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Chamber **ADVOCACY**

A 'get out of town' budget appears inevitable, lawmakers say

Lawmakers faced with Pennsylvania state government's biggest cash shortfall since the recession are bracing for what they call a "get-out-of-town budget."

Put another way, there is little expectation in the Capitol of bringing long-term balance to the state's tattered finances before lawmakers depart for their traditional summer break from Harrisburg.

Democratic Gov. Tom Wolf and leaders of the Legislature's huge Republican majorities have been absorbed with major pension and gambling legislation until recent days, virtually ensuring that a budget package will be hashed out in rushed, closed-door negotiations.

With just two weeks before the July 1 start of the 2017-18 fiscal year, ideas on how to inject more money into the state's threadbare bank account have begun flying around the Capitol in earnest. One concept raised by Senate Republicans is borrowing a one-time lump sum against cash from Pennsylvania's share of the landmark 1998 multi-state settlement with tobacco companies.

For now, top Republican lawmakers are sticking to talking publicly about what they can do to avoid a budget-balancing tax increase, while rank-and-file lawmakers worry about what kind of result will emerge from a slapdash budget.

"I don't know what kind of magic

you have to have to pull something out at the last minute," said Sen. Don White, R-Indiana.

To some extent, partisan differences are narrower than in many years that Pennsylvania has had divided government because of the relatively austere, \$32.3 billion budget that Wolf proposed in February.

And while Wolf's administration has criticized the cuts in the House's \$31.5 billion counterproposal as too severe, Wolf also has asked little from lawmakers this year after House Republicans stared down his ambitious first budget proposal through a record-long stalemate.

A get-out-of-town budget will leave problems to fester, some lawmakers worry.

That includes school districts squeezed by rising pension costs, a school funding system that harbors wide disparities between wealthy and poor districts and a Department of Environmental Protection so wracked by years of budget cuts that the federal government is threatening to revoke some enforcement powers.

It also includes worries that Pennsylvania's economy is floundering.

"Everybody understands the problems," said Sen. John Yudichak, D-Luzerne. "There's no sneaking up on us. It's a question of the solutions."

Years of deficits — driven by sluggish tax collections, rising human services costs and making good on

delinquent pension payments — have cost Pennsylvania credit rating downgrades, leaving its bond rating among the lowest of states. Attempts to fix it by pinching pennies, expanding casino-style gambling, increasing tobacco taxes and liberalizing wine and liquor laws have produced consistently disappointing results.

Budget makers knew they built some risky expectations into this year's budget. But a severe lag in tax collections caught them by surprise.

Republican leaders are tight-lipped about how they expect to find the money to balance the budget. Senate Republicans say \$2.2 billion is necessary to fund a

BUDGET » PAGE 9

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Chamber **ADVOCACY**

Latest pension bill received little pushback from Pennsylvania unions

By **Kate Giammarise**
Pittsburgh Post-Gazette

You could call it a win, a compromise, or backing down. Or all of the above.

The pension reform bill passed by the Pennsylvania Legislature and signed into law by Gov. Tom Wolf last week makes more changes than unions would have liked and less than Republican advocates had sought.

Unlike past efforts at pension reform, this bill was not actively opposed by most Pennsylvania public sector labor unions, however.

"Labor did not throw bombs at this thing," said David Fillman, executive director of the American Federation of State, County and Municipal Employees Council 13, which represents about 40,000 commonwealth employees, though he added that the union didn't embrace the bill, either.

It garnered praise from a number of outside groups and passed both chambers with bipartisan support — by 40-9 in the Senate and 143-53 in the House.

Several union officials who did not wish to speak on the matter publicly said the bill that was eventually signed into law does not cut retirement benefits to future workers as dramatically as previous proposals, and, critically, they believe it takes the issue of pensions "off the table" politically — at least for a while.

It remains to be seen if that will be the case. Major bipartisan pension legislation also passed in 2010.

