our costs are, and to make sure everybody knows what the costs are for events."

Yoder and Holliday, as well as Malcom Johnstone of the West Chester Business Improvement District, which sponsors the Cyldesdales appearance, have raised questions about the accuracy of Flynn's figures, suggesting they include "accounting" costs not truly associated with the event activities. Yoder pointed to the projected costs of \$2,600 for 10 police vehicles at the Christmas Parade, even though those cars would mostly be shut down for the bulk of the event.

Are the projected costs fair? a reporter asked. "That is an open question," Johnstone responded. "A reasonable person can look at these numbers and say those are the accounting costs, versus the out-of-pocket costs. We think the out-of-pocket costs are more realistic."

Flynn defended his projections, and rejected that he had included unnecessary costs that inflated their value.

All three of the leaders expressed

optimism that they could work with the borough officials to find an equitable solution. But that optimism was tinged with pragmatic doubts about the future of the events should that process fail.

Yoder also notes that a recent West Chester University study of the economic impact of the Christmas and bicycling events was overwhelmingly beneficial to the borough. And Holliday pointed out that the money the Rotary makes from the chili event goes directly to charitable organizations in the area, with \$32,000 distributed among 11 agencies in 2017.

"We are very sympathetic that events all be as safe as they can be, and we need to have first responders available," said Johnstone. "But our feelings are that the costs are two or three times what we have been paying. There is the question at what point is it simply not economically feasible to put that event on."

"The Borough Council has a responsibility to the taxpayers that they are being fiscally responsible," Johnstone said. "The final answer is going to be something in between. We are dealing with people who really care about the community, so I am convinced we will get through this."

Michael P. Rellahan is a staff writer for the Daily Local News. To contact, call 610-696-1544.



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New Sponsor For West Chester Gallery Walk

The Greater West Chester Chamber of Commerce Gallery Walk presented by Sunset Hill Jewelers & Fine Arts Gallery takes place October 5, 2018



The Greater West Chester Chamber of Commerce will host its annual Autumn Gallery Walk on “First Friday,” October 5, 2018 from 5:00 p.m. until 9:00 p.m.

The Chamber is pleased to announce that Sunset Hill Jewelers & Fine Arts Gallery is the new Presenting Sponsor of the bi-annual event that draws thousands of art enthusiasts to the heart of downtown West Chester, Pennsylvania.

Sandra Riper, owner of Sunset Hill Jewelers & Fine Arts Gallery is one of the founders of the event now in its 28th year, that celebrates the thriving community of artists and galleries that make West Chester their home. Gallery Walk provides the perfect opportunity

to experience the borough’s intriguing blend of urban sophistication and small town ambiance.

Six prominent galleries combine with dozens of additional “one-night-only” show hosts throughout the downtown business area. Brochures with walking maps (and the digital map available for download from the Chamber’s website, GreaterWestChester.com) will direct visitors to show locations. Look for signs that designate official Gallery Walk hosts and their status as Chamber of Commerce members.

Enjoy the creative work of local, national and international artists featuring paintings in watercolor, acrylic and oil as well as sculpture, photography, jewelry, ceramics, textiles, film and more.

In addition to Presenting Sponsor, Sunset Hill Jewelers & Fine Arts Gallery, generous support for Gallery Walk is provided by The West Chester Business Improvement District (BID), Otto’s MINI, Market Street Print & Copy, Chester Valley Golf Club, HealthMarkets, The Master’s Baker, Element Risk Management, Giunta’s Furniture, Northwestern Mutual and align.Space.

“Make an evening of it” and bring together a group of friends to experience Gallery Walk! Dine, shop and explore everything downtown West Chester has to offer.

Chamber Membership ANNIVERSARIES

Please help us congratulate these businesses celebrating milestone anniversaries who renewed their membership with the Greater West Chester Chamber of Commerce.

25 Years

Radley Run Country Club

20 Years

Land Rover Jaguar West Chester
Maulo & Company, Ltd., CPA's
Tom Walsh/ Long & Foster Real
Estate, Inc.

