

2017
SEP/OCT

the Chamber Chatter

THE MEMBER NEWS & INFORMATION RESOURCE



PROVIDING LEADERSHIP AND OPPORTUNITY FOR BUSINESS

Chamber **ADVOCACY**

Pennsylvania running out of options for cash to pay bills

Top state officials are warning that Pennsylvania's deficit-strapped government is rapidly approaching a more severe stage in its seven-week-old budget stalemate, one in which Democratic Gov. Tom Wolf may have to start deciding which bills to pay and which to postpone.

Taxes are still being collected and checks are being cut by the Pennsylvania Treasury under a nearly \$32 billion budget bill that lawmakers approved June 30, the day before the current fiscal year began.

But that spending plan is badly out of balance and, without a loan or an emergency revenue package, the state will face hard decisions within days.

"Somebody's not getting paid if this doesn't get fixed," Auditor General Eugene DePasquale, a Democrat, said Friday. "Who it is — the vendors, I don't know — that's a decision for others to make. It's simply a math equation: there's not enough money to pay everybody."

This scenario is new to a state government that has weathered months-long budget stalemates and an entrenched post-recession deficit that has left budgetmakers plugging bigger holes every year and nursing one of the nation's worst credit ratings.

"We are entering an era of a new frontier, and by that I mean things we have never seen before," said Drew Crompton, the top aide to Senate President Pro Tempore Joe Scarnati, R-Jefferson.

Wolf's office wouldn't answer questions about the governor's contingency plans, saying only that it was monitoring cash flow as it waits for the House of Representatives to return to Harrisburg to complete a revenue package.

Since the recession, the state Treasury Department has reliably bailed out the state during low-flow periods of tax collections.

However, Treasurer Joe Torsella, a Democrat first elected last November, said Wednesday that he may not continue loaning money, questioning whether patching the state's growing gap was a fiscally responsible use of the department's short-term investment cash.

Approval from Torsella and DePasquale is legally necessary for the Wolf administration to borrow from a bank. But, without a credible revenue package in place, neither says he is willing to authorize a short-term bank loan to the state, assuming a bank would actually lend to the state.

Meanwhile, the Wolf administration is seeking to borrow money from off-budget state programs without approval from lawmakers or the Treasury Department, state officials said.

Time is ticking.

Torsella's office projects that the state's main bank account will fall below \$0 by Aug. 29 and go \$1.6 billion in the red by mid-September. Without a revenue package or a loan, it will remain in negative territory for until next spring, when the heavy tax collection season begins, his office said.

House Republican leaders have no plans to return to Harrisburg before Sept. 11, and rank-and-file House Republicans said Friday that the caucus had not embraced the Senate's \$2.2 billion revenue package, passed last month, or found consensus around an alternative.

The Senate's plan, supported by Wolf, is built on borrowing \$1.3 billion against Pennsylvania's future proceeds from the 1998 multistate settlement with tobacco companies, raising \$400 million worth of taxes on consumers' utility bills and mounting another huge expansion of casino-style gambling.

Regardless of financial difficulties, the state is legally bound to make debt payments, cover

Medicaid costs, keep prisons open and meet bi-weekly payrolls of around \$150 million, state officials said. But Wolf's administration could postpone payments to vendors, such as utilities, insurers, suppliers and landlords, and put off paying discretionary items, such as tax credits, grants and public school aid.

Ultimately, if the House does nothing, it could be up to Wolf to withhold \$1.6 billion in program money, a prospect that could have broad consequences, while nearly \$600 million in aid to five universities — Penn State, Temple, Lincoln, Pitt and Penn's veterinary school — is held up in the stalemate. Another \$52 million for Penn State's College of Agricultural Sciences also is in limbo.