Some union officials have also said the bill gives Mr. Wolf a political "win" against a candidate whom labor views as an

existential threat — Sen. Scott Wagner, R-York, whose opposition to public-sector unions is a large part of his governing philosophy. Mr. Wagner is seeking the Republican nomination for governor next year.

In a statement, Mr. Wagner criticized the bill Mr. Wolf signed as "watered-down" and also said the governor should have approved a pension proposal he vetoed in 2015 that would have moved all employees into a 401(k)-style plan. Mr. Wagner also criticized a provision of the bill that allows current lawmakers who are re-elected to remain in the old plan.

Because it only restructures for the future, critics of the plan have pointed out that it does nothing to pay off the existing \$62 billion in unfunded liability for the two main funds, for state workers and public school teachers, though some past proposals didn't do much to address this problem, either.

Pension overhaul proposals have been a fixture of the state Capitol since 2013, and unions had vigorously opposed bills that were discussed during the tenure of Mr. Wolf's Republican predecessor, Tom Corbett.

Mr. Corbett spoke often about the cost of the existing pension systems and how billions of dollars in unfunded liability threatened the state's budget. However, with narrower Republican majorities in both the House and Senate than exist now, he never succeeded in having either chamber pass a pension reform plan. In his final year in office, he even vetoed a portion of the General Assembly's funding, in part because legislators had not delivered on making changes to

the pension systems.

The bill signed June 12, which takes effect in 2019, does not impact current employees or current retirees. It also exempts corrections officers and state troopers from changes. Future employees will have a choice of several possible retirement plans, one of which is a straight 401(k) plan, and the other two are mixtures of defined benefit and defined contribution plans.

Mr. Wolf signed Senate Bill 1 into law in a ceremony in the Capitol rotunda, surrounded by Republican and Democratic leaders, calling it a "historic occasion." He described the bill as "real and meaningful pension reform that is fair to workers and is fair to the taxpayers of Pennsylvania."

Nina Esposito-Visgitis, president Pittsburgh Federation of Teachers, which did oppose the bill, said she is concerned that it won't result in much actual savings, and that it could hurt recruitment of future teachers.

"We understood the need for a change. We respect Gov. Wolf's work. This is a difficult one," she said.

She was also quick to add that the changes the bill would impose were far less dramatic than what Mr. Corbett had proposed.

"I think that might be part of the reason [for labor support]. People remember what Corbett wanted to do to us," she said.

As seen in Pennsylvania Chamber of Business and Industry's Morning News. Story written by Kate Giammarise, Pittsburgh Post-Gazette: kgiammarise@post-gazette.com or 412-263-3909 or on Twitter @KateGiammarise.

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Thrill to the family fun and excitement of the Benchmark Twilight Cycling Classic

Although the name has changed to the Benchmark Twilight Cycling Classic, you can still count on the fun and excitement of past years. Thrill to top-notch professional bike racing with the Iron Hill Pro Men's Criterium and the Brumbaugh Wealth Management Pro Women's Criterium. Enjoy top amateur racing in the Rothman Institute Amateur Criterium. Have a blast watching the Tolsdorf Trike Challenge. Sign up your children for the West Chester Dental Arts Kid's Race. Enjoy the Kid's Zone and Community Festival. Mark your calendar: August 12, downtown West Chester. . . for the thrill of it!

Every year, the Benchmark Twilight Cycling Classic, sponsored by the Benchmark Federal Credit Union and presented by the Greater West Chester Chamber of Commerce, brings thousands of race spectators and their families onto the streets of West Chester where they get an up-close look at top athletes as they race in the downtown streets at speeds up to 35 mph and more. This year's Benchmark Twilight Cycling Classic is expected to be the largest turnout since the race's inception.

"This is an exceptional, family-friendly event in the heart of our community. We are so excited, as the only federal credit union to exclusively serve Chester County, to sponsor the Benchmark Twilight Cycling Classic and have our staff volunteering," says David LaSala, Benchmark Federal Credit Union President and CEO.

In addition to top-notch professional bike racing, the day will be packed with lots of family-friendly events and activities throughout West Chester.