15 Years

Kildare's Irish Pub
Comcast Spotlight

10 Years

Jones Termite & Pest Control, Inc.
The Antique Shop

5 Years

Camp K-9 Paradise for Paws
The Westside Community Center
Unite for HER



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Dave Fairman, *Director of Membership*
Bethany Kopp, *Events & Programs Manager*
Jeff Zajac, *Marketing & Communications Manager*

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Matt Holliday <i>Chester County Prothonotary's Office</i>	Brad Moore <i>Moore Maguire Real Estate Group of Keller Williams West Chester</i>	Daniel Zajac <i>Simone Zajac Wealth Management Group</i>

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Autumn events CALENDAR

See full details of Chamber events at GreaterWestChester.com

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Are You Too Busy Working IN Your Business to Work ON Your Business? SCORE can help!

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When: Monday, September 10th, 8:00 a.m. OR 9:00 a.m.
Monday, September 17th, 8:00 a.m. OR 9:00 a.m.
Monday, September 24th, 8:00 a.m. OR 9:00 a.m.
Monday, **October 1st**, 8:00 a.m. OR 9:00 a.m.
Monday, **October 8th**, 8:00 a.m. OR 9:00 a.m.
Monday, **October 15th**, 8:00 a.m. OR 9:00 a.m.
Monday, **October 22nd**, 8:00 a.m. OR 9:00 a.m.
Monday, **October 29th**, 8:00 a.m. OR 9:00 a.m.

Where: Greater West Chester Chamber of Commerce Vault, 137 N. High Street, West Chester

Registration: Scheduling must be made directly with SCORE: 610-344-6910

Thursday, September 13, 2018

5:30 – 7:30pm

Professional Development Luncheon: Business Owners in the Know sponsored by Krombolz Sheets Insurance

Featured Speaker: Danny Bader, best-selling author and inspirational speaker

“Creating a Happy & Fulfilling Life”

Danny has distilled his philosophy of living a happy and fulfilling life into five principles, which he calls jckrbbt. Danny uses the five principles of jckrbbt as the basis of his thought-provoking, humorous and inspirational talk.

West Chester Area School District Admin Building, 782 Springdale Drive, Exton

Chamber members - \$25 | Non-members - \$35

RSVP required

Monday, September 17, 2018

4:30 – 6:00pm

Nonprofit Executive/Board Discussion Series

“Blurred Leadership Lines: Staff Management & Board Governance”

Altruism comes naturally to some; but not all. What are effective ways to help people to care? To volunteer? To give a little? To give a lot? Join us as we talk through some surprising thought experiments. Our discussion will help you balance emotional and practicality, so you can make the biggest impact as you passionately promote your nonprofit cause.

*Featuring 17 min. TedTalk video of Peter Singer, philosopher, **The How & Why of Effective Altruism***
Featured Panelists

Cynthia Ericson, Ericson Strategic Marketing Solutions, LLC

Michael Klarwic, Simone Zajac Wealth Management
Noel Stanek, Stanek Associates

Uptown! Knauer Performing Arts Center, 226 North High St. West Chester

Chamber members - \$15 | Chamber Member + Your Board Member - \$22 | Chamber Member + 2 Board Members - \$33 | Chamber Member + 3 Board Members - \$33 | Non-members - \$25
RSVP required

Friday, September 21, 2018

11:00am – 2:00pm

Park(ing) Day

Join West Chester in celebrating Park(ing) Day!

Enjoy West Chester's transformed parking spaces into park(ing) spaces: temporary public spaces. The mission of Park(ing) Day is to call attention to the need for more public space and improve the quality of human habitat! Stop by a temporary park(ing) space near the corner of High and Gay St. (between Jaco Taco and Kildare's) in downtown West Chester!

Downtown West Chester

Free to attend | Open to the public

Tuesday, October 2, 2018

5:00 – 7:00pm

Multi-Chamber Mixer

Join the Chamber Alliance of Chester County (9 Chambers) for a casual after-work social including food, refreshments, multi-Chamber networking, raffle prizes and E-A-G-L-E-S fun! Open to the public and all Chamber members – stop by to network and talk a little football with Eagles great Mike Quick and Eagles Insider Dave Spadaro. Mike and Dave will talk about the Super Bowl run, the upcoming season and give you a chance to take an up-close look at the Eagles Super Bowl ring.