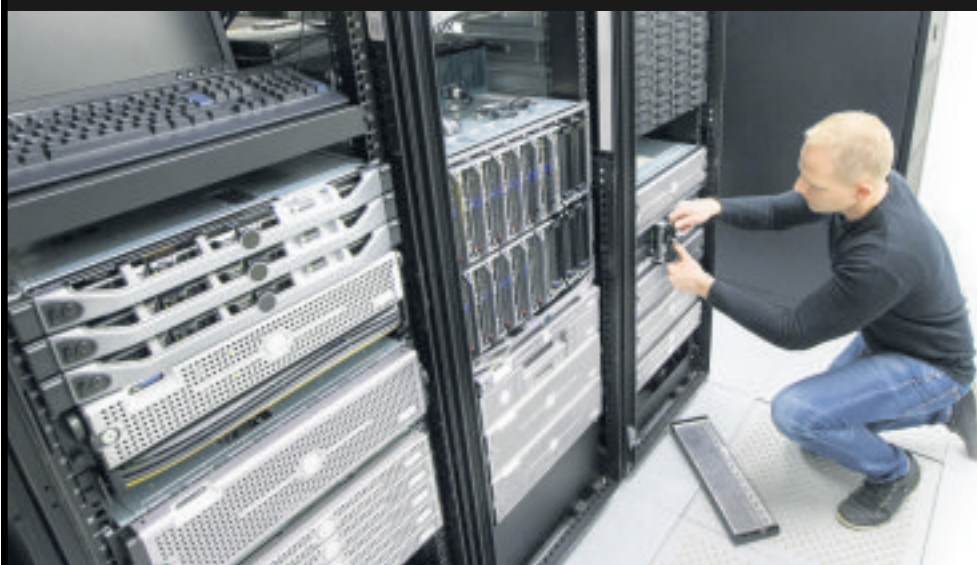
The House's Republican majority has kept its budget discussion in its own caucus, with little, if any, communication with Wolf, Democratic lawmakers or the Senate's Republican majority.

"This is not sloth that's keeping us from getting this budget done," said Rep. Kate Harper, R-Montgomery. "There are very difficult value choices that have to be made and I don't see unanimity in the Republican caucus on how to get there."

As seen in THE ASSOCIATED PRESS



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From the PRESIDENT

Dear Readers,

At The Greater West Chester Chamber of Commerce we are devoted to serving the businesses, entrepreneurs and consumers in our thriving local communities. I could not be more excited for the opportunity to bring the news and matters of the Chamber to the readers of the Daily Local News.

Connecting our members to the community is one of the chief tenets of our non-profit organization. The nearly 700 Chamber members span from retailers to restaurants, artists to lawyers, and just about everything in between. They are at the heart of our robust local economies.

The Greater West Chester Chamber of Commerce recognizes that a thriving business community is an integral part of the outstanding quality of life in the Greater West Chester region. Due to that GWCC advocates for the following principles - Improved Tax Structure & Local Economic Vitality; Improved Infrastructure, including Transit; Training, Education & Workforce Development. In order to support this mission, the Chamber has made it a priority to



educate both the full Chamber Membership as well as the Legislative Delegation of issues of importance.

Professional development and networking opportunities provided by the Chamber include panel and roundtable discussions, business card exchanges, open houses and networking luncheons. This September we'll once again bring the world-class training course Disney Institute to Chester County, providing attendees with invaluable techniques and strategies for business development and optimization.

As community members ourselves, it's our great joy at the Chamber to produce the annual QVC West Chester Christmas Parade and Benchmark Twilight Cycling Classic, hallmark Chester County events for which we draw on the support of scores of local businesses and volunteers, as well as tens of thousands of community spectators. Other Signature Events include Gallery Walks (Spring and Autumn), Disney's Approach to Business Excellence and a variety of other professional development offerings. Visit www.GreaterWestChester.com for Chamber information, ThinkShopBuy...LOCAL and the online directory, our advocacy efforts and our upcoming events.

We're thrilled to now partner with the Daily Local in sharing with you, our community, the many exciting happenings of the Greater West Chester Chamber of Commerce.

Sincerely,

Mark Yoder
President & CEO
Greater West Chester
Chamber of Commerce



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Chamber **ADVOCACY**

Pennsylvania jobless rate unchanged as payrolls hit record

Pennsylvania's unemployment rate remained unchanged for a second straight month in July, even as payrolls hit a record high.

The state Department of Labor and Industry said Friday that Pennsylvania's unemployment rate was 5 percent last month, the same as in May and June. The national rate was 4.3 percent in July.

The gap between Pennsylvania's rate and the national rate is among the widest since 1985.

The household survey found that Pennsylvania's civilian labor force, employment and unemployment all shrank last month.

A separate survey of employers showed seasonally adjusted non-farm payrolls rising by 29,000 in July, to above 5.95 million and a record high for the second time this year. Manufacturing scored the biggest one-month increase of any sector, adding 8,300 jobs.

These figures are preliminary and could change.