Truth be told, this day of nail-biting competitive racing will have started much earlier with the Rothman Institute Amateur Cycling Trials at 8:00am and running until 3:00pm on the campus of Bayard Rustin High School in West Chester. This series of nine criterium-style races is open to Cat. 2, 3, 4, 5 men and women riders, as well as masters 35+, 45+,



BENCHMARK TWILIGHT CYCLING CLASSIC

- Saturday, August 12, 2017 in downtown West Chester
- Free to the Public
- GreaterWestChester.com
- #WCBikeRace

55+, 65+ and juniors 9 to 18. The top qualifiers in selected categories will help determine the field for the aforementioned Amateur Finals.

Enjoy all that downtown West

Chester has to offer during a day of racing excitement and family fun for everyone. Welcome to the Benchmark Twilight Cycling Classic, sponsored by Benchmark Federal Credit Union.

Registration for the Tolsdorf Trike Challenge is now open! Get your team together. The Tolsdorf Trike Challenge is an adult tricycle relay race - a series of hot-handed, cold-blooded heats down Gay Street on adult-sized tricycles, you provide the riders. Any business, group or organization is invited to enter as many 5-member teams as they wish. The victorious team members will be awarded VIP passes to the lavish Crit Club and will receive the coveted Trike Challenge Trophy. Visit the website for race rules and registration.

And, for those interested in being part of the excitement, we need your help! Hundreds of vol-

unteers are needed to make the Benchmark Twilight Cycling Classic a success. If you would like to act as a goodwill ambassador for the event, please consider volunteering. From race-day set-up and take-down to course marshaling and traffic control, there are many ways you can be a vital part of this event. All volunteers receive an official Benchmark Twilight Cycling Classic T-shirt and a great view of the racing action! If you are 18 or older, sign up online today!

Schedule of Events

Benchmark Twilight Cycling Classic is a day of fun and excitement for the entire family beginning at 3:30pm with the West

CYCLING » PAGE 7





Cycling

FROM PAGE 6

Chester Dental Arts Kids' Race. Sign up your children to participate in a series of age-determined sprints for children 3 to 10 years old.

At 4:00pm the Kids' Zone and Community Festival open with a great choice of family-friendly activities. Next up, 4:30pm finds adult-sized tricycles taking over Gay Street for the Tolsdorf Trike Challenge, a double-elimination tag-team tri-cycle race. The excitement con-

tinues to build, first with the Rothman Institute Amateur Criterium at 5:45pm (Trials at 8:00am at Bayard Rustin High School), followed by the Brumbaugh Wealth Management Pro Women's Criterium at 6:45pm, culminating at 8pm with the Iron Hill Pro Men's Criterium.

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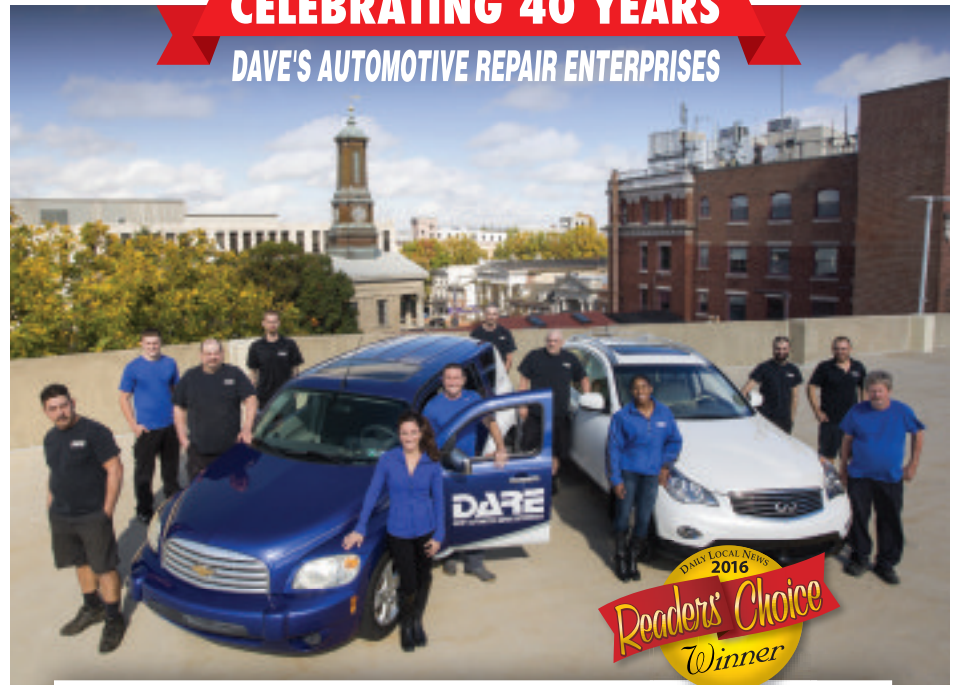
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Is it really the pollen that has you down?