Infiniti of West Chester, 1265 Wilmington Pike, West Chester

Free for Members | Non-members - \$10
RSVP is appreciated

Friday, October 5, 2018

5:00 – 9:00pm

Autumn Gallery Walk sponsored by Sunset Hill Jewelers and Fine Arts Gallery

A popular autumn tradition! Visit more than 30 “one-night-only” art shows and galleries throughout downtown West Chester on First Friday. Bring a group of friends and make a night of it in downtown West Chester!

Downtown West Chester

Free to attend | Open to the public

Wednesday, October 17, 2018

7:45 – 9:00am

TruMark Financial Credit Union Coffee Connection

A fun and relaxing way to start your day and a fine opportunity to grow network! Enjoy a cup of coffee and a pastry while connecting with other engaged Chamber members.

1052 McAndrew Drive, West Chester

Free for Members | Non-members - \$10

RSVP is appreciated

Wednesday, October 24, 2018

5:30 – 7:30pm

The Women's Executive Roundtable sponsored by Krombolz Sheets Insurance

Featured Speaker: Charmaine Rochester, CFO, The Chester County Hospital

Ms. Rochester has been selected as one of the Philadelphia Business Journal's 2018 CFO's of the Year. Rochester always worked in accounting, but her kids and family outweighed work when balancing a career with being a Navy spouse; Yet through determination, savvy career moves and the support of her husband - who retired from active duty in 2005 - and her children, Rochester still reached the top rung of the public accounting world's career ladder.

Teca Restaurant, 38 E. Gay Street, West Chester

\$65 for Members | Non-members - \$75

Seating is Limited; RSVP is Required

We All Can Play a Part in Stopping the Spread of Fake News

By Ken Knickerbocker

You know the adage that states how a lie can travel halfway around the world while the truth is still putting on its shoes?

Well, it seems as if there has never been a time when that old saying is more relevant than right now.

Fake news, ladies and gentlemen, is a real problem. Misleading headlines, quotes taken out of context, altered photos, websites circulating false information, talk radio, and cable news – information that is disguised as news is everywhere.

In this age of technology, there are more platforms for communications than there have ever been. Everyone has a voice – and that voice now has a greater reach than it ever has in human history – but not everyone uses it

responsibly.

Of course, the responsibility to stop the spread of fake news is primarily the platform's. (Google, to its credit, recently announced an initiative to highlight accurate journalism and fight misinformation.) But we need to do our part as creators and consumers of news.

When reading and watching, we need to consider sources and be more critical of content. Follow several different news sources with a healthy skepticism of each. When writing, don't weaponize social media. Consider all sides to a story.

Here are three tips to help you distinguish real from fake news:

- Look for fact-based reporting. Real news contains facts, not opinion or analysis.
- More than one media outlet – several, in fact –

should be reporting the same information.

- Quotes should have attribution. Be wary of reports that contain information from unnamed or anonymous sources.

Fake news – although it has been around for quite a while (yellow journalism and propaganda, for example) – has not been a fashionable term for long. The fact that it is now proves how much of a threat it will be to our future.

Ken Knickerbocker is the publisher of VISTA Today, an online journal with more than 20,000 subscribers that publishes 8-10 credible stories each day on the news and events that are shaping Chester County. Log on to <https://vista.today> | 888-503-0520



DISCOVER WHAT THE CHAMBER CAN DO FOR YOU.

The Greater West Chester Chamber of Commerce, located in the heart of Chester County, PA is a membership based not-for-profit organization providing resources, advocacy and educational opportunities to help local businesses and entrepreneurs build relationships, promote their business, grow their network, address their most serious business challenges and become an integral part of the community.

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Geo-Fencing—the newest, coolest thing for marketing your business online

By Paula Rhoads

Over the past year, Geo-fence advertising has taken the digital world by storm. Companies are discovering a new way to reach prospects where they couldn't before – and are quickly seeing direct connections to increased profit.

How does it work?