As seen in *THE ASSOCIATED PRESS*

The Chamber Welcomes New Members

3D Collision Centers
www.3dbodyworks.com
Automotive - Body Repair

ACS Services, LLC
www.acssllc.com
Heating / Air Conditioning

Agera Energy
www.ageraenergy.com
Energy Company

BNI West Chester South
www.bnidvr.com
Membership Organization

Carolyn Comitta, PA State Representative
www.pahouse.com/Comitta
Government

Drone Missions, LLC
www.Drone-Missions.com
Photography

The Erik Foundation
www.theerikfoundation.org
Not-For-Profit Organization

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www.HercRentals.com
Rentals

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www.huestonmcnulty.com
Attorney

Jillian O'Brien Insurance & Financial Services
www.jillianobrieninsurance.com
Insurance

Keller Williams Real Estate - Colby Martin
www.kcmgteam.com
Real Estate

Kitchen Tune-Up
www.kitchentuneup-mainline.com
Kitchens & Bath

The Leukemia & Lymphoma Society
www.lls.org/epa
Not-For-Profit Organization

Northwestern Mutual - Justin Wentz
www.EasternPA.nm.com
Insurance

Otto's MINI
www.ottosmini.com
Automotive - Dealer

Rize Pizza
www.rizepizza.com
Restaurant / Café

Testo
www.testo.com
Business Services

Wellness in Harmony, LLC
www.wellnessinharmony.com
Health Services & Products

Chamber Membership ANNIVERSARIES

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

15 years
Fred Beans Ford Lincoln of West Chester

10 years
Barnaby's West Chester
Carlino's Market
AVE Downingtown
The Water Guy
Law Offices of David M. Melchiorre, LLC
Sharples Works Apartments

5 years
Jay Gundel & Associates, Inc.
Fig West Chester / Fig Industries
Delaware Valley Business Referral Group

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Rates listed above include:

- The Chamber Chatter print edition (circulation 17,500)
- Digital flip book on DailyLocal.com and GreaterWestChester.com

ADVERTISING:
Contact Arlene at Daily Local News
610-235-2634 | amcgranaghan@dailylocal.com

EDITORIAL:
Contact the Greater West Chester Chamber of Commerce
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The Chamber Chatter is a bi-monthly publication with a circulation of 17,500. Editorial content and advertising is limited to Chamber members. Editorial coverage does not imply or indicate Chamber or Daily Local News endorsement of members' business, product or services.

ISSUE	Ad Materials DEADLINE
• Jan/Feb issue	DEC. 15
• Mar/Apr issue.....	FEB. 15
• May/Jun issue.....	APR. 15
• Jul/Aug issue.....	JUN. 15
• Sep/Oct issue	AUG. 15
• Nov/Dec issue	OCT. 15

Preferred file format: PDF
(high resolution TIF and/or JPG is acceptable)

Autumn EVENTS CALENDAR

See full details of Chamber events at GreaterWestChester.com

Thursday, September 7, 2017

7:45 am – 9:00 am

COFFEE CONNECTION & RIBBON CUTTING CEREMONY – Franklin Mint Federal Credit Union

Welcome Franklin Mint Federal Credit Union to their new building with a morning of light fare and a ribbon cutting! Plenty of parking is now available! 400 E. Market St., West Chester
Free for Chamber members / \$10 for non-members
RSVP appreciated, but not required

Tuesday, September 12, 2017

7:45 am – 9:15 am

NON-PROFIT DISCUSSION SERIES: Part 1 – Board Fundraising. Let's Get Real!

Nonprofit + Business Partnerships = Stronger Community. Everybody Profits. Please join us for GWCC's "Everybody Profits from Nonprofits" Discussion Series with local nonprofit and for-profit business leaders. Breakfast included.
Penn Oaks Golf Club, 150 Penn Oaks Drive, West Chester
Chamber members – \$15/ Non-members – \$25/ Nonprofit Member & 1 Board Member (2 admissions) – \$27/ Nonprofit member & 2 Board members (3 admissions) – \$37/ Nonprofit Member bringing 3+ Board Members (4+ admissions) – \$47
RSVP required

Wednesday, September 13, 2017

9:00 am – 11:00 am

PROFESSIONAL DEVELOPMENT PRESENTATION – Learn to Avoid Unpaid Consulting

Join Bob Sinton of the acclaimed Sandler Training Team for a FREE workshop designed for salespeople, managers, business owners and CEO's. Chamber Conference Room, 119 N. High St., West Chester
Available to Chamber members only – FREE to attend
RSVP required