By Debrah Moore

Allergy season is here and the signs are obvious, watery and itchy eyes, runny nose, congested sinuses and a persistent cough, to name a few. Respiratory allergies are caused by an overly sensitive immune response reacting to environmental substances. As the immune system reacts to the irritants, the body believes it is under attack and releases histamines in response, i.e. watery and itchy eyes, runny nose, congested sinuses and so on.

But what if the pollen really isn't the culprit? What if the pollen is just the straw that broke the proverbial camel's back? What if the culprit is really in your gut?

Studies have shown that an imbalance in the gut's beneficial bacteria can create a condition called histamine intolerance, in which there is an over produc-

tion of histamine, resulting in respiratory allergies. Don't despair. There are steps you can take to improve the quality of your gut's beneficial bacteria and reduce the severity of your seasonal allergies. A win-win for you and for your gut.

Four simple steps to improve your allergy symptoms

- Take high quality probiotics daily

Probiotics can help bring the microbiota and your immune system back into balance.

- Consume fermented food such as kefir, kombucha, sauerkraut, or pickles

Eating fermented foods will introduce beneficial bacteria into your digestive system and help with the balance of bacteria in your digestive system.

- Eat a low-histamine diet

A low-histamine diet can often reduce the severity of allergy symptoms. Foods high in histamine are aged cheese, citrus fruits, fish, shellfish, avocados, spinach, cocoa, and left-over meat, to name a few.

- Eat local raw honey

Raw honey contains both beneficial bacteria and trace amounts of pollen picked up by the bees from local plants. Consuming raw honey produced in your area can help to "educate" your immune system to tolerate these local pollens.

Debrah Moore, owner of Tan & Moore Holistic Day Spa, believes that given the opportunity the body will heal itself. I offer a range of holistic, organic and therapeutic products and services to support the body on its healing journey. 610-436-8267 | info@tanandmoore.com | www.TanAndMoore.com

Turning 26: Health Insurance for Dependents

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ADVISOR

A recurring question about the ACA is when a dependent adult child turns 26, when does the coverage terminate? Is it on the dependent's birthday? Or is it the end of the month of the dependent's birthday?

In accordance with the ACA's adult dependent child provision, coverage must be allowed to continue until the child reaches the age of 26. However, plan sponsors are free to elect more generous benefit designs, such as covering dependents until the end of the month or even the year in which the child attains the age of 26. Some states have adopted provisions that grant coverage for a longer period, in some cases up to the age of 31 years old.

Fully-insured plans are subject to both the Employee Retirement Income Security Act (ERISA) and state mandated rules, whereas self-funded plans need only comply with the federal law. Regulations clarify that for

purposes of Internal Revenue Code § 4980H, a child is a dependent for the entire calendar month during which he or she attains age 26 for the purposes of the employer shared payment provision.

Ultimately, this depends on what is elected by the carrier. We recommend reviewing your Summary Plan Description for clarification.