The concept is pretty simple. Similar to a home security system that can turn on your lights as you pull in the driveway at night, geo-fencing uses satellite technology to ping a smartphone as it enters a specific location. Your geo-fencing company draws a virtual border (fence) around a building you want to target. When prospects walk inside the “fence”, your ad then follows them on their smartphones for weeks after.

Creepy?

It's really not. Google and Facebook collect, save and share significant amounts of personal information. Geo-fencing does not save or share anything personal. It merely uses the phone id (which is like a serial number on a washer or dryer) and sends a signal to show your ads.

How can my company use geo-fence advertising?

Below are examples of how businesses are using geo-fencing that may help in thinking how to apply it

to yours:

Roofing/Siding Company – Fence a neighborhood just after a severe storm.

Kitchen/Granite/Tile Company – Fence competitors' showrooms or other home improvement type companies.

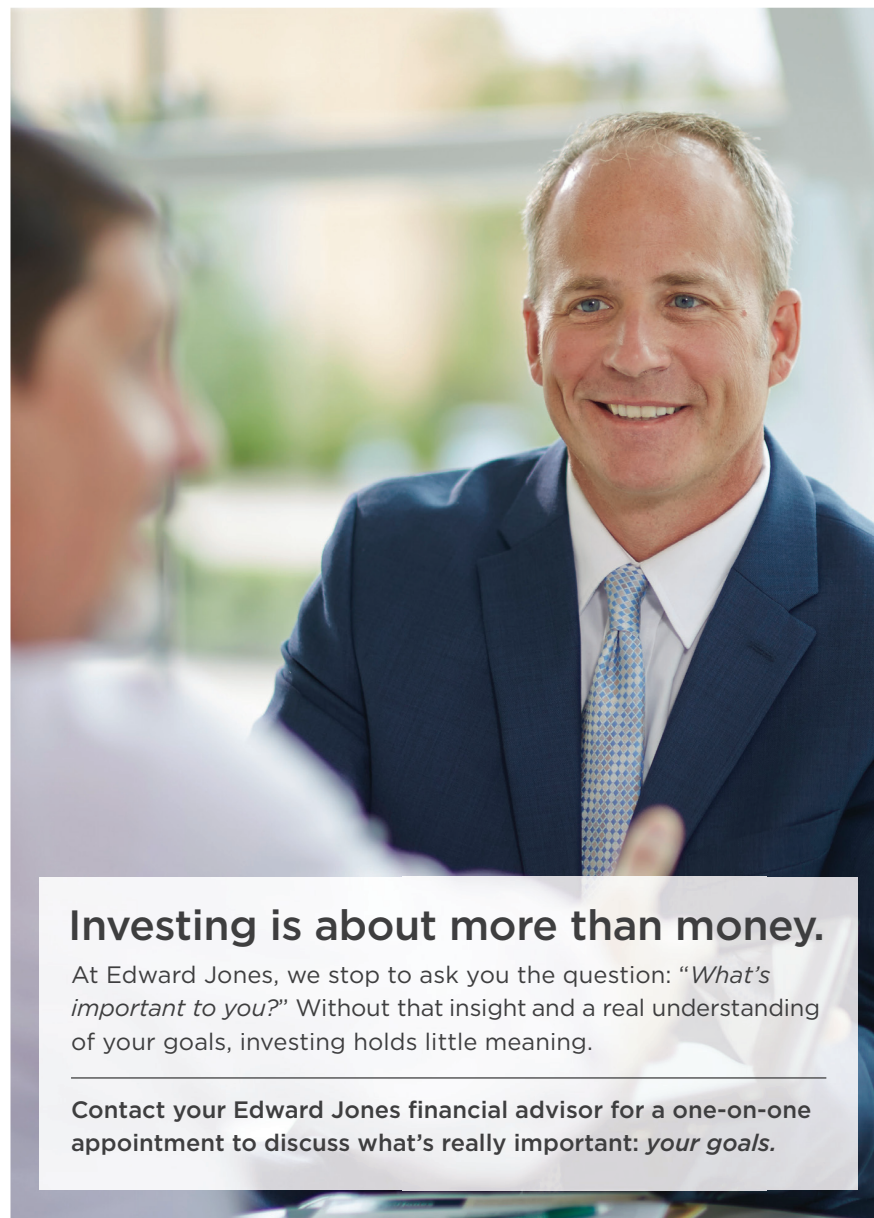
Law Firm – Focus on a specialty. A personal injury lawyer might consider fencing ER locations.