Thursday, September 14, 2017

11:00 am

RIBBON CUTTING CEREMONY – Rize Pizza

Celebrate the Grand Opening of new Chamber member Rize Pizza and help us welcome them to West Chester.
Rize Pizza, 124 E. Market St., West Chester
FREE to attend, open to the public

Monday, September 25, 2017

8:00 am – 4:00 pm

GWCCC Welcomes back the Disney Institute! – Disney's Approach to Business Excellence

As one of the most recognized names in business solutions and professional development, Disney In-

stitute is the only training and development company that empowers organizations to create lasting change through our time-tested model for cultural transformation that bridges insights into action through Disney's best practices. Register now to attend.

The Desmond Hotel, 1 Liberty Blvd., Malvern
Chamber members – \$319/ Chamber Alliance of Chester County members – \$339 / General Public – \$379. Sponsorship packages available – please call Chamber office.
Reservation required

Wednesday, September 27, 2017

5:30 pm – 7:30 pm

Women's Executive Round Table sponsored by Krombolz Sheets Insurance

Featured speaker: Christine Mazzulo, QVC. Includes dinner with wine pairing.

Location TBA

\$55 for Chamber members / \$65 for non-members

Reservation required. Seating is limited.

Friday, October 6, 2017

4:00 pm

RIBBON CUTTING CEREMONY – Local Yoga Café

Celebrate the Grand Opening of new Chamber member Local Yoga Café by welcoming them to West Chester.

Local Yoga Café, 216 E. Market St., West Chester

FREE to attend, open to the public

Friday, October 6, 2017

5:00 pm – 9:00 pm (rain or shine)

27th Annual Autumn Gallery Walk

A popular fall tradition! Visit nearly three dozen galleries and one-night-only show hosts on First Friday. Bring a group of friends and make a night of it in downtown West Chester!

Multiple locations throughout downtown West Chester

FREE to attend, open to the public

Thursday, October 12, 2017

5:00 pm – 7:00 pm

Mega-Mixer and Biz Expo brought to you by the Chamber Alliance of Chester County

A combined effort of 9 Chambers of Commerce in Chester County, take advantage of more than 80 vendors displaying their wares while networking with hundreds of like-minded business owners and decision makers. Lots of great food and beverages, too!

Church Farm School, 1001 Lincoln Highway (Route 30), Exton

Want your business to be an exhibitor? Call the Chamber office to reserve a table.

Free to attend, open to the public

It's Never Too Early to Start Planning Your Holiday Parties!

By John Serock

As we start the transition from summer into fall, there is no better time to start thinking about your holiday entertaining needs. Hosting a holiday get-together for friends, family or business associates is a great way to reflect on the past year and toast to the new year ahead. While some people find the thought of hosting a large group of people terrifying, any experienced party planner will tell you the key is ORGANIZATION! If you get a head start on your planning now, you will be more relaxed and able to enjoy yourself come party time!

When planning a mem-

orable event there is more to consider than just great food and beverage offerings. If seating may be an issue you will want to consider a menu that is "Fork Friendly" and easy for guests to enjoy while mingling. Is parking readily available for your guests? Be sure to offer tips in your invites for convenient locations for your guests to park.

The following is a list of considerations:

- What type of plateware and glassware will you use (disposable or china? Who's doing the dishes?)

- Be sure to have enough serving utensils and platters

- Put together a playlist for appropriate background music

- Where will guests put their coats, umbrellas, etc?

- Be sure offer a fun non-alcoholic "Mocktail"

- If guests offer to bring something to share, suggest a dessert or items that will not require heating

- Remember to relax and have FUN!

John Serock, owner of John Serock Catering, a full service caterer specializing in corporate lunches, galas and weddings. 610-640-2836 | john@serockcatering.com | www.SerockCatering.com



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Stroll through West Chester for an evening of art, dining and shopping

The Greater West Chester Chamber of Commerce will host its Autumn Gallery Walk on Friday, October 6, 2017 from 5:00pm until 9:00pm (rain or shine). The Autumn Gallery Walk provides the perfect opportunity to experience downtown West Chester's intriguing blend of urban sophistication and small town ambiance. The historic borough is home to an eclectic and exciting mix of galleries.