If you would like a review of your employee benefits or to see how your plan affects you, your employees, and their dependents, The Greater West Chester Chamber of Commerce offers members access to the My Benefit Advisor (MBA) program. More information is available at: gwcc.mybenefitadvisor.com or by contacting Jim Pitts at (610) 537-1377.



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Networking Do's and Don'ts

By Debi Friedmann

Do you find yourself comfortable or petrified at networking events? Here are tips for seasoned networkers and newbies alike!

Before the event

- Make sure you have pockets or a pocket-book to keep your cards. Keep YOUR cards in one pocket and OTHER PEOPLE'S cards in a different pocket.

- Make sure your business cards are current, with all the correct information.

- Have a pen to make notes.

- Have your 30 second commercial ready.

Speaking of that 30 second commercial...

- Be succinct!
- Include your name, company and the main product/service you offer.
- Ask a question that addresses a "point of pain" people often experience before coming to you.

Budget

FROM PAGE 3

House Republican spending plan built on belt-tightening and cuts in some of the costliest services in state government, including prisons, social services and medical care for the poor.

Wolf early on ruled out raising sales or income taxes, avenues he pursued in his first two budget proposals. Instead, he suggested a \$1 billion tax package he billed as closing loopholes and making corporations

At The Event

- Arrive early.
- Have a friendly smile.
- Put your name tag on your RIGHT side.
- Consider bringing a friend or colleague.

Entering a Conversation

- Sorry to interrupt, but I just wanted to say hi.
- Hi _____, my name is _____. Very nice to meet you.
- Have you been to one of these events before?

Ending a conversation

- Very nice talking to you. I am going to get another coffee, would you like one?
- I've enjoyed talking with you...I need to say hello to _____ before the program starts.
- Thank you for your time. Are there other people who you think I should meet?

Getting Over The Awkward

- Stand near the food.

- Look approachable with a friendly smile and a welcoming stance.
- Stand with back against the wall to scan the room.
- Look for people you know.

The Follow Up

- Do it within 2-3 days of the event.
- If sending an email, have the subject line be action-oriented, not "nice to meet you" or "about last night".
- If calling, be sure to give a detail about the conversation you had at the event.

Debi Friedmann is the owner of Blue Dog Printing & Design, your one-stop marketing shop since 2003 providing excellent printing, marketing, promotional products, website and graphic design services. 610-430-7992 | bluedog@getbluedog.com | www.getbluedog.com

pay their fair share. That included his third straight year of proposing a tax on Pennsylvania's Marcellus Shale natural gas production, plus imposing the sales tax on computer services and warehousing.

All of that — plus his proposals to raise the minimum wage, charge municipalities for free state police coverage and restructure the corporate net income tax — has generated little interest from Republicans.

For their part, House Republicans are pressing for revenue through an aggressive legalization of more

gambling and selling more wine and liquor licenses. Senate Republicans are considering narrower gambling proposals, in addition to borrowing.

And while top Republicans have yet to test support for a tax increase among GOP rank and file, some Republican lawmakers see no way to scrape up \$2.2 billion without one.

"This budget is going to be difficult," said Sen. Bob Mensch, R-Montgomery. "And any solution is going to involve pain."

As seen in *The Associated Press*.



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Inclusive Preschool –

Where All Children Launch Their Educational Journey Together

By Jeanne Meikrantz

Did you know that 85% of a child's brain develops before the age of 5? Children between the ages of 3 and 5 are in a "prime time" stage for learning. Therefore, a positive preschool experience may well be the most important way to launch them on their journey to acquire academic, emotional and social success in their lives.

A high quality preschool program assures parents that their child is participating in activities that promote skill development in all areas and foster a love of learning in a nurturing environment. Young children develop a foundation of core academic skills and practice them in a fun way so that they build a sense of self-confidence. Pre-

school teaches young children the vital social and behavioral skills that they will need to be successful not only in the classroom, but also in everyday living. Some of these skills include listening, communicating, taking turns, following instructions, sharing the teacher's attention, being a good friend, and being respectful of others. A high quality preschool results in children establishing the building blocks of life.