Insurance Company – Again, target a specialty. Fence the VFW firehouses if you sell special policies just for fireman, or homes in a flood plain to promote flood insurance.

Restaurant – Fence the office building across the street with your lunch specials or target a competitor down the road.

What is the common thread in all of the above? Each company is targeting locations where a concentration of their buyers hangs out. If you dig deep into your products and customer profiles you may find the right application for geo-fencing and a new profitable venture for driving new business.

Paula Rhoads is President of Rhoads Creative, a leading-edge digital marketing company in West Chester, PA focused on keeping businesses in the forefront of online technology and ahead of the competition. 610-430-8141 | www.rhoadscreative.com



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8:30-5:00 Monday-Friday | 8:30-4:00 Saturday

Pennsylvania Free Enterprise Week (PFEW) 2018 Hosts Local Students

Your Chamber of Commerce is all about business! We love supporting not only local business, but anything that educates our youth about business and future employment opportunities right here in our community. That's why for years we've supported Pennsylvania Free Enterprise Week (PFEW). This award-winning program teaches students to understand and celebrate our American private enterprise system and provides a unique, hands-on learning experience that helps students develop the vital skills businesses like yours need to succeed. This summer, students from our area joined over 2,000 students from across the state to participate in the 40th annual PFEW summer program held in Williamsport.

At PFEW, students form management teams of approximately eighteen students and run their own manufacturing company, competing against other student companies. Throughout the week, world class speakers address the students on a wide variety of topics germane to the business world and their personal and professional development. It is not only a powerful educational experience, it can be positively life-changing. Here are several quotes from students who attended this year's program:

"The numerous speakers showed me a new way to view the world and others, and it truly changed my life. This week, I was engulfed in the world of marketing and

finance, which helped in directing me towards my future goals... I believe that I will carry this new-found information and carry these skills with me for the rest of my life."

- Paul Nicholas, Central Bucks West High School

"I've had such a wonderful time. From getting a taste of the world of business to getting to lead my team members, I was changed and cherished it all. Thank you for allowing me the opportunity to learn. Just thank you for being so kind to me even though you don't know me. Thank you for believing in what I am and who I can become." – Caleb Smith, Northwest PA Collegiate Academy

"Without PFEW, I didn't know what my purpose was, but after the first few days, I knew this week would change me. I am leaving PFEW with new found knowledge of the business world and all it has to offer. You are who got me here. You are why I changed this week. You have given me a purpose..." – Saige Slater, Cranberry Area High School

PFEW is taught entirely by volunteer practitioners from the PA business community, and each year, over 200 volunteers are needed to put on this world-class program. Students attend via a \$625 scholarship donated by a local business, foundation, civic organization or individual. To get involved as a donor or volunteer, or to discover more about PFEW, visit their website at www.pfew.org, or call Scott Lee at 814-833-9576.



Arlene McGranaghan, of the Daily Local News, finished her last round of Chemotherapy on Friday, August 24th. The West Chester Chamber of Commerce, along with her family and friends, were there to greet her in the parking lot to help her celebrate!

Liability Insurance

By John Beardsley

Liability is defined as the “state of being responsible for.” We are responsible for the results of every action we take in life. In a legal sense, liability entails paying for the harm we’re responsible for, and in severe cases, it may involve incarceration. Just because somebody accuses you of being liable, doesn’t mean you’re liable until the legal determination is made. But regardless of whether you’re found to be liable, you’ll have to defend yourself, and that means retaining an attorney to represent your interests.

Without adequate liability protection, being found liable could seriously impact your financial future. All insurance policies include some level of liability protection. However, many people do not understand the importance of liability coverage, lowering their liability limit to save money or being able to afford lower deductibles. If an insurance policy was a football team, think of liability protection as the defense, and your assets as the end zone you’re defending. Liability protection keeps the other team from successfully getting into the end zone. Liability protection will pay the attorney’s fees and the judgement, if necessary, up to the limits of your liability coverage.

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