Five prominent galleries will combine with more than twenty additional "one-night-only" show hosts throughout the downtown business area. Brochures with walking maps available at the Chamber office will direct visitors to show locations (or download map from GreaterWestChester.com). Look for signs that designate official Gallery Walk.

Generous support is provided by Signature Sponsors, The West Chester Business Improvement District (BID), Sunset Hill Jewelers & Fine Arts Gallery – the original creator and longest running participant of Gallery Walk, Otto's Mini-Exton, Shop-Rite West Chester, Market Street Print & Copy, and M&T Bank. Featured Sponsors include The Master's Baker and Daniel Robins RE/MAX DIRECT along with Supporting Sponsors, The Accounting Office, Inc. and Swarthmore Financial Services.

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

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Nose Blindness Isn't Fatal

I'm so intrigued with the term - Nose Blindness. The root issue has been around forever, however through clever marketing, it's now a commonly used phrase to depict when you are in denial of that weird smell in your house that you do not notice, but everyone else does. We've all experienced it whether it's going over to your 90-year-old Aunt Ida's house or visiting a client's office and you immediately know they have pets or they are a "closet" smoker.

My words of wisdom are: BELIEVE ANYONE WHO SAYS YOUR HOUSE HAS AN ODOR. No one would make this up. Trust me, every one of us can experience Nose Blindness. Only a few are gifted with a very acute sense of smell. Our office manager can take one step into a house and her reactions start immediately (scratchy throat, watery eyes, coughing, sneezing, etc...) whenever mold or smoke is present.

Keep these ideas in mind:

1. If you think something smells weird, don't ignore it. Ask a friend to help. Check for mold in areas that may have been wet.

2. If you suspect the carpet, pull it back and take a good whiff of the padding, too. Dried stains still can omit an odor.

3. If you're dealing with the aftermath of a smoker, nicotine residue has probably accumulated and in the walls, ceilings, trim, closets (from their clothes) and light fixtures. Some popular Pinterest remedies include: Mr. Clean Erasers, Windex, Simple Green and your grandmother's favorite white vinegar and water. Be sure to test an area first so your manmade solution doesn't streak, dull your paint or ruin any finishes.

4. If you've tried all your favorite DIY hacks, the air in the affected area may need to be "scrubbed" to remove the stubborn scent and be replaced with clean air. These specialty machines are commonly used on fire restoration jobs, but can be used in tough odor situations, too.

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MEMBER SPOTLIGHT: Krapf Group Celebrates its 75th Anniversary

History

As the story goes, in 1942, George Krapf, Jr. was a businessman in a small rural community in Chester County, Pennsylvania. George was well respected and known for his ability to fix anything and his willingness to help his neighbors. So, when the local school officials approached George for a solution to transport students from the outlying areas to the high school in town, it was natural for George to find a way to "make it happen".

Little did George Krapf know that the exceptional work ethics and family values he lived by would eventually become the very foundation for one of the largest privately-owned transportation companies in the United States, and that 75 years after he "helped out" the local school district, the third generation of his family would be running that company.

Core Values

George Krapf was a very determined gentleman and a very hands-on, meticulous



worker. It was "his way or the highway". When the time came to establish a

mission statement, a vision, and core values for the company, it was merely a matter of listing all the things George stood for and restating his beliefs for running a successful company. To this day, the Core Values remain an integral part of the day-to-day operations of the Krapf organization.

A Deviation from Yellow

By the late 1980's, George's eldest son, Dale, saw the need to expand the company's transportation services beyond school bus. In 1984, Krapf was awarded a contract to provide paratransit service for Chester County and continues to operate that service today as Rover Community Transportation. Around that same time, Dale was also successful in coercing George into expanding into the motorcoach segment of transportation. The first MCI was purchased and the fleet continued to grow, requiring Krapf's to build a new facility in West Chester, PA in 1990. Having just graduated from college, Dale's son, Gary, entered the motorcoach arena and subsequently became President of Krapf Coaches. Under Gary's direction, Krapf Transit was formed, following the purchase of the local privately-owned fixed-route transit service con-

necting major points in the area. This service has been in continuous operation since 1992. In 1994, Krapf Coaches became the first private contractor to be awarded a contract with the Southeastern Pennsylvania Transportation Authority (SEPTA) – a partnership which still exists today. Along with a variety of corporate, college and commercial shuttles, Krapf Transit operates eight state-of-the-art midi's for the Philadelphia Flash, a hop on and off service with 22 stops at key Philadelphia destinations. Additionally, Krapf operates shuttle service for the Philadelphia Navy Yard with five full size transit buses looping across the 1,200 acre business campus and connecting to Center City.