When children with and without disabilities learn these skills in an inclusive classroom, everyone benefits. Students with disabilities are provided opportunities to participate in activities with their peers who not only can be a model for them, but also peers who develop meaningful relationships with them.

Students without disabilities learn to become more accepting of others and compassionate, while being challenged academically by teachers who are trained to meet the levels of all children. The largest gains in skills are seen from children in an inclusive classroom, developing future leaders, relationships, and setting students on the path for the utmost success.

Jeanne Meikrantz is the Executive Director of The Arc of Chester County, a leading provider of services to people with developmental and intellectual disabilities and their families. The Arc's Early Learning Services prepares children age birth to five years to develop to their fullest potential. 610-696-8090 | www.arcofchestercounty.org



GET FIT: Dancing isn't just about the steps and music...

By Dmitry Karabanov and Daria Emelianova

Dancing is a perfect combination of physical activity, social interaction, and mental stimulation.

If you are looking for a fun way to get fit or stay fit, dancing is an effective alternative exercise that delivers serious results. Dancing is not only great for cardio, it is actually a whole body workout. Among physical activities, dancing is one of the top five and is a highly effective way to lose weight. Dancing also helps improve flexibility and posture, strengthens muscles and builds bone mass, which can help prevent osteoporosis. Additional benefits include increased confidence and self-esteem by providing an outlet for self-expression and the opportunity to learn

something new and fun.

Dance is a great way to achieve many milestones—make new friends, get in shape, find a supportive and encouraging community—and it's a great way to take on a hobby later in life. Plus, it's the kind of activity you don't need a partner for - no joke! Your instructor or a classmate will become your partner, so single folks and couples alike can show up at the studio and begin to dance.

Also, dance is a wonderful way to strengthen relationship for couples. Trying something new together keeps your relationship fresh and fun and gives you new experiences to talk about and share together. Regularly scheduled dance lessons are the opportunity to focus on each other and enjoy something that's just for the two of you.

Dance is a great way to achieve many milestones—make new friends, get in shape, find a supportive and encouraging community—and it's a great way to take on a hobby later in life.

Dmitry Karabanov and Daria Emelianova are the owners of Fred Astaire Dance Studio West Chester, offering ballroom dance instruction for all ages and abilities in a friendly and inspirational atmosphere. Created for both social & competitive dancers, their proven dance curriculum ensures you'll be on your way to dancing by the end of your very first lesson! 484-315-8025 | fredastairepa@gmail.com | www.FredAstaire.com/west-chester



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Retirement — What's Your Plan?

Maybe your retirement is 10 years down the road. Or five years. Or six months. Whichever time frame applies, one thing is certain: Retirement is getting closer. So if you haven't thought much about what you want to do when you retire or how you're going to pay for it, now may be a good time to start.

Income Without a Paycheck

Your living expenses will still be there even when your paycheck isn't. Calculating how much you spend each month on housing, taxes, insurance premiums, utilities, groceries, and other living expenses can show you the amount you'll need to cover

them.

Then consider potential retirement income sources. Social Security may provide a portion of your income, but you may also have income from other sources.

Time To Do What You Want

Knowing what you want to do once you retire can make the transition from working to not working easier. You may want to work part-time, volunteer, travel, or pursue hobbies — or even turn a hobby into a business. There may be costs involved, so you'll want to estimate how much extra money you might need. The important thing is to lay the ground-

work for how you want to spend your time before you retire.

Talk to Your Spouse

You and your spouse may have different expectations for retirement. Talking about it before either of you stops working may make for a smoother transition.

Matthew Lagoy, CFP®, CRPC®, is a Financial Advisor with Janney Montgomery Scott in their branch office at 200 N. High Street, Suite 201, West Chester, PA 19380. www.matthewlagoy.com / 610.701.6069 / mlagoy@janney.com. Janney Montgomery Scott LLC. Member: NYSE, FINRA, SIPC. Source: DST Systems, Inc.



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