Focus on Community

During the past fifty years, the family has provided substantial financial support to countless local organizations, and in particular to the schools and communities served by both the school bus division and the commercial division. While they have also supported numerous national charities, in 2016 the Board of Directors made a

long-term commitment for the Krapf organization to partner with Alex's Lemonade Stand Foundation. This partnership has resulted in a deeper sense of community involvement across the organization.

Looking Ahead

As one of the most successful, diversified ground transportation operators in the United States, Krapf seeks strategic opportu-

nities and most recently acquired Birnie Bus Service, Inc. headquartered in Rome, New York. With this addition, Krapf now operates about 2,500 vehicles in five states and employs approximately 3,500. Like Krapf, Birnie Bus is a family-run company with strong family values and a commitment to safety and service excellence.

As the Krapf Group celebrates its 75th anniversary the company is undergoing a rebranding, along with a revamping of its website. However, behind the rebranding remains the same family company dedicated to its Core Values and the growing community it serves.



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Benchmark Twilight Cycling Classic attracted thousands to West Chester, PA

West Chester, PA was buzzing with cycling action last month as thousands of spectators lined the streets to watch kids racing on bikes, adults competing on trikes, amateur cyclists battling it out, and professional cyclists taking it to the streets in their quest for victory. It was the 13th year for the event now known as the Benchmark Twilight Cycling Classic reflecting the new title sponsor, Benchmark Federal Credit Union. "We exclusively serve Chester County, so we take great pride in sponsoring a community event of this magnitude," said Rebecca Worthington, Vice President of Marketing for Benchmark Federal Credit

Union. "We're thrilled to commit as lead sponsor for five years, to ensure the Benchmark Twilight Cycling Classic continues to flourish and reflect positively on our community and its spirit."

Pro racing fans found plenty of excitement as Philip Short (Nine Lives Carbon Repair) put the pedal to the metal and won the 2017 Iron Hill Pro Men's Criterium with Matthew Salpietro (Texas Roadhouse) finishing second ahead of third place finisher, David Winston (Palmetto State Medical). With an average speed of over 27 mph, the racing action was so intense that only 24 riders finished. On the pro women's side, it was a magic moment to see Marlies Mejias (Weber Shimano Ladies Power) fly to the finish line, soundly beating second place finisher, Kirstin Bluhm (Fearless Femme Racing) and third place finisher, Laura Van Gilder (Mellow Mushroom Pizza Bakers) to win the 2017 Brumbaugh Wealth Man-

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Working Past Retirement Age – Pros and Cons

What are your plans for retirement — visiting family, traveling, relaxing? Or maybe you plan on working well past your retirement age. If your plans include continuing to work, make sure you weigh the pros and cons of that plan of action.

Pros

- You'll continue to receive a regular paycheck.
- Your employer may provide

health care coverage.

- Retirement savings can potentially continue to grow.
- If you delay receiving Social Security benefits, your payments may increase.

Cons

- If you work part-time at a reduced salary after your normal retirement age, your pension benefits could be permanently reduced.
- If you start drawing Social

Security benefits early and then return to work, your benefits will be reduced if your earnings exceed a certain limit. The earnings limit applies until you reach full retirement age.

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Benchmark

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ment Pro Women's Criterium. For four-time winner, Van Gilder, it was the fifth time she earned a podium finish.

The spirited Rothman Institute Amateur Criterium ended with a two-man breakaway with Matthew Randolph (Shirk's Racing) out-sprinting Marcello Cesario (CS Velo) to take first place. Finishing 3rd ahead of the main field was Thomas Rotherham (Malaga Pushbike).

Thrills and laughter mixed freely during the very popular Tolsdorf Trike Challenge as 14 five-person teams faced off against each other in a round-robin series of heats on over-sized tricycles. In the end, Kelly's Sports took the win for the second year in a row.

Although bike racing garnered most of the focus, visitors found plenty of other activities to enjoy. With its wide variety of inflatables and games, the Kids' Zone was a magnet for the children, while the Community Festival attracted visitors with its potpourri of vendors of all descriptions showing off all the latest must-have items and services, food

and information booths. Those looking for local, hand-crafted beer were not disappointed as Iron Hill Brewery and Restaurant opened a one-day-only beer garden.

By 10:30 P.M. it was over, awards handed out, and the streets began to empty. Suddenly the Lincoln University football team marched in cadence to join other volunteers to begin the long process of taking down and cleaning up.

"It was a great day in West Chester. Thanks to the Borough, the members of the Greater West Chester Chamber of Commerce, our sponsors, the 200-plus volunteers including the Lincoln University Football Team and

the West Chester Cycling Club, as well as the thousands of folks who came out for a good time," commented Mark Yoder.

The Benchmark Twilight Cycling Classic was presented by the Greater West Chester Chamber of Commerce. Sincere thanks goes to our volunteers, without whom this event couldn't happen. Special appreciation goes to the sponsors, partner organizations and businesses, the variety of services and departments of the Borough of West Chester and the local law enforcement, fire and EMS. For more information on the day's events, go to www.GreaterWestChester.com.



Oral Health and Your Overall Health

MY BENEFIT ADVISOR

As new studies are released, we see more suggestions that there is a link between oral health and overall health. The University of California, Berkeley released a study that suggested regular dental care for women reduced the risk of heart attacks, stroke, and other cardiovascular issues by one-third. The study also found a causal link between general dental care and the declining rate of cardiovascular problems such as heart attack and stroke.

Studies from the Mayo Clinic also found that daily brushing along with flossing keeps the bacteria in your mouth under control, helps fight tooth decay, and helps to prevent gum disease. Also, something to remember is that certain diseases, like diabetes, lowers the ability for your body to fight infection, and this can lead to more severe oral health problems without proper care.

The Mayo Clinic suggests that you do the following to help protect your oral health:

- Schedule regular dental checkups and cleanings
- Brush your teeth at least twice a day with fluoride toothpaste
- Floss daily
- Eat a healthy diet and limit between-meal snacks
- Replace your toothbrush every three to four months or sooner if bristles are frayed
- Avoid tobacco use

If you do start having problems, contact your dentist right away.

If you would like a review of your employee benefits or review our dental insurance plans from MetLife, 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.

Sources:

<http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

<http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475?pg=2>

<http://news.berkeley.edu/2010/09/30/dental/>

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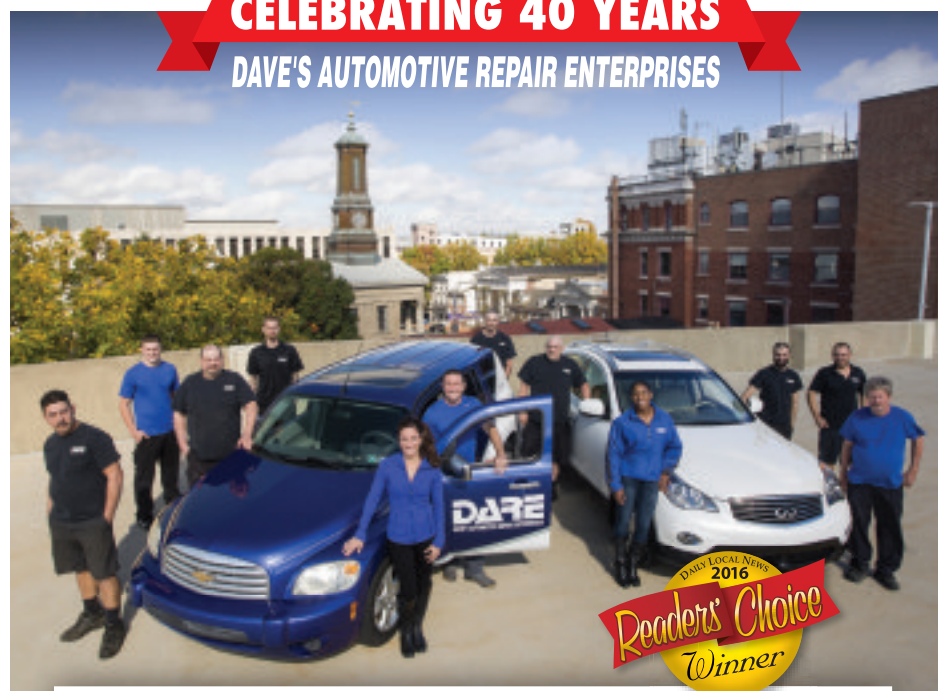
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